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TODAY’S VERSE

Isaiah 40:31 But they that wait upon the LORD shall renew their strength; they shall mount up with wings as eagles; they shall run, and not be weary; and they shall walk, and not faint.

Meet Lexus



Lexus is a gorgeous 11 month old calico female domestic shorthair cat available for adoption from The Animal Welfare League of Montgomery County (AWL) since 3/3/25. DID YOU KNOW? A calico cat is a domestic cat of any breed with a tri-color coat. The calico cat is most commonly thought of as being 25% to 75% white with large orange and black patches; however, they may have other colors in their patterns. Calico's are almost always exclusively FEMALE! Because the genetic determination of coat colors in calico cats is linked to the X chromosome, these cats are nearly always female. Lexus is playful, friendly, and loves attention! Lexus's adoption fee is \$35 with approved adoption application. AWL is open Monday - Friday from 12:15p-5p and Saturday's from 9:30a-3p. Come say hi and be sure to ask about meeting the lovable Lexus!!



A tip of the seed corn cap today in the memory of Uncle Ernie. World War II’s greatest correspondent and Indiana’s own Ernie Pyle was killed on this date in 1945. (Be sure to visit his homestead and museum in Dana, Ind. if you have the chance and inclination.)

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Boomer Bits



Ask Rusty – When’s Best Time to Claim Social Security?



**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](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).

**Dear Rusty:**  
*I will be 66 ½ in June and would like to discuss when would be the best time for me to start taking my social security benefits. I am still employed full time and don't want to be penalized because of that. Please let me know what I need to do to set up an appointment with you. I got your information from the AMAC website, and I look forward to hearing from you.*

**Signed: Ready to Claim**

**Dear Ready:** You can certainly call us on 1.888.750.2622 during normal EST business hours for a personal conversation. But to facilitate that conversation, be aware that deciding when to claim your Social Security benefit normally depends on just a few factors, including your financial need, your health and expected longevity, and

your marital status. A few things to be aware of:

- Born in 1958, your “full retirement age” is age 66 years and 8 months. If you were born in October 1958, you will reach you FRA in June 2025, and that is the point you can get 100% of the SS benefit you’ve earned from a lifetime of working.
- Once you reach your FRA in June, Social Security’s “annual earnings test” no longer applies. Thus, you can continue working after you start your SS benefits and your earnings will not negatively affect your monthly benefit amount. If you claim any earlier than your FRA, you will get a smaller benefit and also be subject to Social Security’s annual earnings test (which for you this year - your FRA year - is \$62,160, or \$5,180/month

➡ See RUSTY Page A3

Medicare Fraud Should Be Next in Line for DOGE



**SALLY C. PIPES**  
Guest Columnist

The Department of Government Efficiency's crackdown on waste, fraud, and abuse is off to a fast start. But as an engine of government savings, DOGE still has substantial untapped potential.

That's because it hasn't yet addressed the fraud crippling one of the federal government's largest programs: Medicare. In fiscal year 2023 alone, "improper

➡ See DOGE Page A3

Does Medicare Cover Trips Outside U.S.?

Q: My partner and I are planning a cruise this Spring. I am new to Medicare. What should I know before I go? Will I have all the same coverage as I do close to home?

A: A few key factors will make a difference when answering this question. Do you have a Medicare Advantage Plan or Original Medicare (Parts A & B) with a Medigap Plan? Do you plan to travel outside of the United States?

➡ See TRIPS Page A3

Deadline To Pay Property Tax May 12

The Countdown to the property tax payment deadline is on. The Montgomery County Treasurer’s Office recently shared some essential information for homeowners.

The Montgomery County property tax statements were mailed April 14. With property tax bills arriving in mailboxes every April, homeowners have a unique opportunity to prepare by reviewing their payment options and understanding their financial responsibilities. As the mid-May deadline for property tax payments approaches, residents of Montgomery County are urged to act swiftly to fulfill their tax obligations and avoid penalties. This year, the deadline for paying spring property taxes without incurring penalties is set for May 12, 2025.

Property tax statements serve as crucial documents that provide taxpayers with detailed information about what they owe and when payments are due. These statements include payment

➡ See TAX Page A5

Politicians Do What Politicians Always Do



**TIM TIMMONS**  
Two Cents

It’s an understatement to say Hoosiers are steamed about property taxes. Actually, it’s an understatement to say it’s an understatement (boy, that could go awhile and get confusing). While it may be easy to believe that lawmakers acted like lawmakers usually do, Indiana Gov. Mike Braun completely reversing course like he did caught some of us off guard. Yeah, yeah, I know. Not thinking a politician would stab voters in the back was pretty naïve. I might have to turn in my press fedora and worn-out Weejuns!

I absolutely get it that a lot of Hoosiers are angry. What they have to understand is

➡ See TIM Page A4

TODAY’S HEALTH TIP

Walking at least six miles per week can help reduce age-related memory loss.

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](http://www.thepaper24-7.com)



TODAY’S QUOTE

"Every generation laughs at the old fashions, but follows religiously the new."  
Henry David Thoreau

TODAY’S JOKE

Did you hear about the inventor who tried to make a belt out of watches?  
It was a waist of time!

MONTGOMERY MINUTE

On Saturday, April 26, the Harm Reduction Committee of the Montgomery County Drug Free Coalition will host the biannual Prescription Drug Take Back event from 10 a.m. to 1 p.m. in the parking lot of First Christian Church at 211 S. Walnut St. in Crawfordsville. This free event provides the opportunity to carefully dispose of expired, unused or unneeded prescription drugs and over-the-counter medications. Can't attend this event? Don't worry! Prescription drug disposal is also available year-round at the Montgomery County Sheriff's Office and the Crawfordsville Police Department. For more information, visit [www.drugfreemoco.org](http://www.drugfreemoco.org).

The Paper appreciates all our customers. Today, we'd like to personally thank DAVID WHICKER for subscribing!

THREE THINGS You Should Know

- 1 Mail Processing Clerk Linda Ross knows a thing or two about having a long career. She recently celebrated her 50-year anniversary with the Postal Service. Ross recounted how she was in nursing school but didn't feel it was the life for her. She was hired at the USPS processing plant in Indianapolis and “I fell in love with this place.” Ross says this milestone is not the end of her postal career. She plans to continue working for the foreseeable future.
- 2 Americans are increasingly trading sneakers for screens. The rise of technology has made it easier than ever to watch sports instead of play them. People are far more likely to stream a game than join one. The convenience of watching has outpaced the effort of participating. Our friends at LiveSportsonTV.com polled 3,024 and the findings show that almost 1-in-3 Hoosiers say they have lost interest in playing sports. This compares to a national average of 36%. What's stopping them? Nearly half said they don't have others to play with. Time was another major obstacle. And access was a recurring theme. Put me in coach? Apparently not anymore!
- 3 Earth Day is April 22 and our friends at the TurfMutt Foundation offer eight tips: Green areas help reduce the urban heat island effect; trees, lawns, and greenery act as natural oxygen generators; turfgrass is an efficient carbon sink; support wildlife & pollinators because living landscapes provide essential food and shelter for birds, bees, butterflies and other wildlife; vegetation acts as nature's air filter, trapping dust and pollutants to keep our air clean; plants and trees serve as natural sound barriers, helping to create quieter environments; landscaping, especially turfgrass, absorbs and filters rainwater, helping to replenish ground water supplies; and plant roots help stabilize the soil, reducing erosion and protecting land from degradation.



# Rev Up Motocross Engines

As the excitement builds for the 2025 Motocross of Nations, local businesses and community members are invited to attend one of two upcoming Community Sponsorship & Involvement Opportunities Meetings to learn how they can play a part in this world-class event.

The meetings will be held on the third floor of Fusion 54 on the following dates:

- Tuesday, May 6 at noon (*Light lunch provided*)
- Wednesday, May 7 at 5:30 p.m. (*Light refreshments provided*)

These informational meetings are open to all and will explore the many ways local residents, business owners and organizations can support and benefit from hosting this major international event. Topics will include:

- Overview: What is MXoN and what does it mean for our community?
- Sponsorship and advertising opportunities for local businesses
- Volunteer opportunities for individuals and groups
- Community parade details
- Hosting visitors through Airbnb and Outdoorsy rentals
- Transportation and logistics during the event

MAY 6, 2025 at 12:00PM

or

MAY 7, 2025 at 5:30PM

3rd Floor Fusion 54

101 W. Main Street

Crawfordsville, IN 47933

MOTOCROSS OF NATIONS (MXON)

COMMUNITY SPONSORSHIP & INVOLVEMENT INFORMATIONAL MEETINGS

Join us to learn more about how to get involved and support the success of the LARGEST event to ever happen in Crawfordsville!

IRONMAN RACEWAY

MXON

ARCA Crawfordsville INDIANA

The city said it wants to thank everyone who attended the first round of business information sessions. These upcoming meetings will build on that foundation, expanding on what was shared and offering even more ways for people to get involved and help showcase Crawfordsville’s amazing community to the world.

The 2025 Motocross of Nations is expected to bring thousands of international visitors here,

providing a once-in-a-lifetime opportunity to boost local visibility, tourism and community pride.

RSVPs are strongly encouraged to help organizers plan for lunch and refreshments. RSVP Here:

<https://crawfordsvillechamber.weblinkconnect.com/events/MXoN-Community-Sponsorship-Involvement-Opportunities-Meetings-5315/details>

## Leslie Jordan in Concert Saturday at Masonic Cornerstone

Join Grammy-nominated, Nashville-based Americana artist Leslie Jordan for an evening of stories and songs at The Masonic Cornerstone Grand Hall Saturday at 7 p.m. Tickets are \$10 at the door (Cash, check or credit accepted).

Jordan’s soon-to-be-released debut folk album The Agonist tells the story of her grandfather — whom she never knew — and the characters he personified. Jordan’s grandfather, Robert S. Gott, a Crawfordsville native, fancied himself ‘The Agonist,’ a hapless wanderer chasing fulfillment and redemption through a peripatetic existence, which never quite led to the understanding he so desperately craved.

All families have mysteries, or at least forgotten stories. When a box of writing showed up on Jordan’s mother’s doorstep a few months after Gott died, she didn’t know what to expect. Inside, Gwynn Wills, a current Crawfordsville resident, found a trove of writing from her father: poetry, short stories, and journals comprising some 30 years of

his life. Up until that point, her father, who left when she was little, had been the villain of many family stories, and she barely knew him. But digging into the box and his writing, a far more interesting and complex story unfolded. When she shared the writing with her daughter, singer-songwriter Leslie Jordan years later, Jordan knew she wanted to write an album about her grandfather’s story.

As Jordan dug into her grandfather’s writing, she discovered not the cut-and-dried villain who’d abandoned the family but rather a complex, flawed man. She recognized the same restless curiosity and thirst to create that set her apart from most of her family members. Here was a connection and kinship that validated her own creativity. For years, much of Jordan’s professional musicianship was in church music, and after she left, she focused primarily on helping others find their voices, through her non-profit, The Fold. Her grandfather’s writing renewed in her the desire to create her own music, too. The result is The Agonist’s 10 tracks, conceived of and written over several years and through many co-writing and

brainstorming sessions.

Working with producer Kenneth Pattengale of The Milk Carton kids, was surreal and gratifying for Jordan, who’s admired his work for a long time. “He kept pushing me into being that best version of myself,” she says. After years of working in Nashville, recording an album so connected to California in Far Cry Studios in Los Angeles felt right. The album’s stories came to life through collaboration with a long list of talented co-writers, including Sean McConnell, Drew Kennedy, and Sandra McCracken.

Jordan has always been a songwriter and a storyteller, but after combing through decades of her grandfather’s words, she now knows why it courses through her veins. Although she is no stranger to the music, this album marks her debut endeavor into the Folk / Americana world.

Join Leslie Jordan Saturday at The Masonic Cornerstone Grand Hall for a night of songs & stories.

## 160th Anniversary



Photo courtesy Andy Chandler

April 15 wasn’t just tax day in America, it marked the 160th anniversary of President Abraham Lincoln’s assassination. History lovers will likely remember that Crawfordsville had a definite connection to the event. Gen. Lew Wallash was one of nine generals who served on the Military Commission that met on May 8 and wound up convicting eight conspirators. Four were hanged, including a woman Mary Suratt. Four went to prison. In addition to Wallace’s connection, Henry Lane was assigned to serve on the honor guard that escorted Lincoln’s casket by train back to Springfield, Ill. A ceremony was held Tuesday to mark the occasion.

## Butch Dale’s Flashback Trivia



Do You Recognize This 1976 North Montgomery Grad?

HINT: Both of her parents were teachers.

Answer on Page A3



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Deery Votes No Because of School

Indiana State Senator Spencer Deery, (R-West Lafayette) recently voted no on the controversial property tax bill. In a statement shared with the media, Deery explained why he voted that way.

"Members of the Senate Committee on Tax and Fiscal Policy worked tirelessly this session to alleviate property taxes in a way that would provide meaningful relief to taxpayers struggling to pay their bills, while still enabling local governments to meet the expectations of their residents. That is no easy task, and I thank them for their dedicated service. Deciding whether to support Senate Enrolled Act 1 was a tough decision and a very close call for me personally. The uncertainty surrounding Indiana's upcoming revenue forecast and our state's still unfinished budget loomed heavily over my deliberation. Ultimately, I voted no because I do not know how that uncertainty could multiply the impact of SEA 1 to the



State Senator Spencer Deery

detriment of the schools in my community.

"The fiscal analysis of SEA 1 showed the reform would still lead to an increase in revenues for most schools in my district, but there was at least one school corporation for which that was not the case, and I worry that if the revenue forecast forces the state to make sharp cuts to the budget, the result could have an untenable impact on our local students."

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

↓ RUSTY

From Page A1

after you start your SS benefits). If you decide to claim before your FRA, your benefit will be reduced by .556% for each month early (a permanent reduction).

• You can also wait beyond your FRA to claim and earn Delayed Retirement Credits (DRCs) at the rate of .667% per month (8% per year of delay), in order to get an even higher benefit later. If financially feasible, you can delay up to the age of 70 when your monthly benefit will reach maximum - about 27% more than it will be in June of this year.

• If you are single and will not be eligible for a spousal benefit, then you should make your claiming decision based only on your own needs. If, however, you are married and your spouse's FRA benefit is more than twice your FRA amount, you may be entitled to a "spousal boost" (a supplemental amount added to your own SS benefit).

• Your life expectancy should be considered when deciding when to claim your SS retirement benefits. If you expect to enjoy at least "average" longevity (about 87 for a woman your current age), then you might also consider delaying your claim (if financially

feasible) and that is often a prudent choice. If you don't expect to achieve a long life, or if you need the money sooner, or if you are entitled to spousal benefits, then claiming at your FRA of 66 years and 8 months is likely your best option.

In the end, only you can decide when you should claim your Social Security, but we're always here to answer any additional questions you may have. You can feel free to call us at any time (1.888.750.2622) during normal EST business hours to discuss your options directly with one of our certified Social Security advisors. Or you can also ask any additional questions via email, which we will be most happy to respond to promptly.

*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 (amac foundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.*

↓ DOGE

From Page A1

payments" in Medicare eclipsed \$50 billion.

If DOGE wants to put a real dent in government overspending while changing millions of Americans' lives for the better, it won't find a better target than Medicare fraud.

The legacy of Medicare after 60 years is one of relentless growth -- both in the number of beneficiaries and in spending. Medicare expenditures now exceed \$1 trillion annually.

But the program's growth has only weakened its ability to effectively oversee its finances -- creating a fat target for scam artists who calculate their odds of success are high and their risk of getting caught is low.

The numbers paint an alarming picture. In fiscal year 2024, 7.66% of the payments Medicare's Fee-for-Service program made to providers were "improper," meaning they failed to comply with legal requirements. Those payments totaled more than \$31 billion.

The improper payment rates for Medicare Advantage and the Medicare prescription drug benefit were not much better -- 5.61% and 3.70%, respectively. That translates into a total of over \$22 billion in improper payments across the two programs in fiscal 2024.

In all, Medicare accounts for nearly one-fourth of the funds improperly spent by the government each year, according to a report from the Government Accountability Office.

That's a pitiful record -- and has real human consequences, both for seniors and for taxpayers.

Consider some of the most egregious cases of Medicare fraud. Earlier this year, a couple from Arizona "pleaded guilty for causing over \$1.2 billion of false and fraudulent claims to be submitted to Medicare and other health insurance programs for expensive, medically unnecessary wound grafts that were applied to elderly and

terminally ill patients," according to the U.S. Department of Justice.

In 2023, the Department of Justice charged 23 Michigan residents with nabbing more than \$61.5 million from Medicare for unnecessary home health services. The feds allege that the defendants set up a complex web of home healthcare agencies in Detroit using straw owners -- such as family members -- and then paid bribes and kickbacks to recruiters to gain additional patients.

Every dollar spent improperly -- or fraudulently -- in Medicare is a dollar that can't go to a senior with legitimate healthcare needs.

Policymakers have already identified numerous concrete strategies for reforming the program. One is to ensure that Medicare pays the same amount for equivalent services no matter where they're provided. This change, which has long been championed by GAO, could save taxpayers more than \$140 billion over the next decade.

Another potential reform would be to conduct more thorough audits of payments and claims. Auditors working at the state level have historically been successful at identifying fraud. Using their insights to improve federal Medicare oversight could help policymakers keep managing the program effectively as it continues to grow.

Work of the sort DOGE is doing is sorely needed. Waste and fraud run rampant in the federal government. Reforming Medicare can save not just money but lives.

*Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is The World's Medicine Chest: How America Achieved Pharmaceutical Supremacy -- and How to Keep It (Encounter 2025). Follow her on X @sallypipes. This piece originally ran in the Detroit News.*

↓ TRIPS

From Page A1

If you have Original Medicare, you can travel anywhere in the U.S. and its territories and get the medical care you need from almost any doctor or hospital. This includes all 50 states, the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

Medicare generally doesn't cover health care while you're traveling outside the U.S. There are some exceptions. Do you have a Medicare supplement insurance policy (Medigap) with your original Medicare?

**Medigap Plans**  
A Medigap policy may offer additional coverage to Original Medicare for health care services or supplies that you get outside the U.S.

Standard Medigap Plans C, D, F, G, M, and N provide foreign travel emergency health care coverage when you travel outside of the U.S.

Plans E, H, I, and J are no longer for sale, but if you bought one before June 1, 2010 you may keep it. All of these plans also provide foreign travel emergency health care coverage when you travel outside the U.S.

Medigap Plans C, D, F, G, H, I, J, M, and N pay 80% of the billed charges for certain medically necessary

emergency care outside of the U.S. after you meet a \$250 deductible for the year. These Medigap policies cover foreign travel emergency care if it begins during the first 60 days of your trip and if Medicare doesn't otherwise cover the care. Foreign travel emergency coverage with Medigap policies has a lifetime limit of \$50,000.

**Medicare Advantage Plans**  
If you have a Medicare Advantage Plan, your plan may not cover your care while you travel within the United States unless you need emergency or urgent care. Most Medicare Advantage plans will cover a visit to an urgent care facility or the emergency room. If your plan does allow you to see providers that are outside of your network or area, you will usually pay more to see an out-of-network provider. You may also need to follow other plan rules like obtaining prior authorization.

Most Medicare Advantage plans do not cover health care provided outside of the United States and its territories. Contact your plan to see what rules and costs apply when you are traveling.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.

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Butch Dale's Flashback Trivia

Answer: Michelle Horney

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↓**TIM**

From Page A1

that legislators don't care. It's two years until the next election for some, four years for others. We may not forgive, but we'll forget. Or we'll be apathetic. Chances are things will go on like they always do and the black hole that government has become will just get deeper and wider.

Wow, sounds pretty bleak, huh?

Sorry, just calling it like I see it.

The thing is, a lot of politicians are good folks. It's been said in this space plenty of times, they're really good at the local level, mostly good at the Statehouse and only so-so in Washington, D.C. Once they get to the big time, too many of them see opportunities to grow rich beyond their dreams. How does that happen? Speaking engagements, consulting gigs, honorariums, you name it. Is it illegal? I am sure they dance all over those lines. But what they mostly do – and have done for a while – is create a system that keeps it going.

How many folks have gone to D.C. with the intention on changing? How many come home defeated, or worse, stay there and become part of the problem?

But even at the local and state level, there are problems. Property taxes are just the latest example.

We keep saying this, but it's true. When there is a choice between the

government cutting spending or you and I cutting spending, they choose us. Always. Every time.

Do they say it that way? Of course not. OF COURSE NOT! But our boy Ralph Waldo Emerson used to say that what you do speaks so loudly I cannot hear what you say. Folks at all levels of government consistently choose taxpayers to feel the pain instead of them.

They will disagree, but Ralph got it right. Look at their benefits, their pay, what they spend money on. Look at the buildings – how many old, worn-out, crappy buildings house government offices? Some, to be sure. Really does depend on where you are. But there are a lot of worn-out, crappy buildings in the private sector. There are a lot of folks working for a lower wage and less benefits in the private sector.

Government takes care of government. Wasn't it in Chronicles where the long list of who beget who took up a zillion pages? Something similar about government taking care of government would take up more.

It's never, ever the same in the private sector. Our good governor had this to say earlier this week: "As a business owner, I navigated through tough times and always came out stronger because I focused on cutting waste, eliminating overhead, and getting back to the basics."

See, that's the thing. That's why we voted for the guy. We wanted to see that brought into the highest office in the state. We all know that what Braun originally proposed for property taxes could have worked. It simply would have meant cities, towns, counties, schools, etc., would have had to figure out how to do with less. Would that have been hard? In some cases, sure. In others, not so much. But it was certainly manageable. The private sector, just like Braun said, do it all the time. ALL THE FRIGGING TIME!

But Braun chose not to. Did he lie when he campaigned? I don't think so. But by reversing course, by telling Hoosiers one thing to get their votes and then turning around and doing something else, turned it into a lie – and the worst kind. The kind that he profited from.

It's what politicians do all the time.

If we have a chance to break the cycle, to turn things around, it has to start with you. And you. And you. And you. A lot of yous have to come together and say enough is enough. Will that happen? Not to be coy, but it really is up to you.

*Two cents, which is about how much Timmons said his columns are worth, appears periodically on Wednesdays in The Paper. Timmons is the publisher of The Paper and can be contacted at ttimmons@thepaper24-7.com.*

Back in the Day with Butch Dale

These Crawfordsville police officers look like they mean business! The uniforms in the early 1900s were certainly different than today. They didn't necessarily need firearms. Those clubs could persuade an offender to come along peacefully!

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From Page A1

**Mail Payments:**  
Payments can be mailed directly to the Treasurer's Office. Residents should include a self-addressed stamped envelope to receive a receipt quickly.

Tax time is very busy and using email might be the best option. The Treasurer's Office says it will respond to an email within 24 business hours.



The 18-year-old 6-4 point guard has been playing with Maccabi Tel Aviv in Europe's top professional basketball league. One of his teammates is former Purdue star Trevion Williams.

"I'm excited and

Hours later on

*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.*

An advertisement with a solid blue background. At the top, white text reads: "Building new clean energy will lower Hoosiers' bills & protect grid reliability." Below this, in large, bold, white, sans-serif capital letters, is the phrase "MORE LOW-COST ENERGY NOW", with "NOW" underlined. In the lower third of the image, there is a black and white photograph of an elderly couple. The man, on the left, has a white beard and is looking down. The woman, on the right, wears glasses and is also looking down. They appear to be looking at a document together. In the background of the couple's photo, there are faint, stylized images of wind turbines and solar panels, suggesting clean energy.