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TODAY'S VERSE

Ecclesiastes 3:14 I know that, whatsoever God doeth, it shall be for ever: nothing can be put to it, nor any thing taken from it.

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Boomer Bits

Ask Rusty – About Claiming Social Security when I have a Health Savings Account



ASK Rusty
Social Security Advisor

Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Dear Rusty:

I have reached my full retirement age (66 plus 8 months) and plan to apply for Social Security this month, but I've seen articles which say that when I apply, I must also take Medicare Part A. This, even though I am continuing to work and am covered by my employer's health insurance (a high deductible plan). I contribute bi-weekly into an HSA (Health Savings Account). I've read that Medicare back dates Part A coverage by 6 months, which suggests I would have had to stop contributing to my HSA six months ago. If this is true, will I need to pay penalties and such to the IRS? I'm not able to find anything else about this topic, and I'm wondering what you might have to say. I have my wife and two children on my employer's HDHP. We contribute \$6,000

annually to our HSA and my employer contributes \$1,250 on January 1st each year. We can live without the HSA, but the taxes and IRS penalties concern me.

Signed: Wanting to Claim SS (but concerned)

Dear Wanting to Claim:

I'm afraid that what you've read is correct – it is mandatory for you to take Medicare Part A (inpatient hospitalization coverage) when receiving Social Security benefits after age 65. Medicare Part A is free to you, and even though you are still covered under your employer's creditable high deductible healthcare plan and can delay taking Medicare Part B, you must take Medicare Part A to collect Social Security after 65. Medicare and your employer's plan will coordinate healthcare benefit payments.

➔ See RUSTY Page A3

Ways Financial Professionals Recommend You Spend Your Tax Refund

(StatePoint) Receiving a tax refund this year? While it can be tempting to impulse spend, if you want to really treat yourself, financial professionals recommend using the payout for practical expenses.

According to CERTIFIED FINANCIAL PLANNING® professionals, here are smart ways to spend your tax refund that will improve your life:

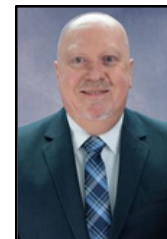
➔ See TAX Page A3

Annual Exam Can Help Older Adults Stay Healthy

(StatePoint) One of the best ways to prioritize your vitality is with an annual health exam. That's especially true for older adults, who tend to have more health issues to manage, according to Dr. Grant Tarbox, national medical executive with Cigna Healthcare's Medicare business.

Annual exams can vary and go by different names,

➔ See EXAM Page A3



Todd Barton



Andy Biddle



David Hunt



Dan Guard

City/County Lunch Set March 21

The next edition of the City / County Legislative Lunch – brought to us by the good folks at the Crawfordsville / Montgomery County Chamber of Commerce – is scheduled for March 21 at noon on the third floor of Fusion 54 in the middle of beautiful downtown Crawfordsville.

Representing the city will be Crawfordsville Mayor Todd Barton, City Council member representing Ward 5 Andy Biddle, County Commissioner Board President Dan Guard, and County Council President David Hunt. The panel will give updates on what is happening in our community followed by a question-and-answer session.

Legislative lunches are brought to the community by the Crawfordsville/ Montgomery County Chamber of Commerce. This particular event is sponsored by Duke Energy and lunch will be catered by Blue Cactus Tacos & Tequila Bar. Tickets are available to the general public. The cost is \$10 for Crawfordsville/Montgomery County Chamber of Commerce members and \$15 for non-chamber members.

Please register to attend online at crawfordsvillechamber.com by Wednesday, March 12. For more information regarding the breakfast or the chamber, please contact Chamber Executive Director Stacy Sommer at ssommer@crawfordsvillechamber.com or call her at (765) 362-6800.



Rest in peace Gene Hackman – who spent a lot of time in Montgomery County filming Hoosiers. For my money, Hackman's portrayal of Coach Normal Dale is the greatest sports coach in film history!

TODAY'S HEALTH TIP

If you work the night shift, put on your sunglasses before going out into the sun until you get home and go to bed.

Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at www.thepaper24-7.com



THREE THINGS You Should Know

- 1 The Indianapolis Metropolitan Police Department is seeking assistance from the public in locating Israel Hernandez for Child Molesting. As of Feb. 17, Hernandez is wanted on a warrant for Child Molesting issued on Oct. 12, 2023, Hernandez is 5 feet 2 inches tall, 170 pounds, with brown eyes and brown hair. Anyone with information as to the whereabouts of Israel Hernandez is urged to contact Crime Stoppers of Central Indiana at (317) 262-TIPS (8477).
- 2 The Indiana State Department of Agriculture and partners throughout the state have worked with the Gulf Hypoxia Program to develop a no-cost program with a focus on increasing the knowledge and use of soil sampling as a nutrient management practice to benefit farm operations. The program, titled Indiana's Mississippi River Basin Soil Sampling Program, is open now for applicants. This program includes row crop fields, pastures, hay and specialty crops located within Indiana's portion of the Mississippi River Basin. Eligible landowners will be prioritized by acreage enrolled (i.e., 100 acres or less), fields that have never been soil sampled and fields that haven't been sampled regularly (i.e., within the last 4 years). Interested landowners can sign-up online at ISDA's website until Friday, April 4, 2025 or when funds are exhausted.
- 3 It's time to begin planning your 2025 fishing trips, with fishing licenses available to purchase for this year's adventures on the water. Licenses valid April 1, 2025, through March 31, 2026, can be purchased through the new DNR Fish & Wildlife Activity Hub at GoOutdoorsIN.com, via the mail, or through in-person retailers listed at on.IN.gov/HuntFishLicenseRetailers. Learn about purchasing a fishing license at on.IN.gov/fishinglicense

TODAY'S QUOTE

“One man practicing sportsmanship is far better than a hundred teaching it.”
Knute Rockne

TODAY'S JOKE

Knock, knock.
Who's there?
Leash.
Leash who?
The Leash you could do is answer the door!

MONTGOMERY MINUTE

The Women's Legacy Fund of the Montgomery County Community Foundation is accepting grants now through noon March 13 for local nonprofits with a mission to support women and / or children. Interested nonprofit organizations may submit a grant application for a project that will serve women and children in Montgomery County. Application instructions can be found on the Montgomery County Community Foundation's website at <http://www.mccf-in.org>. Organizations receiving a grant will be expected to use it between June 2025 to May 2026.

The Paper appreciates all our customers. Today, we'd like to personally thank MARY LOU REWERTS for subscribing!

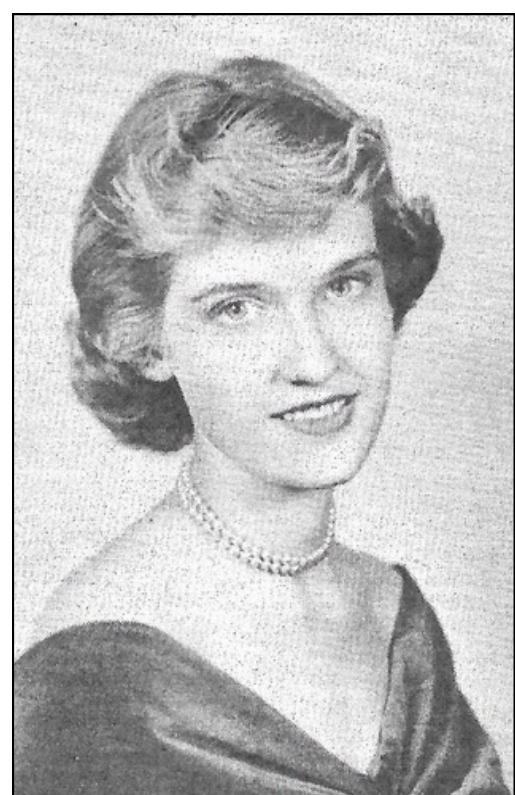
Waveland VFD Essential Training



Photos and Information Courtesy Ron Keedy

Last Saturday found heroes from the Waveland Volunteer Fire Department taking new and exciting steps to keep Waveland and surrounding communities safe! An all-day Essential First Aid and Training Class took place that covered topics like CPR (training and certification), AED (Automatic External Defibrillator use), basic first aid, bleeding control and medical emergency procedures. Conducting the class were two of the most professional and well versed instructors ever: Dayna Kalaba-Paramedic/AHA Instructor and Miranda Tuggie-Firefighter/Paramedic. Their presentations were interesting, informational, fluid and they never missed a beat when answering questions! If you ever need medical help, you should pray they show up! And, one more thing: The key word in Waveland Volunteer Fire Department is "VOLUNTEER!" They do not get paid! They serve 24 / 7 / 365 because they understand that a community cannot be a great community unless it is safe!

Butch Dale's Flashback Trivia



Do You Recognize this 1959 Ladoga H.S. Grad?

HINT: She became a newspaper journalist and editor.

Answer on Page A3

Honky Tonk Angels Opens in Hillsboro

The Harmony Theater, formerly Myers Dinner Theatre, opens its 2025 season with Ted Swindley's "Honky Tonk Angels." This musical, filled with classic country hits, is directed by TJ Bird and runs Friday through March 22.

In "Honky Tonk Angels," three gutsy gals from different backgrounds take charge of their lives and decide to follow their honky tonk dreams all the way to Nashville. This show combines more than 20 classic country tunes, including "Stand By Your Man," "9 to 5," "Harper Valley PTA" and more. Starring in this production are MDT alumni Lillian North (as Darlene), Zoe Phillips (as Sue Ellen) and Susan Smith (as Angela).

"Honky Tonk Angels" will feature a food menu with theater favorites, as well as items themed to the production. Selections will include: meatloaf, barbecue chicken, North Carolina-style pulled pork, potatoes au gratin, green beans, creamy corn and tomato-zucchini casserole; for dessert, iced vanilla sheet cake and fudge brownies. As

usual, all meals will begin with house salad, fresh-baked homemade rolls and the signature broccoli salad - a tradition passed down by Donna Myers.

During the run of "Honky Tonk Angels," a concert by local musician, Logan Kirby, will be presented on March 8. Meal will begin at 6 p.m. and the show will begin at 7:30 p.m. More information on special concerts, the 2025 Season and "Honky Tonk Angels" can be found at the theater's new website, theharmonytheater.com.

For certain performance days, meal and show times will be changing for 2025. Wednesday matinee seating for meals will remain at 11:30 a.m. with curtain at 1:30 p.m. Friday and selected Saturday evening performances will now have seating for meals at 5:30 p.m. with curtain at 7:30 p.m. Saturday matinees will have seating for meals at 11:30 a.m. with curtain at 1:30 p.m. Sunday matinees will still have seating for meals at noon and curtain at 2 p.m.



From left, Lillian North, Susan Smith and Zoe Phillips

Performance dates and times can vary, so consult the online calendar for updated information. Regular theater prices are \$59.54 for dinner and show, \$47.50 for students (ages 4-18), and show-only for \$39.50. Prices do not include taxes, handling fees or gratuity for waitstaff. Season tickets, group pricing and bus parking are also available. The Harmony Theater (formerly Myers Dinner Theatre) is located at 108 Water St., Hillsboro and is handicapped accessible.

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Local Students Shine at Wabash

Wabash College has announced that 19 Montgomery County students are on the Dean's List for the fall 2024 semester. These students maintained a 3.5 grade point average or better on a 4.0-point scale.

They are:
 Keegan G. Abney, Crawfordsville
 Joshua A. Angulo, Crawfordsville
 Noah D. Barnhart, Crawfordsville
 Zachary J. Bielecki, Ladoga
 Kyle N. Bowman, New Richmond
 Nickolas A. Busenbark, Crawfordsville
 Brennden M. Busenbark, Crawfordsville
 Samuel K. Decker, Crawfordsville
 Brecken C. Hardy, Linden
 Oscar Jacome Huesca, Crawfordsville
 Brady C. Largent, Crawfordsville
 Logan W. Phillips, Crawfordsville
 Lucas J. Ranard, Crawfordsville
 Gabriel J. Smith, Crawfordsville
 Henry L. Taylor, Crawfordsville
 Landon C. Timmons, Crawfordsville
 Joshua A. Troutman, Crawfordsville
 Jonathon A. Young, Crawfordsville
 Christan D. Zimmerman, Crawfordsville

↓ RUSTY From Page A1

That does, however, also mean your Health Savings Account (HSA) will be affected because, as you have found, Medicare will backdate your Part A coverage by 6 months. And because Part A is not a high deductible plan (a requirement for HSA), any contributions you make after the effective date of Part A will be subject to an IRS penalty, and your HSA contributions won't be considered tax-exempt. This will mean the IRS will likely assess a 6% excise tax on any contributions made after your Part A effective date, and you'll need to pay income tax on those contributions.

What you may wish to consider is stopping your HSA contributions now and waiting an additional six months or so to claim your Social Security benefits (to get beyond the HSA penalty phase). This

would have the advantage of avoiding the IRS penalty on your HSA contributions and would also increase your Social Security benefit due to Delayed Retirement Credits (DRCs). You earn DRCs at the rate of .677% for each month beyond your FRA that you wait to claim, which means an SS benefit about 4% higher if you wait six months longer to claim SS.

This article is intended for information purposes only and does not represent legal or financial guidance. Russell Gloor is the, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens. To submit a question, visit our website (amacfoundation.org/p/rograms/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Ben-Hur Health Earns Highest Score from State

Ben Hur Health and Rehabilitation Center in Crawfordsville, a member of American Senior Communities (ASC), has received a deficiency-free annual state inspection from the Indiana State Department of Health.

A deficiency-free rating is the highest score a senior community can receive, with only a small percentage of senior care communities achieving this rating each year. Communities are assessed on their staff to patient ratio, cleanliness of the facility, 100% compliance with state and federal regulations, record keeping, safety measures, dietary practices, overall quality of care, and more. Surveys are

conducted by inspectors through unannounced visits. In addition to their inspection metrics, they conduct interviews with residents, family members and staff.

American Senior Communities CEO, Steve Van Camp, shared, "The staff at Ben Hur have shown that through close collaboration and constant adherence to our core values and standards of excellence, they are deserving of this recognition. We are proud of their accomplishment and congratulate every team member for providing excellent care to residents and their families."

↓ TAX From Page A1

1. Build an emergency fund: Unexpected circumstances, such as illness or job loss, can leave you with more bills and less income. Not having an emergency fund puts you at risk of having to take on high-interest debt to meet expenses. Use your tax refund to create some peace of mind for yourself and your family. And now that you've started the emergency fund, consider using direct deposit to funnel a portion of each paycheck into this account.

2. Reduce debt: Paying down debt can feel like an insurmountable challenge. And if it's a challenge you've been avoiding, you can use your tax refund to kick-start your journey. Not sure where to start? A CFP® professional can help you identify which debt to prioritize first, as well as help you craft a repayment strategy moving forward.

3. Save for retirement: No matter your age or stage in life, a tax refund offers a great opportunity to give your retirement account a boost. Thanks to compounding, the money you set aside today in an investment

account, such as a 401(k) or Roth IRA, will exponentially grow between now and when it's time to tap your nest egg.

4. Set financial goals: From planning a vacation or wedding to becoming a homeowner, your goals are worth investing in. Put your tax refund toward something that matters to you.

The best thing you can do may be avoiding future refunds. While it feels great to receive a big check during tax time, a tax refund is effectively an interest-free loan you have made to the government. You're much better off keeping more of your money throughout the year so you can invest it or use it on things you need. Consult a CFP® professional on how to adjust your withholdings to get closer to breaking even next year.

For more tax season tips and to find your CFP® professional, visit LetsMakeAPlan.org.

With an actionable plan and the help of a qualified financial professional, you can ensure your tax refund is put to good use.

↓ EXAM From Page A1

depending on your coverage. Generally, they are offered at no cost to you through Medicare or Medicare Advantage (MA) and there are a host of reasons to get one, Tarbox said, including the following:

Having a health care team leader. It's important to have a trusted advisor leading your health care team. That is the purpose of a primary care physician (PCP). A PCP knows your family and treatment histories and concerns. They play an important role keeping a broad view of all your care needs and can help you navigate them. By visiting your PCP at least annually, you maintain a critical relationship that will serve you well when you need it.

Putting a plan together. Your annual exam is the time to discuss which health screenings and immunizations could be important for you based on your age, gender, and medical and family history. These include such things as a flu shot, a mammogram, or a colorectal screening. Talk to your doctor about what preventive care activities are right for you and put together a plan to get them. Most are covered at no extra cost through Medicare or MA.

Addressing conditions before they worsen. Aging increases the risk of certain chronic illnesses such as hypertension, heart disease, diabetes and arthritis. Ignoring these conditions won't make them go away. Always tell your health care provider about any recent changes you are experiencing. Working with your provider to proactively manage a chronic condition before it worsens helps you to maintain your independence and vitality.

Reviewing medications. If you take one or more medications, an annual

exam is a good time to review them with your PCP. You may even want to take your prescriptions to your appointment. Are these medications effective? Are you taking them as prescribed? Are there any undesirable side effects? Are there potential harmful interactions, including with over-the-counter drugs? You also can secure your refills and maybe even shift to home delivery for convenience or to save money.

Making lifestyle adjustments. Even small changes can help you live longer and better. Talk honestly with your health care provider about your lifestyle. They may recommend changes, such as exercising, stopping smoking, or eating healthy.

Checking on your mental health. Your emotional health impacts your physical health. Depression doesn't have to be a part of aging. Let your health care provider know if you are feeling sad, anxious or hopeless. They may recommend increasing your social interaction. Additionally, treatments, such as talk therapy, medication or both, may be covered by Medicare or MA.

For more tips on how to make the most of your annual exam, visit <https://www.cigna.com/medicare/member-resources/#media-resources>.

If those aren't compelling enough reasons to get an annual health exam, then consider the fact that some Medicare Advantage plans will even pay you an incentive to ensure that you get one, said Tarbox. He added that you may also want to see your dentist and eye doctor annually to ensure whole body health. Those visits are among the extra benefits often covered by an MA plan, he said.

Looking for a part-time job that does not involve the words:

Would You Like Fries With That?

The Paper of Montgomery County is looking for clerical help. This could be the perfect job for part-time students all the way up to Baby Boomers looking for something to do.

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Butch Dale's Flashback Trivia

Answer:
 Gaildene (Duncan) Hamilton

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Assists Record Should Fall Tonight For Former Westfield Star Braden Smith



KENNY THOMPSON Columnist
will take place sometime tonight in Mackey Arena.

Barring the unexpected, yet another rewrite to the Purdue men's basketball record book will take place sometime tonight in Mackey Arena.

One season after Zach Edey broke the career scoring and rebounding records that stood for 54 and 44 years, respectively, Braden Smith will supplant Bruce Parkinson's 48-year-old standard as the Boilermakers' career assists leader with his third against UCLA.

Parkinson handed out 690 assists over 112 games in a career that spanned four-plus seasons from 1972 to 1977. (A broken wrist two games into the 1975-76 season forced Parkinson to take a medical redshirt.)

The UCLA game will be Smith's 103rd in gold and black, avoiding the argument that older records are broken because of today's 30-to-40-plus game schedules. The records Edey broke on his way to a second consecutive National Player of the Year honor were set in 72 (Rick Mount) and 123 (Joe Barry Carroll) games respectively. Edey compiled 2,516 points and 1,321 rebounds in 138 games.

While it is not publicly known what Carroll thought of losing his Purdue record to someone who played 15 more games, Mount will remind anyone who asks that Edey played nearly twice as many games. A similar situation took place during the 1961 Major League Baseball season, when Roger Maris and Mickey Mantle of the New York Yankees were pursuing the gold standard of baseball records: Babe Ruth's 60 home runs in 1927. Ruth did it in 154 games; Maris hit No. 61 on the final day of the 162-game schedule.

Baseball commissioner Ford Frick opined that Ruth was the true home run champion and that any entry in the official record book should list Ruth as the 154-game record-holder and Maris the 162-game record holder. A prominent New York sportswriter, not Frick as commonly believed, deemed there should be an asterisk in front of Maris' name.

In reality, recordkeepers listed Maris as the home run champion until 1998. But the legend was such a good story that actor / baseball fan Billy Crystal directed a 2001 HBO dramatization on the subject, "61*."

But what if Purdue basketball divided its record book between records set by four-year players and those who suited up three or fewer seasons? Let's take a look at the three major career records: scoring, rebounding and assists. (Note: Purdue did not begin compiling assists

until the 1970-71 season.)

Purdue's top 10 career scorers (all games)

1. Zach Edey (138 games) 2,516
2. Rick Mount (72) 2,323
3. Joe Barry Carroll (123) 2,175
4. E'Twaun Moore (140) 2,136
5. Dave Schellhase (72) 2,074
6. Troy Lewis (124) 2,038
7. Terry Dischinger (70) 1,979
8. Carsen Edwards (108) 1,920
9. JaJuan Johnson (140) 1,919
10. Walter Jordan (109) 1,813

Three or fewer seasons top 10 scorers

1. Mount
2. Schellhase
3. Dischinger
4. Edwards
5. Glenn Robinson (62 games) 1,706
6. John Garrett (82) 1,620
7. Russell Cross (93) 1,529
8. Willie Deane (92) 1,328
9. Frank Kendrick (78) 1,269
10. Braden Smith (102) 1,250

Note: Robinson played two seasons before entering the NBA Draft. Edwards and Cross entered the NBA Draft after three seasons. Garrett and Kendrick began their college careers in 1971, when freshmen were ineligible. Deane transferred from Boston College in 1999.

Purdue Top 10 career rebounders (all games)

1. Edey 1,321
2. Carroll 1,148
3. Dischinger 958
4. A.J. Hammons 930
5. Trevion Williams 905
6. Walter Jordan 882
7. Robbie Hummel and Brad Miller 862
8. JaJuan Johnson 854
9. Vince Edwards 779

Three or fewer seasons top 10 rebounders

1. Dischinger 958
2. Garrett 738
3. Schellhase 721
4. Caleb Swanigan (69 games) 718
5. Frank Kendrick 664
6. Bob Ford (73) 648
7. George Faerber (77) 646
8. Herm Gilliam (70) 636
9. William Franklin (64) 630
10. Cross 622

Note: William Franklin's Purdue career ended prematurely when he signed with an agent before the conclusion of the 1971-72 season. Franklin, Ford and Faerber – who started together on Purdue's front line for two seasons - were nicknamed "F-Troop" after the TV comedy.

Purdue Top 10 career assist leaders (all games)

1. Bruce Parkinson 690
2. Smith 688
3. Tony Jones and Everett Stephens 481
4. Porter Roberts 464
5. Matt Waddell 460
6. Lewis Jackson 456
7. Eugene Parker 424
8. Steve Reid 416
9. Carson Cunningham 318



Photo courtesy Purdue Athletics

Braden Smith

Three or fewer seasons top 10 assist leaders

1. Braden Smith (102 games) 668
2. Brian Walker (100) 572
3. Steve Reid (88) 416
4. Cunningham (96) 318
5. Carsen Edwards 270
6. Jimmy Oliver (90) 221
7. Willie Deane (92 games) 218
8. Nojel Eastern (104) 213
9. Swanigan 168
10. Dave Luke (68) 164

Note: Walker began his college career at North Carolina State after starring at Lebanon High School. Reid transferred from Kansas State, and Cunningham from Oregon State. Oliver, a former Arkansas Mr. Basketball, was ineligible as a freshman after failing to meet NCAA academic test score standards. Eastern left Purdue after his junior season and did not play another collegiate game. Luke was the point guard for the 1974 NIT championship team.

Noteworthy

Former Purdue quarterback David Blough was selected to the NFL's 50 under 40 list compiled by The Athletic.

Blough completed his first season as assistant quarterbacks coach for the Washington Commanders. He is credited with helping prized rookie Jayden Daniels adjust quickly to the pro game.

"The 29-year-old Purdue product bounced around the NFL as a backup quarterback before connecting with Kliff Kingsbury in Arizona," the profile states. "He then followed Kingsbury to Washington, where he assisted Kingsbury, Brian Johnson and quarterbacks coach Tavita Pritchard with the development of Jayden Daniels. Kingsbury described Blough as "one of the brightest quarterbacks I've ever been around," and praises his rapport with his players, his insight and communication skills. Blough received interest from Aaron Glenn and the Jets about their quarterbacks coach opening, but the Commanders blocked Blough from interviewing, viewing him as a valuable piece to their quarterback room and with potential to rise through the ranks of their organization."

Kenny Thompson is the former sports editor for the Lafayette Journal & Courier and an award-winning journalist. He has covered Purdue athletics for many years.

Baird Backs Historic Tax Cuts



Congressman Jim Baird (IN-04) voted in favor of a House resolution this week for fiscal year 2025. Afterward, he offered the following statement. "House Republicans remain committed to delivering on President Trump's full agenda. This budget resolution creates a vehicle for the House to expand tax relief for Hoosier families, unleash American energy production, secure our border, strengthen our military, stop the reckless spending, rescind the Biden Administration's burdensome, costly regulations, and put America first. Our country is over 36 trillion dollars in debt and counting. This budget resolution will rein in the out-of-control spending that has fueled inflation and increased our national debt. This legislation is not the final product but rather lays the groundwork for the reconciliation process that will allow the House and Senate to enter negotiations and make budgetary recommendations. This is why I voted for the House's budget resolution to restore security, fiscal sanity, and economic prosperity to the American people."

LETTER TO EDITOR

Perspective on Washington Spending Cuts

Dear Editor,

It seems everyone has an opinion about the current investigations into federal government spending. Certainly everyone who pays any kind of federal taxes has a dog in this fight. I doubt anyone really thinks the hundreds of elected drunken sailors in Washington should be spending more than they already do, but there's plenty of consternation about who's doing what to reduce their spending, and how they're going about doing it.

But that's not my point right now. Right now I want to put that spending reduction in perspective.

Let's assume that someone or other, by one means or another, actually manages to reduce federal government spending by a billion dollars a day – every working day, 5 days a week, 52 weeks a year, every year for the next four years. Reporters of all stripes are already claiming more than that, but for the purpose of argument let's say it's a nice round billion dollars a day.

Most of us agree that \$1,000,000,000 is a lot of money; however you regard it, that's \$3.00 apiece for every American man, woman, and child. Every day. And it was noted long ago that a billion dollars here and a billion dollars there eventually adds up to some serious money.

Here's my point: Reducing or cutting or saving one billion dollars a day, for the entire four years of Mr. Trump's term as President, will amount to only one trillion dollars.

Yes, \$1,000,000,000,000 is really serious money. But the federal budget is some 7 trillion dollars per year, and the total debt is more than 36 trillion – always increasing.

I'll not try to prescribe how spending should be cut, or how that might reduce the terrible federal debt, but it's obvious a mere billion dollars a day isn't going to do the job. Interest alone on the present debt is about three billion dollars a day – every single day of the year, weekends included. That's more than four billion in interest every working day.

So, as incredible and desirable as a billion dollars a day in spending reduction may sound, that doesn't even begin to cover the interest on the national debt, let alone being any real money-in-the-bank savings on our behalf. The ones doing the cutting of spending have a long way to go before it makes any real difference to those of us who provide the money that's being spent.

Fifty years ago I regularly told my math and science students at Tennessee Temple College that our country would be better off if we'd simply give every elected person in Congress an unlimited

supply of real paper dollar bills to dispense. Within the legitimate limitations of government business, Representatives and Senators could spend all they want to spend on whatever they want to spend it on – but they had to count out every single dollar manually. Not their staff, no interns, and no bureaucrats; the elected ones must do it all by themselves, one dollar bill at a time.

That's not as ridiculous or careless as it sounds. There are not quite 32 million seconds in a year, and we know how loath the people in Congress are when it comes to ordinary forty-hours-a-week work. Make your own estimate as to how much each of those 535 people could spend on that basis; it'll be way less than they invariably manage by simply writing big round numbers on checks.

Well, that's my humble perspective on this one detail in the headlines. The new White House people have made a start – they've taken that first small step on our behalf. But it'll be decades before they begin to chip away at the principal of the federal debt, and even longer before there's any justification to begin sending any of us refund or dividend checks.

So, as Great-grandpa used to say, "Don't count your chickens before they hatch!"

*Larry Cloud
Lookout Valley, Tenn.*

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Sen. Deery Shares Updates



SPENCER DEERY
Guest Columnist

The Indiana General Assembly has reached the halftime point in the legislative session, which means bills must have passed out of their original chamber to keep moving forward in the process unless language can be amended into another bill.

- Senate Bill 249 would make it easier for school corporations to give their top teachers and the teachers working in shortage areas a meaningful salary raise. The bill passed the Senate on Tuesday and now heads to the House of Representatives for further consideration.

Continue to the "Legislative Update" section to read about three of my bills that passed out of the Senate for consideration in the House.

As a caucus, bills being prioritized by Senate Republicans include:

- Enacting meaningful property tax reform;
- Containing Medicaid costs and preventing fraud;
- Lowering health care costs;
- Managing our state's water resources responsibly; and
- Increasing fiscal integrity and contract accountability in state government.

These bills now move to the House of Representatives for further consideration.

In the second half of session, the Senate will present our version of the state's two-year budget proposal.

Money the state takes in was first earned by hardworking Hoosiers, so I believe it is important to ensure it is invested wisely. That's why, as your state senator, I will work hard to ensure our state government lives within its means, runs efficiently and funds necessary services for taxpayers.

LEGISLATIVE UPDATE

Among the bills that I authored that passed the Senate, these three are my top priority:

- Senate Bill 505 would allow emergency responders to transport individuals to more options than an emergency room. An ambulance could also take someone to mental health facility or urgent care facility that can provide the patient appropriate and necessary treatment. The bipartisan bill passed the Senate unanimously on Thursday.
- Senate Bill 255 would help our schools recruit more qualified STEM teachers and require schools to change their policies on bullying investigations to prioritize parental rights. The bipartisan bill unanimously passed the Senate.

SENATE DISTRICT 23
INDOT Update

The Indiana Department of Transportation has announced a public hearing to invite residents of Vermillion County to discuss two proposed bridge removals on State Road 63 near Cayuga, south of S.R. 234.

The hearing will take place on Feb. 25 at North Vermillion High School, 5555 N. Falcon Drive in Cayuga.

This event is a great opportunity for community feedback on the project and its impact. I urge residents to attend to make their voices heard on behalf of their community.

Also undergoing changes is State Road 63, which will experience temporary lane closures beginning on or after Friday, Feb. 21 northbound and southbound in Vermillion County.

During construction, motorists can expect alternating, single-lane closures on S.R. 63 bridges over U.S. 36 and crews waterproofing structures. Construction in the area is expected to last through July depending on weather.

Your safety is important, and I ask motorists to use caution and mind speed limit changes when traveling in these work zones.

CELEBRATING
FFA Week

Feb. 15-22 was FFA Week in Indiana, when more than 14,000 Hoosier FFA members participated in activities that promote the importance of agricultural education.

Recently, Hoosier FFA members were invited to the Statehouse to participate in Indiana FFA Page Day, where they worked alongside legislators and learned about the legislative process.

State Sen. Spencer Deery (R-West Lafayette) represents Senate District 23, which includes Fountain, Parke, Vermillion and Warren counties, and portions of Montgomery and Tippecanoe counties.

Back in the Day with Butch Dale



Richard Feltner, a New Ross native, attended Purdue and became head of the University of Illinois Agricultural Economics Department in 1970. In 1974 he was named U.S. Assistant Secretary of Agriculture. The above photo shows Dr. Feltner (second from left) with his family after the swearing-in ceremony with Agriculture Secretary Earl Butz.

Montgomery County VSO Shares Update



JOE ELLIS
Guest Columnist

Wow, the weather has improved for a while! We have had a total 54 phone calls into the office and we had a total of 20 visitors into my office. We also took 20 vets to their clinic visits this month. Vietnam Veterans have a Dinner in Terra Haute on March 29 at 5 pm. If interested please contact Bryan at (812) 208-1396.

From the Community Foundation we will be having a Montgomery County Early Learning Center located at 110 W. South Boulevard Crawfordsville, IN 47933 on March 6 and March 12 from 4-6 p.m. Kindercare will operate the center.

We also have a dental program for those of you who don't have any dental insurance and this company does a plan that is based on your income. The name of the company is Valley Professionals Community Health

Center located at 1702 Lafayette Rd. in Crawfordsville. Their phone number is (765) 828-3241 and they cover examinations and screening, fluoride treatments, X-rays, cleanings, protective sealants, broken or chipped teeth, pain and infection, extraction, fillings, root canals, dentures and patient education.

I will be at the American Legion Post 72 on Thursday March 6 from 1-4 p.m. and I will be at the DAV Meeting at the Library in Crawfordsville on March 15 from noon until 2 p.m. I will be at VFW Post 1431 in Crawfordsville from 1-3 p.m. on March 20 so please give me a call at (765)-361-4133.

Joe Ellis is the Veterans Service Officer for Montgomery County. You can reach him at Joe.Ellis@montgomerycounty.in.gov or (765) 361-4133. His office is located at 1580 Constitution Row Crawfordsville.

Fountain County Flea Opens April 5


After a successful first season in 2024, the Fountain County Flea is returning for its second year in 2025 on April 5 at the Fountain County Fairgrounds in Veedersburg. The Flea will remind shoppers of the days of finding great vintage and antique goods at old-school area flea markets with the addition of trendy local and hand-made goods plus food trucks.

The Flea is the perfect

place to see friends, find treasure and support local vendors and makers. Shop vintage and antique finds of all kinds, local & handmade goods, home décor mixed with vintage, bakery treats and small batch foods, plus farmers market style goods in season.

The Flea is owned by Scott & Holly Snelling of Veedersburg. Hours will be 9 a.m. to 3 p.m. and admission is \$5 per vehicle.

CASEY WILLIAMS



Nobody but noooooobody gives you a better inside scoop on new cars than Casey Williams. Each week Casey puts you behind the wheel and gives you the lowdown on the latest out of Detroit, or other places! If you drive a car, this is a must read!

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Thank you for subscribing!

Deery's Medical Transport Bill Passes Senate

A bill authored by State Sen. Spencer Deery (R-West Lafayette) that would allow emergency responders to transport patients to more options than an emergency room unanimously passed the Senate today.

Senate Bill 505 would allow an ambulance, with safety protocols in place, to take a patient to a mental health facility or an urgent care facility that can provide appropriate treatment.

"For some patients, the emergency room is neither the most affordable nor the most appropriate place for an ambulance to take them," Deery said. "This bill could save the state money and provide better care for

patients, especially those undergoing a mental health crisis."

The bill now moves to the House of Representatives for further consideration.

Deery encourages residents of Senate District 23 to contact him with any questions or comments they may have. Deery can be reached by filling out a "Contact Me" form online at www.IndianaSenateRepublicans.com/Deery or by phone at 800-382-9467.

Deery represents Senate District 23, which includes Fountain, Parke, Vermillion and Warren counties, and portions of Montgomery and Tippecanoe counties.

Rep. Genda Shares Update



MARK GENDA
Guest Columnist

Almost half of Indiana's energy goes toward powering the state's growing industrial sector. Companies and businesses continue to make Indiana their home, expanding the economy but also putting more demands on our energy grid.

To meet the increasing need for energy while keeping cost low for Hoosiers, House Bill 1007 would reduce barriers to entry for companies looking to use small modular nuclear reactors to generate energy.

SMRs are compact sources of energy that can be used alone or with other similar sources to create energy for a single location or numerous residential, commercial and industrial locations. Companies that need large amounts of energy may be able to utilize SMRs to supplement generation without

burdening the grid.

Embracing this technology will help support economic development, reduce potential energy costs for Hoosiers and keep our power grid reliable. SMRs would overall enable Indiana to reinforce its five pillars of energy policy, which are reliability, affordability, resiliency, stability and environmental sustainability.

House Bill 1007, a House Republican priority bill, recently passed the House of Representatives. To follow the legislative process, watch session and stream committee meetings, visit iga.in.gov.

Rep. Mark Genda represents House District 41 which includes portions of Montgomery, Clinton, Boone and Tippecanoe counties.



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PUBLIC NOTICES						
Brown Township, Montgomery County, Indiana Cash Fund Statement - 2024						
	Local Fund Number	Local Fund Name	Beg Cash & Inv Bal Jan. 1, 2024	Receipts	Disbursements	End Cash & Inv Bal Dec. 31, 2024
Governmental	1	Cumulative Fire	\$181,589.47	\$36,833.48	\$31,074.42	\$187,348.53
Activities	3	Fire Fighting	\$146,589.60	\$74,898.84	\$43,200.00	\$178,288.44
	7	Rainy Day	\$27,552.01	\$3,200.00	\$0.00	\$30,752.01
	8	Township	\$85,639.99	\$48,157.54	\$24,425.24	\$109,372.29
	g	Township Asslstance	\$100,163.36	\$16,766.84	\$5,921.77	\$111,008.43
	900	Payroll Withholding	\$0.00	\$859.26	\$859.26	\$0.00
		GRAND TOTAL	\$541,534.43	\$180,715.96	\$105,480.69	\$616,769.70

CERTIFICATION
State of Indiana
SS: Montgomery County
I, Kylene Simpson, Trustee of BROWN TOWNSHIP, Montgomery County, Indiana, do solemnly affirm I under the penalty of perjury that the preceding report is complete, true and correct; that the sum with which I am charged in this report are all of the sums received by me; and that the various items of expenditures credited have been fully paid in the sums stated; that such payments were made without express or implied agreement that any portion thereof shall be retained by or repaid to me or to any other person. I further affirm that a complete and detailed annual report, together with all accompanying vouchers showing the names of persons having been paid money by the township, have been filed as required by law in the office of the County Auditor, and that copies of such annual report are in custody of the Township Board and the State Board of Accounts. Said report is subject to inspection by any taxpayer of the township.
Kylie Simpson (sign) BROWN TOWNSHIP - Trustee
Telephone: 765-866-1601
Date this report was to be published: March 3, 2025
Subscribed and sworn (or affirmed) to before me, the Chairman of the Brown Township Advisory Board at its annual meeting, this 24th day of February 2025.
Jack Reynolds (sign)
Brown Township Board Chairman
This report was received, accepted, and approved by the following Township Board Member(s) at its annual meeting, this 24th day of February 2025.
BROWN TOWNSHIP BOARD:
Jack Reynolds (sign)
Richard Graham (Sign)
Paul Surface (Sign)

PL5056 2/28 1t hspaxlp

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