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➡ TODAY'S VERSE

2 Samuel 23:5 Yet he hath made with me an everlasting covenant.

Meet Ali



Ali is a 10 month old female German Shepherd mix that joined AWL on 4/17/25! Ali is ADORABLE, FULL OF ENERGY, playful, SMART, loves attention, a big time lover, and all sorts of perfect! German Shepherds make excellent pets, particularly for active families, but they require significant commitment and experience. Owning a dog is not just a privilege; it's a responsibility. The German Shepherd Dog descends from the family of German herding dogs that, until the late 19th century, varied in type from district to district. German Shepherds are known for their intelligence, loyalty, and protective nature, making them good companions and family guardians. However, their high energy levels and strength will require consistent training, socialization, and ample exercise to prevent behavioral problems. Ali would thrive with an active family, working daily, and with ample space to run/roam! Come say hi!! AWL is open Monday-Friday from 12:15p-5p and Saturday's from 9:30a-3p. ALL ADULT DOG ADOPTION FEES ARE WAIVED (sponsored by Best Friends)!



See you Wednesday! Let's all take Memorial Day off, and solemnly pay tribute to our military heroes who are no longer with us!

The Paper
OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper 50¢

CRAWFORDSVILLE, INDIANA WWW.THEPAPER24-7.COM

Boomer Bits

Ask Rusty – Must I take Medicare Part A even if I have VA or Medicaid Coverage?

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 ssadviser@amacfoundation.org.

Dear Rusty:
Does everyone need to sign up for Medicare part A, even if you are ex-military? Or only on Medicaid, regardless of whether you are eligible for Social Security or not? Also is there a cost for just part A?
Signed: Confused Senior

Dear Confused:
FYI, there is no cost for Medicare Part A (inpatient hospitalization coverage) for those who are also eligible for Social Security benefits. And it is mandatory to enroll in Medicare Part A if you are age 65 or over and are collecting Social Security benefits. If you are ex-military and get all your healthcare services from the VA, you must still enroll in Medicare Part A (which is free) to collect Social Security benefits after age 65.

Enrollment in Medicare Part B (which is healthcare coverage for outpatient services) is always optional because there is a premium associated with Part B. But if you receive all of your healthcare services from the VA, you can – if you wish – decline Medicare Part B and, thus, save the monthly Part B premium. Enrolling in Medicare Part B when you get all your healthcare services from the VA is a matter of having the convenience to choose any healthcare provider you wish (versus using only VA healthcare services).

If you receive Medicaid benefits, and are also eligible for Medicare, you should probably enroll in both Medicare Part A

➡ See RUSTY Page A3

Don't Get Lapped by Indy 500 Scammers

As Hoosiers and out-of-state visitors prepare to spend money on good times at the Indy 500, Attorney General Todd Rokita is waving the caution flag — encouraging fans to beware of con artists.

“Scammers are getting sophisticated enough to trick even veteran track-goers,” Rokita said. “All fans should take some basic safeguards before purchasing tickets, paying for parking, or making online reservations.”

➡ See INDY Page A3

BBB Helps You Spot Scams

You bought something online, and the seller wants you to pay through Cash App. Is that okay? You got a new job, and your new employer sends you a check for more than your salary. Is it okay to deposit? Your water bill is overdue, and the “utility company” demands payment through a pre-paid debit card. Is that a problem? In all three cases, it's a scam!

Knowing the ins and outs of payment types is one of the best ways to spot a scam. Peer-to-peer (P2P) payment

➡ See SCAM Page A5

Native Plant Sale Set For June 7

The Master Gardeners of Montgomery County along with Purdue Extension - Montgomery County will hold a Native Plant Jamboree Saturday, June 7 from 10 a.m. to 2 p.m. at the Montgomery County 4-H Fairgrounds.

Native Plants Unlimited of Fishers and ProGreen Nursery will have more than 100 varieties of Native Plants for sale. In addition, there will be booths from the Indiana Native Plant Society of Lafayette, Montgomery County Soil & Water District, the Seed Library at Crawfordsville District Public Library and others.

Tricia Herr, Extension Educator/Agriculture & Natural Resources, will have a seminar at 10:30 on the Importance of Native Plants. There will also be an activity for the kids.

Come and learn more about Native Plants and what they mean to nature and us. Please check the Facebook page “Master Gardeners of Montgomery County (Indiana)” for more details.

Memorial Day Means Closings

While some of the nation will be working Monday on the Memorial Day holiday, several businesses won't be – and it's important to know for advance planning.

Banks will be closed Monday, so get any necessary transactions done today or tomorrow.

Some pharmacies will be closed. That means it's a good time to check and see if you need any important refills before Tuesday.

In addition, the federal holiday usually means that city, county, state and federal government offices are closed. Ditto with courts. The same goes for libraries and post offices.

It also means no edition of your favorite newspaper. But no worries, we'll be back to our usual antics on Wednesday.

There may be some businesses that are closed and others with different, adjusted hours. We encourage you to check

➡ See CLOSE Page A3

➡ TODAY'S HEALTH TIP

Ear wax is normal. If you must, clean out ear wax with an over-the-counter ear wax removal kit, not a cotton swab.

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 In appreciation of those who have served, Kroger offers a 10 percent military discount on their in-store purchases for Memorial Day. On Monday, May 26, all active and former military members and their dependents with a valid military ID are eligible for the promotion. Kroger active duty and veteran associates can take advantage of the savings on top of their 10 percent Our Brands discount, saving 20 percent on Memorial Day. To be clear, this excludes alcohol, tobacco products, fuel, money orders, taxes, postage stamps, Gift Cards/Certificates, lottery, promotional tickets, CRV, prescriptions and guest or customer services / fees. Shoppers must use Rewards Card or Shoppers Card to earn reward.
- 2 This is National Mailbox Improvement Week and the U.S. Postal Service is encouraging customers to inspect, maintain and upgrade their mailboxes to help ensure safe, secure, and efficient mail delivery. Each year, USPS designates the third week of May as Mailbox Improvement Week to encourage customers with box-on-post-delivery to examine and, where necessary, improve the appearance of their mailboxes. Some simple things: Replace loose hinges; repaint; remounting a loosened mailbox post; and replacing or adding house numbers.
- 3 Simon Property Group, one of the nation's largest and most prominent real estate companies, has officially transferred its corporate registration from the state of Delaware to Indiana. The move marks a significant milestone in Indiana's continued efforts to foster a business-friendly environment and strengthen the state's reputation as a national leader in corporate governance and economic development, Indiana Secretary of State Diego Morales said. Simon Property Group is headquartered in Indianapolis and is a global leader in retail real estate and a key contributor to Indiana's economy. The company's move reinforces its longstanding roots in the Hoosier state.

➡ TODAY'S QUOTE

“Success is where preparation and opportunity meet.” Bobby Unser

➡ TODAY'S JOKE

OK, this isn't very punny, but . . . Did you hear about the chef in Italy who died? He pasta way. Sorry! We cannoli do so much! Our poor attempt at humor will become a pizza history!

➡ MONTGOMERY MINUTE

Crawfordsville Mayor Todd Barton has scheduled his monthly Community Forum for Tuesday, at 8 a.m. in his office in the city building. This will be Barton's 143rd Community Forum since taking office. Holding a monthly community forum was something Barton pledged to do during his campaign and he has continued to do so every month – except during the COVID pandemic. This event is designed to allow the public to come ask questions, discuss concerns, interact with the mayor and learn more about anything regarding the city. The city building is located at 300 E. Pike St., just off beautiful downtown Crawfordsville.

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

South, Led by Co-Valedictorians, Graduates Tonight

Southmont Senior High School has named Michael Harden and Cole Rhoads as co- valedictorians. They will lead the Class of 2025 in graduation ceremonies this evening.

Harden, son of Stephanie Harden, Gerald F. Harden III and stepson of Bobbi Harden, plans to attend Indiana University Bloomington to double major in accounting and finance. He has been actively involved in Business Professionals of America, LatinXTech,

Mountie Mentors, National Honor Society, Student Government, Indiana Academic Superbowl, Spanish Club, Spanish Honor Society, Chess Club and VEX Robotics Club. In addition to his academic and club involvement, Harden has competed on the boys tennis and boys track and field teams, and currently serves as manager for the girls tennis team.

Rhoads, son of Aron and Heather Rhoads, will attend Purdue



Michael Harden
University to study Agricultural Economics. His extracurriculars include National Honor Society, FFA, 4-H, Jr. Leaders and Art Club. Rhoads also competes on the football and boys



Cole Rhoads
golf teams.
Southmont’s Class of 2025 graduation ceremony will be held tonight at 7 p.m. in the Bob J. Tandy Gymnasium.



Photos courtesy Flower Lovers Garden Club

The Flower Lovers Garden Club 17th Annual Garden & Arts Tour is June 29, rain or shine.

The Dr. William & Cheryl Leech home at 1312 E. Main St. sits on three acres in the middle of town.

Over the years, the homeowners have developed a park-like setting in the back yard.

WHO: Flower Lovers Garden Club
WHAT: 17th Annual Garden & Arts Tour
WHEN: Sunday June 29 11-5 (Rain or Shine)
WHERE: There are 8 different gardens on the tour and the addresses are listed on the tickets along with a map
COST: This is a ticketed event and tickets are \$12, 12 and under free – tickets available NOW at following locations.

ProGreen Garden Center
Davidson’s Greenhouse
Ryan’s Flowers
Country Hearts & Flowers
Just Because
Milligan’s Flowers
Crawfordsville Library

Tickets will also be available the day of the tour at Pike Place from 11-2

Park-like Setting Next on 17th Annual Garden & Arts Tour

The Dr. William & Cheryl Leech home at 1312 E. Main St. sits on three acres in the middle of town.

When they moved onto the property 30 years ago, there were two spruce trees in the front yard and the only trees in the back were scattered along the fence row. The back yard featured a massive brush pile at its center and a dirt go kart track that ran the perimeter of the property. The pool area inside the

brick fence was entirely concrete.

Over the years, they’ve developed a park-like setting in the back yard, planting trees and installing a fishpond, a raised garden and several perennial gardens. Their approach has been to keep it as simple as possible and grow plants that thrive in Indiana’s clay soil: hostas, grasses, coral bells, daylilies and hydrangeas.

They use perennial

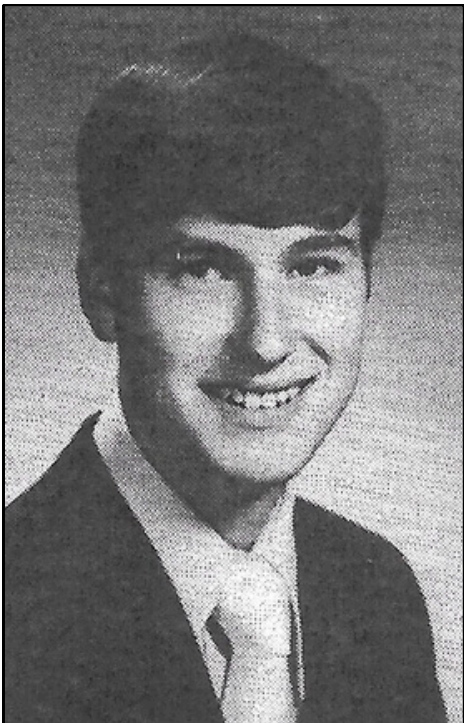
flowers that spread each year to give both color and a natural look, adding annual flowers for bursts of color.

They’ve diversified the ecosystem by planting a peach tree orchard, a new strawberry patch and by nurturing several wild black raspberry patches that grow along the fence row. These fruit-bearing plants complement the raised garden, which contains cut flowers and lots of tomatoes.

As the property has grown and flourished, so too has their family: over the last 30 years the Leech’s have raised six kids, welcomed four grandkids, gone on countless golf cart rides, played with many dogs and had lots of fun!

The additional feature in this garden will be "Musical artisans" Kenn Clark and Monte Keller performing for your listening pleasure as you stroll the beautiful grounds.

Butch Dale’s
Flashback
Trivia



Do You Recognize
this 1972 Southmont
Grad?

HINT: He was a
police officer and
served as County
Sheriff.

Answer on
Page A3



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160th Anniversary



May 13 was the 160th anniversary of the last land battle of the Civil War. The last casualty of the Civil War in combat was John Jefferson Williams of the 34th Indiana. He's buried in a paupers cemetery in Jay County. Historian and museum archivist Andy Chandler visited the site. He said that with other commemoration ceremonies like Ernie Pyle and Abraham Lincoln, it just felt proper.

Photo courtesy Andy Chandler

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↓ RUSTY

From Page A1

and Part B (Medicare would be primary payor and Medicaid the secondary payor). You would be considered “dually eligible” and likely exempt from most healthcare costs with coverage from both programs. That said, it is sometimes not mandatory to enroll in Medicare Part B to get Medicaid benefits, but each state has separate Medicaid eligibility rules. Thus, you should check with your state’s Medicaid office to see if it is mandatory to take Medicare Part B to keep your Medicaid benefits. FYI, in most instances, Medicaid will pay your Medicare Part B costs, so there is little reason not to enroll in Medicare Part B while on Medicaid. Regardless, enrollment in Medicare Part A is required to collect Social Security benefits after age 65.

I would like to thank you for your service to our country and also assure you that we are always here for you if you have any further questions.

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.

↓ CLOSE

From Page A1

today if something is important.

Memorial Day. And a special thank you and remembrance to those who served – and especially to those who made the ultimate sacrifice.

From all of us at Sagamore News Media, we hope you have a safe and happy

↓ INDY

From Page A1

Many counterfeit passes and tickets appear to be authentic, but Indianapolis Motor Speedway (IMS) staffers can spot fakes right away. In the past, race fans have made it all the way to the gate before getting turned away for fake parking passes or tickets.

Rokita offers the following tips to avoid scams during this year’s race activities:

- Remember that if deals sound too good to be true, they usually are.
- Purchase items directly from IMS whenever possible.
- Consider your source. Know the difference between a professional ticket broker (a legitimate and accredited reseller), a ticket scalper (an unregulated and unlicensed ticket seller), and a scammer selling scam tickets.
- Know the refund policy. You should only purchase tickets from a ticket reseller that provides clear details about the terms of the transaction.
- Use payment methods that come with protection. Always use a credit card so you may have some recourse if the tickets are not as promised.
- Call ahead or confirm hotel reservations directly.
- Check the reviews for the hotel or wherever you’re staying.
- Look for warning signs, like prices that seem a little too low or website addresses that seem odd.
- Get email confirmations for all reservations and tickets.
- Be mindful of QR codes, which can be placed by scammers to enable them to gain access to electronic devices.
- Be wary of online accounts that do not use multi-factor authentication.

Hoosiers are encouraged to contact the Office of the Indiana Attorney General to report any suspected scams or scam attempts. You can file a complaint by visitingindiana consumer.com or by calling 1-800-382-5516.

Butch Dale’s Flashback Trivia

Answer: Dennis Rice

FOR THE RECORD

For The Record is a public service and regular feature in The Paper of Montgomery County. It is designed to tell you what is scheduled to happen and what actually does happen in meetings paid for with your tax dollars. The Paper encourages all citizens to take an active role in being involved in local government.

SOUTH MONTGOMERY SCHOOL BOARD NOTICE
Notice is hereby given that the Board of Directors (the "Board" or "Directors") of the Southmont School Building Corporation (the "Building Corporation") shall convene on May 23, 2025 at 10:30 a.m. at South Montgomery Schools Administrative Offices, 6401 US 231 S., Crawfordsville, Indiana to consider the form of the proposed Lease Agreement to be entered into between the Building Corporation and South Montgomery Community School Corporation (the "School Corporation"), including the plans referred to therein, and made a part thereof, and the proposed Trust Indenture and the issuance of the Ad Valorem Property Tax First Mortgage Bonds, Series 2025 (or such other name or series designation as determined by the School Corporation's underwriter) by the Building Corporation.

NORTH MONTGOMERY SCHOOL BOARD
May 29
Work Session and Executive Session 8 a.m.
480 W 580 N, Crawfordsville

1. Work Session
2. Call to order and Pledge of Allegiance
3. Public comment
4. Consent agenda
 - a. Personnel, extra-curricular, field trips, facilities usage, contributions, gifts, superintendent stipends
 - b. Other
 - c. Consent vote
5. Other
6. Adjournment
7. Executive session will immediately follow the work session
 - a. To train school board members with an outside consultant about the performance of the role of the members as public officials IC 5-14-1.5-6.1 (b) (11)

MONTGOMERY COUNTY BOARD OF COMMISSIONERS MEETING
TUESDAY, MAY 27, 2025
8 AM
1580 Constitution Row -Room E109
Crawfordsville, IN 47933
AGENDA
CALL TO ORDER Board President Dan Guard
PLEDGE ALLIGENCE and PRAYER
CONSENT AGENDA
Approval of Claims: AP \$7,036,835.15 & 5/16 Payroll \$530,226.79
Minutes: May 12, 2025
APPOINTMENT: WAYNE TOWNSHIP ADVISORY BOARD MEMBER
NEW BUSINESS
DES Work Order Agreement -2025 Annual Landfill Environmental Sampling
Economic Development Commission Appointment
Open Bids for Owner-Occupied Grant Program
First Amendment to Employer Sponsored Direct Primary Care Agreement
ORDINANCES
Introduction Ordinance 2025-16 2026 Women's Legacy Grant Fund
Introduction Ordinance 2025-17 ROW Permit Fee for Boring and Private Dust Control Application
RESOLUTION
OTHER BUSINESS
Sheriff Deputy Employee Scott Gregerson - Lifesaver Award
ADJOURNMENT
Next Commissioner Meeting -Monday, June 9, 2025 @ 8:00 am

Remembering End of Vietnam War



NATE LAMAR
Guest Columnist

EDITOR’S NOTE: The 50th anniversary of end of Vietnam War and the 60th anniversary of U.S. combat involvement in Vietnam was the topic of a Memorial Day speech in Henry County by Nate LaMar.

In March, I made a business trip to Vietnam. This was my second visit, with the first having been in 2000. Vietnam was preparing for the 50th anniversary of the end of its war with the USA. Indeed, on April 30, 1975, Saigon fell to the Communist Viet Cong. Contrary to popular opinion, the famous photo of people climbing stairs on a rooftop to board a helicopter was not the US embassy. Rather, this was atop an apartment building rented by the CIA, which a tour guide showed us. In fact, he went on to tell us that those “in the know” had been instructed to listen to the radio, then report there for evacuation when they heard Bing Crosby’s “White Christmas,” although it was April!

But I digress. For it was 60 years ago that the USA began combat operations in Vietnam. This was a Marine Corps deployment to Da Nang in March 1965. But the first major battle took place in November 1965 in the Ia Drang Valley. This battle was detailed in the 1992 book, “We Were Soldiers Once...and Young,” co-authored by Hal Moore. It was later made into the film, “We Were Soldiers,” in which Mel Gibson played then-Lieutenant Colonel Hal Moore.

The Battle of Ia Drang was the first battle in which large-scale helicopter air assault was used. This was by the 1st Air Cavalry Division. This battle also represented the first usage of B-52 Stratofortress strategic bombers. By contrast, the Viet Cong inflicted casualties at very close range over a five-day period, having been in tunnels on the hills above the valley.

From 2023-2025, Fort Benning, Georgia, home of the Infantry branch, was renamed Fort

Moore, not only after Lieutenant General Hal Moore, but also after his wife, Julia. This was because, after the Battle of Ia Drang, she pioneered casualty notification teams as a uniformed officer and chaplain to visit next of kin, rather than only a telegram, to notify them of the death of their loved ones. She also set up survivor support networks, which are still in use today among Gold Star families.

On May 10, I was privileged to meet many of these Gold Star families. As part of Indiana Run For The Fallen, I ran the segment from Muncie to Anderson, stopping along the way at every mile to read the names of three or four Indiana service members who have died since September 11, 2001. We gave special recognition to any of their family members present to honor their fallen loved ones.

In closing, I would like to remind us of the lyrics to the hymn, “Mansions of the Lord,” written by Randall Wallace and set to music by Nick Glennie-Smith. This was sung by West Point’s Cadet Glee Club at the end of “We Were Soldiers” and for former President Ronald Reagan’s funeral in 2004:


To fallen soldiers let us sing; Where no rockets fly nor bullets wing. Our broken brothers let us bring to the Mansions of the Lord.

No more bleeding, no more fight; no prayers pleading through the night. Just divine embrace, eternal light in the mansions of the Lord.

Where no mothers cry and no children weep; we shall stand and guard though the angels sleep. All through the ages safely keep the Mansions of the Lord.


Nate LaMar, an international director, also serves as Military Academy Liaison Officer (West Point recruiter) for East Central Indiana, and served as Henry County Council President from 2009-2019.

DR. JOHN ROBERTS



As we age, our health becomes more and more important. Dr. John Roberts, a well-respected physician, gives us great information on the things that matter to our well-being, as well as how to live healthier. Taking care of ourselves is vital and Dr. Roberts can give you the inside track on how to do exactly that.

Catch Dr. Roberts every Monday, only in Montgomery County’s Favorite Daily Edition!



Zach Edey, Daniel Jacobsen, Ryan Day, Curt Cignetti and Other Notes



KENNY THOMPSON
Columnist

Yahoo Sports NBA Draft analyst Krysten Peek called him “one of the worst picks I’ve seen in draft history.”

That was her instant analysis of Purdue great Zach Edey going ninth overall to the Memphis Grizzlies last June.

“If I’m wrong, I’m happy to take the L,” Peek said.

One of the worst picks in draft history was selected Tuesday to the NBA All-Rookie First Team.

Since the NBA began selecting All-Rookie teams following the 1962-63 season, six Purdue players have been honored. Terry Dischinger was voted Rookie of the Year for 1962-63. Joe Barry Carroll was selected in 1980-81, and Glenn Robinson made the team in 1994-95. Carl Landry (2007-08) and Jaden Ivey (2022-23) were second-team All-Rookie picks.

Edey and Grizzlies teammate Jaylen Wells joined Rookie of the Year Stephon Castle of San Antonio, Zaccharie Risacher of Atlanta and Alex Sarr of Washington on the honor team. It’s the second time in five years the Grizzlies have pulled off having two first-team rookies. Ja Morant and Brandon Clarke accomplished the feat following the 2019-20 season.

Former Indiana center Kel’el Ware of Miami was selected to the All-Rookie second team.

Edey led rookies in field goal percentage (58.0), rebounds (8.3 per game) and offensive rebounds (3.5 per game). His 9.2 scoring average was ninth in his class.

Edey led the NBA in rebounding for April with a 15.7 average. His career-high 21 rebounds at Detroit on April 5 broke a 29-year-old franchise rookie record.

Heir apparent?
Another 7-4 Purdue center hopes to spend his summer vacation as a member of USA Basketball’s U19 National Team.

Redshirt freshman Daniel Jacobsen was one of 33 players invited Tuesday to compete for a berth. Training camp will begin June 14 in Colorado Springs, with the 12-member team expected to be announced before it departs from the 2025 FIBA U19 Men’s World Cup in Switzerland to be played in late June and early July.

Jacobsen helped USA Basketball win the U18 gold medal at the 2024 FIBA Americup in Argentina. He was an All-Star Five second team selection after averaging 9.2 points, 7.0

rebounds and 3.2 blocked shots in just 16.2 minutes per game.

Jacobsen set the Americup record with 19 blocked shots in the tournament, breaking the mark set by Indiana Pacers forward Myles Turner.

Jacobsen broke his leg one minute into the second game of his Purdue career a year ago. He scored 13 points with seven rebounds and three blocked shots in 25 minutes of Purdue’s 90-73 win over Texas A&M-Corpus Christi.

Since the injury, Jacobsen has increased his weight to 250 pounds, almost 40 pounds heavier than when he arrived on campus nearly a year ago.

Big Ten coaching rankings
We’re three months away from the 2025 college football season opening in Dublin, Ireland, with Iowa State and Kansas State playing in the Aer Lingus College Football Classic.

To fill that gap, the media has started to crank out stories like Paul Myerberg of USA Today’s rankings of the Big Ten Conference’s best coaches.

Here are Myerberg’s rankings, followed by how I would rank the coaches.

- 1. Ryan Day, Ohio State – Four consecutive losses to Michigan would usually lead to a firing, even with a 70-10 record. But a national championship absolves even the most cardinal sin in Columbus. **(My choice: Day).**
- 2. James Franklin, Penn State – Myerberg says Franklin has crafted a Hall of Fame worthy career. I say he’s the Marty Schottenheimer of the Big Ten. **(My choice: Dan Lanning, Oregon).**
- 3. Kirk Ferentz, Iowa – Take away the COVID season of 2020, and Ferentz has won at least eight games every other year since 2015. Purdue fans would take that consistency in a heartbeat. **(My choice: Ferentz).**
- 4. Dan Lanning, Oregon – He’s not yet 40, but Lanning is mentioned among the nation’s best coaches. **(My choice: Franklin).**
- 5. Matt Rhule, Nebraska – While earning his reputation as a miracle worker at Temple and Baylor, Rhule has yet to turn the Cornhuskers back toward national relevancy. Maybe this year. **(My choice: Bret Bielema, Illinois).**
- 6. Curt Cignetti, Indiana – “Google me. I win,” Cignetti said when he took over college football’s losingest program. As Muhammad Ali once

said, it’s not bragging if you can back it up. While it’s doubtful he’ll win 11 games again in Bloomington, Cignetti one day may be the answer to a Google search: Who is the winningest football coach in Indiana history? **(My choice: Cignetti).**

7. P.J. Fleck, Minnesota – He’s cocky for a coach with a 33-36 Big Ten record but you can count on Fleck’s teams beating the opponents they are supposed to defeat. **(My choice: Fleck).**

8. Bret Bielema, Illinois – Forget the fat jokes. Bielema has a formula to win in the Big Ten. The Fighting Illini could be this year’s Indiana as a surprise College Football Playoff team. **(My choice: Greg Schiano, Rutgers).**

9. Lincoln Riley, Southern California – How does a coach go 55-10 at Oklahoma but suddenly forget how to win? The Trojans are a very mediocre 13-11 the past two seasons thanks to a defense that can’t keep foes out of the end zone. **(My choice: Riley)**

10. Greg Schiano, Rutgers – His Scarlet Knights are 6-3 in bowl games and are probably glad there’s no such thing as a Big Ten East Division any longer. **(My choice: Ruhle).**

11. Luke Fickell, Wisconsin – It’s a familiar tale in college football. Coach “A” (Paul Chryst) wins consistently but fans want someone who will take the program to the next level. That was supposed to be Fickell, who discarded the Barry Alvarez formula of physical, power football in favor of the Air Raid. The Air Raid crashed and burned last season, ending a run of 22 consecutive bowl appearances for the Badgers. **(My choice: Barry Odom, Purdue).**

12. Jonathan Smith, Michigan State – It took Smith three years to turn around Oregon State. Will he get the same amount of time in East Lansing? **(My choice: Smith).**

13. Barry Odom, Purdue – UNLV hadn’t had back-to-back winning seasons since 1983-84 before Odom arrived in 2023 and went 19-8. Purdue officials are betting what happened in Vegas won’t stay in Vegas. **(My choice: Fickell).**

14. Sherrone Moore, Michigan – Beating Ohio State is always good job security for any Michigan coach and defeating Alabama in the ReliaQuest Bowl was another plus on Moore’s resume. Even though he was punished with a two-game suspension this season for his role in the Connor Stallions scouting scandal,

Moore has the resources to quickly move up my list. **(My choice: Moore).**

15. Jedd Fisch, Washington – The Huskies program is one that can prosper in the new Big Ten. A 6-7 season after reaching the national title game in 2023 was disappointing to some, but Fisch is a proven winner. **(My choice: Fisch).**

16. Mike Locksley, Maryland – Just when it seemed Locksley had something going with the Terrapins, the 2024 season was a major setback. Seven of Maryland’s eight Big Ten losses were by at least two touchdowns. Getting back to a bowl game might be a good idea for Locksley. **(My choice: Locksley).**

17. DeShaun Foster, UCLA – He did not make a good first impression at Big Ten Media Days, seeming unprepared. That was followed by a 3-6 Big Ten finish. The Bruins need more for \$3 million a year. **(My choice: Foster).**

18. David Braun, Northwestern – Braun was in the right place at the right time in 2023, when Pat Fitzgerald was fired. But the 2023 Big Ten Coach of the Year couldn’t repeat the magic in 2024, and another 4-8 season might be the end of the line. **(My choice: Braun).**

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.

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Back in the Day with Butch Dale



Back in the day, kids read all types of comic books. One of the favorites was Archie, Jughead, Betty and Veronica. The price was right, as most sold for 10 or 15 cents.

Blood Drives Just a Short Trip Away

Emergencies don’t take a holiday. As we head into Memorial Day weekend, the American Red Cross urges donors to keep the blood supply top of mind and help save lives by making an appointment to give blood. And even though the Red Cross doesn’t have a blood drive scheduled for Montgomery County, potential donors can give with just a short drive.

In Lebanon, a drive is scheduled for June 13 from 9 a.m. to 2 p.m. at KeyBank, 127 W Main St. In Greencastle, a drive is scheduled for June 3 from 10 a.m. to 3 p.m. at the Putnam County YMCA

Immediate access to blood products is a key part of summer safety. With millions of Americans expected to travel around Memorial Day and engage in water sports, boating, camping and other outdoor activities, the risk of accidents increases. Though it can be a busy time, making and keeping blood donation appointments remains a critical priority in May during Trauma

Awareness Month.

Type O blood donors are essential right now to meet the needs of hospitals. Volunteer blood donors can be the light in a patient’s recovery, especially accident victims who may require hundreds of blood units through transfusions.

Shine a light on saving lives. Schedule a time to give now by visiting RedCrossBlood.org, calling 1-800-RED CROSS or by using the Red Cross Blood Donor App. Those who come to give by May 31, 2025, will receive an exclusive Red Cross solar lantern, while supplies last. Plus, all who come to give in May will be automatically entered for a chance to win a U.S. trip of their choice for two. Full details can be found at RedCrossBlood.org/ May.

Those who come to give June 1-30, 2025, will get a \$15 Amazon.com Gift Card by email and will be automatically entered for a chance to win one of two \$7,000 gift cards. Terms apply. Visit RedCross Blood.org/June.

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SCAM

From Page A1

For more information

Learn how to spot more scams on [BBB.org/spot-a-scam](https://www.bbb.org/spot-a-scam).

Learn more about how scammers use gift cards in this BBB study on gift cards and this tip about gift cons. Learn more about avoiding scams while using peer-to-peer payment apps. Also, read BBB’s check scams study and cryptocurrency scams study for more details about how these scams work. Learn more about how to store and secure cryptocurrencies. Go to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) to report a scam.

apps, such as Zelle, Cash App (a BBB Accredited Business), and Venmo, are becoming increasingly popular. But digital wallets aren’t the only way to transfer funds without using a debit or credit card. Checks, prepaid debit cards, gift cards, and cryptocurrencies can all transfer money from one person to another.

How safe are these payment methods? And when should you use or avoid them? BBB offers the following advice to help you understand how each payment method works, make payments safely, and avoid falling victim to scams.

Peer-to-Peer (P2P) payment apps

- Know how P2P payment apps work. P2P payment apps allow users to send money to each other using a mobile app, usually as a smartphone app. To use a P2P payment app, you must first set up an account, after which you can link your bank account directly or a credit or debit card to provide the funds sent to other users. Once your account is set up, you can search for other users with phone numbers, usernames, or emails. Sending money is relatively easy. You simply choose the recipient, select an amount, designate the reason for the payment if you wish, and then submit the payment. Depending on the app and your payment method, it can take anywhere from a few seconds to a few business days to complete the transaction.
- Know your rights. Unlike traditional banking systems, most P2P apps won’t cover your funds in case of fraud. If you sent money to a scammer and later realize your error, it’s unlikely you’ll have any success getting the company to reimburse you. The best way to protect yourself from scammers is to think carefully about who you send money to using this payment method.
- Use P2P payment apps wisely. Keep in mind that some digital wallet apps take a few days to process a transaction. Scammers take advantage of the system to “send funds” that they know will never go

- through. Enable additional security features such as two-factor authentication, pins, and biometric verifications. Get to know other digital wallet scam tactics too, so you’ll be quick to notice when something is fishy. Avoid businesses or individual sellers who only allow you to pay with P2P payment apps. Instead, use these apps to transfer funds to your friends, family, and other people you already know and trust. Make sure to double-check the recipient details before hitting send. Link your credit card (instead of your debit card or bank account) for an added layer of protection and enable any additional security settings the app offers, like multi-factor authentication. If you need tech support or assistance, double-check that you are calling or visiting the website of the official company, not an impostor’s hotline.

Checks

- Know how checks work. Federal banking rules require banks to make the funds available within a day or two when someone deposits a check. The problem is, funds may not truly be transferred from the payer’s account for several business days. If it turns out the check is a fake or if it bounces, the bank has the right to recover the amount they deposited into your account. Cashier’s checks are checks guaranteed by a bank, not an account holder, while a person or business generally prepays money orders. Both are treated as guaranteed funds, but it’s important to make sure they are legitimate, as scammers are skilled at forging them.
- Know your rights. If a check is suspicious, the bank may put a hold on it before crediting your account. However, if the check passes inspection, your bank will credit your account in the amount written on the check. The check must then go from your bank to a clearinghouse and

- from there to the bank where it originated. Because there are several parties involved, it can take up to two weeks to determine if a check is legitimate. If you spend the money the bank credited to your account in the meantime, and it turns out the check was a fake, you’ll be responsible for returning the funds. If the fraudulent check appears to come from a specific company, the company will not be held liable as long as they didn’t know about the fraud.
- Use checks wisely. If a stranger sends you a check, cashier’s check, or money order, think twice before you deposit it and use the funds. Some scammers send checks for large amounts and ask you to return part of the funds via wire transfers or prepaid debit cards. This is a scam! Unless you already know and trust the person or company who sent you the check, always wait for the funds to clear before you spend the money. Look carefully at any check you receive, keeping an eye out for misspellings, flimsy or suspicious check paper, and missing routing numbers or MICR codes. All of these are red flags for a fake check. Make sure the payer is who you would expect it to be, too. If someone claims you’ve won the lottery, for example, the check should come from the state lottery commission, not a private company. Review this BBB study for more ways to avoid falling victim to check scams.

Prepaid debit cards

- Know how prepaid debit cards work. Prepaid debit cards function like a regular debit card, and you can use them at ATMs. Prepaid debit cards may cost a few dollars to buy, but are reloadable. They may also come with periodic fees that can subtract from the balance.
- Know your rights. According to Consumer Reports, some reloadable prepaid cards may offer some protection against fraud loss if you

- report unauthorized use within two days of discovering it. That said, liability is generally limited to \$50. If you load a prepaid debit card and send the card numbers to a scammer as a form of payment, they will likely withdraw all the cash from an ATM and then try to stall you by explaining a supposed delay in the delivery of their product or service. By the time you realize what’s happened, you may have no legal recourse to get your money back and no way to identify the scammer. Keep in mind that The FTC’s Telemarketing Sales Rule (TSR) prohibits several payment methods in telemarketing transactions in the U.S., including reloadable prepaid cards. Of course, this rule may not stop a scammer from asking you to pay this way.
- Use prepaid debit wisely. Don’t trust any company or individual who demands payment with a prepaid debit card. Legitimate business transactions should allow you to use other payment methods. Prepaid debit cards are a good way to give a gift or help your teenager learn about money management, but they are not a good way to pay for services or products.

Credit cards

- Know how credit cards work. Credit cards let you borrow money from the card issuer up to an approved limit, with the expectation that you’ll pay it back either in full or over time with interest. You can use credit cards at most retail locations, online, or for recurring payments. You’ll receive a monthly statement showing your purchases and the amount due. Minimum payments are required, but carrying a balance can lead to interest charges.
- Know your rights. Credit cards come with strong consumer protections. Under federal law, you’re generally not responsible for more than \$50 in unauthorized charges, and most issuers offer zero-liability policies. If your card is lost or stolen, report it right away. Keep receipts and monitor your statements to catch errors or suspicious activity. You also have the right to dispute billing errors or charges for goods and services that weren’t delivered as promised.

- Use credit cards wisely. Only charge what you can afford to pay off. Carrying high balances or missing payments can lead to costly interest charges and damage your credit score. Avoid sharing your credit card number with anyone you don’t know or trust. And never make payments to someone who demands a credit card number over the phone, email, or text—it’s likely a scam. Credit cards can be a useful tool for building credit and earning rewards, but only when used responsibly.

Gift cards


- Know how gift cards work. Closed-loop gift cards can only be used at a specific store or chain of stores. Open-loop gift cards are valid at most retail locations. To use a gift card, you must first load funds onto the card via another payment method. Once the funds are loaded, you may need to activate the card and create a PIN to use it in-store.

Cryptocurrency

- Know how cryptocurrency works. Cryptocurrency is a digital form of payment that uses encryption for security and operates on decentralized networks like blockchain. Popular cryptocurrencies include Bitcoin, Ethereum, and Litecoin. You typically buy crypto through exchanges using traditional


- currency, and it’s stored in a digital wallet. Once a transaction is made, it’s usually irreversible, unlike with credit or debit cards.
- Know your rights. Cryptocurrency offers limited consumer protections. Transactions are final, and there’s no central authority to dispute a charge or reverse a payment. If your crypto wallet is hacked or you send coins to the wrong address, there’s often no way to recover your funds. Be cautious and use reputable wallets and exchanges. Scammers often exploit the anonymous nature of crypto to target victims, so double-check who you’re dealing with before sending any payment.
- Use cryptocurrency wisely. Never do business with anyone who insists on payment in cryptocurrency—it’s a common scam tactic. Scammers may pose as government officials, law enforcement, or tech support and pressure you to transfer crypto to "resolve an issue." Keep your wallet secure with strong passwords and two-factor authentication. Cryptocurrency can be an investment or a payment method, but it comes with risks. Educate yourself before diving in and avoid using crypto for transactions with unknown individuals or businesses.

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