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It's scheduled for Aug. 13 from 6 p.m. to 7:30 p.m.
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■ TODAY'S VERSE

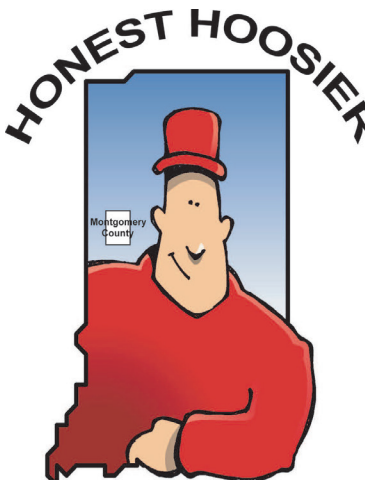
Philippians 4:13 I can do all things through Christ who strengthens me.

■ AWL SAPPHIRE



What do you get when you cross a belgian malinois and a catahoula leopard dog? SAY HELLO TO MISS SAPPHIRE!! Sapphire is dog friendly, learning commands, and simply put - PERFECT!!

Sapphire truly has it all! The epitome of SPEED, AGILITY, BEAUTY, AND STRENGTH! Sapphire had a blast on her DOGGY DAY OUT yesterday, where she got so much love/attention with one of our amazing volunteers! The smart, confident, and versatile Belgian Malinois is a world-class worker who forges an unbreakable bond with his human partner. SAPPHIRE'S ADOPTION FEE IS WAIVED! - SPONSORED BY BEST FRIENDS! MCAWL.COM



Got to say, life is better with football. Now if my teams would just win!

■ MONTGOMERY MINUTE

September is Suicide Prevention Month, and Volunteers for Mental Health and Youth Service Bureau are combining their resources to train individuals in how to best serve a friend, colleague or family member who is considering taking their own life. On Tuesday, Sept. 9 and Thursday, Sept. 19, lunch and learn sessions will be held at HHSB Success Center to help attendees learn the QPR method of suicide prevention. Sara Clapp, program director at Montgomery County Youth Service Bureau will share her knowledge by explaining the simple steps of QPR and she will provide strategies for responding to a potentially suicidal friend, colleague or family member. The program begins at 11:30 with free lunch, followed by Clapp's presentation. Pre-registration and lunch rsvp are required no later than one week prior to each workshop. Visit www.vmhmc.org to register. Questions may be directed to Denise Booher Walker, (765) 275-2689; email: dbw@vmhmc.org

■ QUOTE OF THE DAY

"Either you run the day or the day runs you."

- Jim Rohn

■ JOKE OF THE DAY

The boss' wife told him to stop acting like a flamingo.

He had to put his foot down.

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■ BOOMER BITS RETIREMENT

Ask Rusty: Still Confused about Medicare Part A, B Enrollment



ASK RUSTY
Social Security Advisor

Dear Rusty: I'm 64 and still working full time, and plan to continue working at least until I'm 70 ~ it's a good job, and I enjoy it. My job comes with health insurance, so I don't really need additional coverage, but I understand I will be required to sign up for Medicare Part A anyway when I turn 65 next year. What I don't understand is Part B: A colleague of mine, who is a little older than I am, said she signed up for Part B because a penalty will be incurred if we wait until we retire from our jobs and actually need the additional insurance. I'm not sure she's right. Can you explain what I should do?
Signed: Confused About Medicare

Dear Confused: We're happy to assist you with understanding this. First, enrolling in Medicare

Part A (coverage for inpatient hospitalization service) is mandatory to collect Social Security after age 65. If you do not plan to take your Social Security benefits yet, you can defer enrolling in Part A until you claim Social Security. But Medicare Part A is also free to those eligible for Social Security, so there is little reason not to enroll in Part A at age 65 and, when you claim Social Security, you will be automatically enrolled.

Part B, which is coverage for outpatient healthcare services (doctors, medical tests, etc.), is different. Part B is always optional because there is a premium associated with it (standard premium is \$185/month in 2025), but nearly everyone over age 65 requires healthcare coverage. If, however, you are employed and have "creditable" healthcare coverage from your employer ("creditable" is a group plan with

See RUSTY Page 3

■ BOOMER BITS HEALTH

Cutting Medications Costs Without Cutting Corners

(Family Features) As the cost of living continues to rise, many Americans are being forced to make difficult financial decisions. Skipping medications might seem like a quick way to save

money, but this can lead to serious health risks and higher costs down the road.

In fact, research shows 27% of Americans skip prescriptions each month due to cost. More

than half of Americans who filled a prescription this year said the cost felt like a financial burden.

Cindy George, MPH, a senior personal finance editor at GoodRx and

nationally recognized health journalist, shared expert advice to help consumers improve their health care cost literacy, reduce expenses and stay healthy without

See COSTS Page 5

■ THREE THINGS YOU SHOULD KNOW

1 The Loogootee PrideFest is on again after a court found the city's special events ordinance, which was passed in 2024 and amended in 2025, violates the First Amendment. The U.S. District Court for the Southern Division of Indiana granted a permanent injunction against the ordinance and ordered that the city allow PrideFest to take place at the Public Square on Sept. 6, 2025. In 2024, the ACLU of Indiana filed suit in U.S. District Court against the ordinance, which changed the application process for using city property. With a request for preliminary injunction pending before the Court, the City allowed the plaintiff to hold PrideFest 2024 at the Public Square but refused plaintiff's request to hold the 2025 PrideFest in the same location, Loogootee's Public Square. It will now be held there.

2 The Indianapolis International Airport set a new record in July 2025 with the most passengers flying out of Indy in the airport's history. A total of 995,818 passengers flew out of Indianapolis in July, breaking the former record set in June 2024. Airport officials say the WNBA All-Star, Brickyard 400 and Black Expo Summer Celebration, combined with the busy summer travel season, were big contributors to the record numbers.

3 New research has revealed the states winning the most money in Mega Millions jackpots, but where does Indiana rank? Experts at sports betting tool Bettor In Green <<https://bettoringreen.com/>> analyzed the jackpot history for all Mega Millions draws since 2002, calculating the total jackpot winnings in each state. Indiana has won a total of \$582,500,000 in Mega Millions jackpots since 2002, which is equivalent to \$8,412,433 per 100,000 residents in the state, the 15th highest out of all states in which Mega Millions tickets are sold. Overall, there have been two jackpots won here, with the largest being \$536,000,000, won by Warren D, LLC, in 2016.

■ BOOMER BITS MONEY

Loan Company Call? Could Be Scam

First it was Jessica, now, it's Evelyn.

Scammers are at it again, posing as representatives from loan processing companies to trick consumers into sharing personal information, first using the name Jessica, now Evelyn from "Lending Union's west coast branch" (Lending Union is NOT a real company). This advanced fee loan phishing scam often comes in the form of harassing phone calls and voicemails. The caller insists they need to verify minor details, such as your income, to finalize your loan application. While the message may sound

convincing, it's a ruse to steal your private information.

How the scam works

You receive a call or voicemail from someone claiming to be from a loan processing team. The caller says they've been trying to contact you about your loan application and need to verify some final details to complete your approval, although, more than likely, you never applied for a loan. They provide a callback number and application ID to make the message seem legitimate. The voicemail emphasizes urgency,

See SCAM Page 2



55th Annual United Way Drive Ready

Each and every year since the calendar turned from the 1960s to the 1970s, a group of local people in Montgomery County get together and give of their own time and talents to help those in need.

What began as Montgomery United Fund For You – MUFFY – has evolved in to the Montgomery County United Way. Wabash College President Thaddeus Seymour was that very first campaign chair and he helped lead the way to a drive that raised almost \$100,000.

Over the years, some tremendous community leaders have stepped up into leadership roles – Paul Strand, Dan McIlrath, Dave Stetler, Claude Johnson, Jim Garrard, Mike McCormick, Dr. John Roberts, Maria Vannice, Kelly Taylor, Terry Harris, David Peebles, Mac Petty, Nancy Sennett and even three from the company that owns The Paper, Dan Taylor, Debbie Schaviatello and Tim Timmons. The drive chairs spearhead a very important event – raising money each and every year. The vast majority of that money goes directly to help those in need and this year will be no exception.

On Tuesday, the local United Way campaign kicks off at the grand Masonic Cornerstone Event Center (at the corner of Washington and Wabash in beautiful downtown Crawfordsville). According to United Way Area Director Kayla Miles the theme of this year's kickoff will be Taco Tuesday.

The luncheon gets started at 11:30 a.m. and goes to 1 p.m. It is open to the public but an RSVP is requested. You can do that by calling Kayla at (765) 362-5484 or emailing her at kmiles@uwmontgomery.org

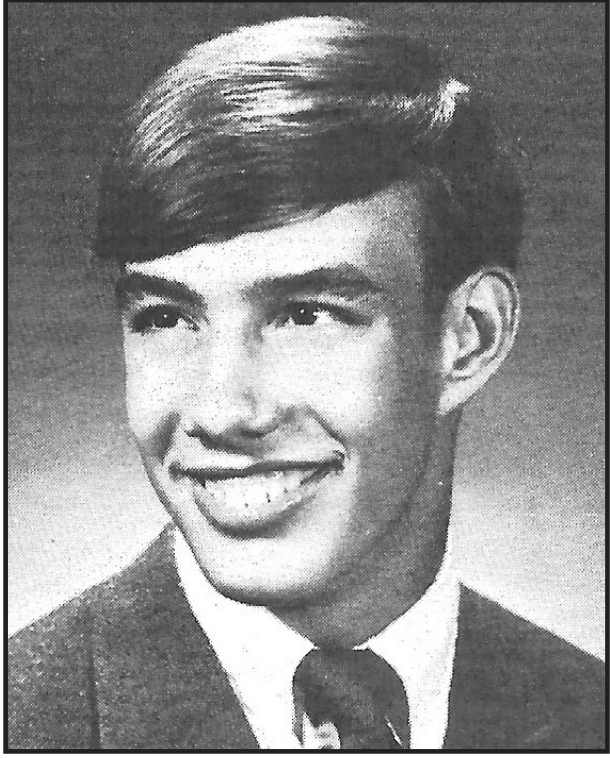
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The Paper

OF MONTGOMERY COUNTY

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■ BUTCH'S FLASHBACK TRIVIA



Do You Recognize This Fellow?

HINT: He was a popular student and graduated from Linden High School in 1971.

Answer on Page 5



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SCAM

Continued from Page 2

requesting you call back before a specific deadline to finalize the loan.

BBB has received over 500 Scam Tracker reports about "Jessica" and over 1,000 about "Evelyn" indicating that scammers are aggressively targeting consumers. People report receiving multiple calls per day, often from different phone numbers but with nearly identical voicemail scripts. Realistically, there is no loan, and returning the call could lead to scammers collecting sensitive information, such as your Social Security number, bank account details, or other personal data.

Tips to avoid a loan processing phishing scam

- **Verify the company's legitimacy:** If you're contacted about a loan application you don't recall submitting, hang up and do your research. Look up the company name online and contact them directly using verified contact information.
- **Never share personal information with unsolicited callers:** Scammers often ask for details like your Social Security number or bank account information. Avoid sharing sensitive information over the phone unless you initiate the call.
- **Watch for red flags in voice-mails:** Be wary of messages with vague details, generic names or urgent demands for a callback. Scammers often use scripted messages to target as many people as possible.
- **Avoid calling unknown numbers back:** Resist the urge to call the number back. Returning calls to unknown or suspicious numbers

could connect you to scammers or result in unexpected fees.

- **Check for scam reports:** Look up the phone number or details of the voice-mail online. Many victims post about similar scams to warn others.
- **Report suspicious activity:** If you believe you've been contacted by a scammer, report the incident to BBB Scam Tracker at BBB.org/ScamTracker.

Stay vigilant and cautious to protect yourself from phishing scams like this one. If an offer seems too good to be true, it likely is!

For more information

See BBB's 10 steps to avoid scams.

BBB has tips to help you watch out for guaranteed loans with upfront fees.

Get further insight by reading BBB's tips on loans.

Find BBB Accredited loan companies near you.

ABOUT BBB SERVING CENTRAL INDIANA: The Better Business Bureau has empowered people to find businesses, brands, and charities they can trust for more than 110 years. In 2024, people turned to BBB more than 220 million times for BBB Business Profiles on more than 5.3 million businesses, and 80,000 times for BBB charity reports on about 12,000 charities, for free at BBB.org. The International Association of Better Business Bureaus is the umbrella organization for the local, independent BBBs in the United States and Canada. BBB Serving Central Indiana was founded in 1916 and serves 42 Indiana counties.

Preventing Suicides Focus of Free Walk Sept. 27

A Suicide Prevention Walk is scheduled at Milligan Park on Saturday, Sept. 27.

The event is free of charge, and the first 100 individuals to arrive for 8:30 check-in will receive a free commemorative T-shirt. Suicide prevention materials, memory beads, water and snacks are also provided free to participants.

Local mental health agencies will be present

to make information available as well.

The walk will begin at 9 a.m. and conclude with a butterfly release, poignantly entwining loss and hope as the butterflies rise in the sky.

To learn further details and register for the walk, one should visit the YSB website: <https://mcysb47933.wixsite.com/mcysb> and click on the **Suicide Prevention Walk Registration** link.

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► OBITUARY

Lois Ann Morgan March 6, 1943 - August 21, 2025



Lois Ann Morgan, age 82 of Crawfordsville, passed away peacefully with family by her side on August 21, 2025 at home. She was born on March 6, 1943 to John and Mary (Thompson) Whitecotton in Crawfordsville.

Lois was a graduate of Waveland High School, Class of 1961. She was a realtor with Carpenter Real Estate in Montgomery County. Lois also worked at Houston Group Homes, caring for the residents and helping them with life skills. She was a long-time member of Browns Valley Christian Church, where she served the Lord and her church family by playing beautiful hymns on the piano for over 40 years. Caring for her family was the most important part of Lois' life.

Lois is survived by her children, Craig (Joy) Morgan and Denise Whitlow; 6 grandchildren, Cassandra, Katie (Brandon), Evan (Kelsie), Samantha (Ethan), Mariann, Shelby; 7 great grandchildren, Carson, Brody, Sloane, Aaron, Murphy, Grayson, Carter and one on the way; and several nieces, nephews and extended family.

She was predeceased by her parents, John and Mary Whitecotton; brother, Max (Jan) Whitecotton; son-in-law, Rick Whitlow; and nephew, Kevin Whitecotton.

Cremation was chosen with a memorial gathering on Monday, September 8, 2025 at Waveland Christian Church, 212 Main Street in Waveland from 12 noon until 2:00 pm. A private family burial will be held at Freedom Cemetery. Share memories and condolences at www.SandersFuneralCare.com.

Not yet a Member of the Circle of 1875? Now is the time to join!

To learn more about the Circle of 1875 or become a member in Lafayette, Crawfordsville or Rensselaer, please contact Julie Smith at 765-423-6812 or julie.smith@franciscanalliance.org. Together, we can make a profound difference for patients, families, and communities across Western Indiana.

Circle of 1875 Sets Community Meeting

Franciscan Alliance's Circle of 1875 Women's Giving Circle brings together women who want to make a meaningful difference in their community through Franciscan Health. Each year, members pool their gifts and then come together to choose which projects they will fund — turning collective generosity into lasting impact.

This October, members are invited to participate in Project Selection Meetings:

- Crawfordsville – **Wednesday, October 8 | 4:30 p.m. – 6 p.m.** | Bonzel Hall | Remarks by Carlos Vasquez
- Lafayette – **Thursday, October 30 | 11 a.m. – 1 p.m.** |

Franciscan Health East 1F27 and 1F28 | Remarks by Terry Wilson

RSVP for to Cindy Benner at cindy.benner@franciscanalliance.org or at (765) 423-6810.

Lunch will be provided at both gatherings, along with time to connect socially before hearing about inspiring projects in need of support. A meeting in Rensselaer is also in the works — details will be shared soon!

Current Circle members are encouraged to bring a guest to the meetings. Guests may not vote on the project to be funded, but will enjoy the fellowship, hear directly about the Circle's impact and learn more about becoming a member.

RUSTY

Continued from Page 1

more than 20 participants), then you can defer enrolling in Medicare Part B until your creditable employer coverage ends. And you can do so without incurring a "late enrollment penalty" for enrolling in Part B outside of your Initial Enrollment Period (IEP). When your creditable coverage from your employer ends, you will enter an 8-month Medicare "special enrollment period" (SEP) which permits you to enroll in Part B without penalty.

Thus, as long as your employer coverage is "creditable," you can defer enrolling in Part B without penalty. FYI, you can also enroll in Part B a couple of months prior to your employer coverage ending, asking that your Part B coverage starts when your employer coverage ends, to avoid any gap in healthcare coverage. Note you will likely need your employer to provide you with proof of creditable coverage when you later enroll in Part B.

A couple of extra

thoughts:

- If you require prescription drug coverage when your employer coverage ends after age 65, you only have 63 days to acquire that drug coverage without incurring a "Part D" (drug plan) late enrollment penalty. So, if needed, you should not wait to get insurance coverage for prescription drugs after you employer coverage ends.
- If you now have a Health Savings Account (HSA) through your employer, you should discontinue any HSA contributions well before (perhaps as much as six months before) your enrollment in Medicare Part A. That's because Part A is not considered a "high deductible" insurance plan (a "high deductible" plan is a requirement for having a Health Savings Account). If

you do not have an HSA, you need not be concerned about this. If you do, we can also provide you with more info on this.

I hope this answers your questions, but we are always here to assist if you need anything further. Contact us at [SSadviser@amacfoundation.org](mailto:ssadviser@amacfoundation.org), or at (800) 750-2622.

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/programs/social-security-advisory) or email us at ssadviser@amacfoundation.org.

■ BUTCH DALE'S BACK IN THE DAY



The 1968 Darlington Indians easily won the County Tourney by defeating Coal Creek 100 to 78 in the championship game. The Indians held on to the County Keg for nearly 50 years. Shown are Mark Maxwell, Gary Dale, Mike Mutterspaugh, Paul Runnels, Les Wright, Dan Nichols, Tome Lehe, Bill Douglas, Fred Warren, Don Threlkeld, Rich Douglas, Stan Weliever and Jim Gable; Front: Student managers John Evans and Bob Shelton, and Coach Galen Smith.

Burn out in the Garden?



Tricia Herr
Guest Columnist

I have heard of plenty of people trying to offload their garden harvests to friends, families and near perfect strangers. We have had a great year for gardens, full of steady, (sometimes unwanted rains) and nice warm sunny weather. If you are in the crowd of abundance, you may already be worn out on tomatoes and cucumbers. I know better than to complain, but I also know better than to plant more than one cherry tomato plant, and yet I have three in my garden. I know I am already planning my garden for next year: less tomatoes, more flowers and more staggered harvests!

I am here to motivate ourselves to carry on and finish the growing season strong. Summer is not over, and we can extend our growing season of our gardens and prep our gardens and landscapes for another great year next year.

First, I will be hosting a class on dividing fall perennials in home landscapes on Sept. 17, at the Crawfordsville District Public Library at 6 p.m. Class is free and open to the public. I hope to see you there! "Dividing Perennials" class can help you in preparation for the Master Gardeners Fall Plant Exchange at the Fairgrounds on Sept. 27. **JOIN US FOR BOTH EVENTS!**

September Lawn and Garden Tasks

- Prepare storage areas for overwintering tender flower

- bulbs and garden produce.
- Dig and repot herbs or take cuttings for growing indoors over the winter.
- Store leftover garden seed in a cool, dry place. A sealable jar with a layer of silica gel or powdered milk in the bottom works well.
- Bring houseplants that were moved outside for the summer back indoors before night temperatures drop below 55° F. Gradually decrease the amount of light to acclimate the plants and help reduce leaf drop. Be sure to control insects and diseases before putting the plants near other houseplants.
- To promote the lawn's recovery from summer stress, apply high-nitrogen fertilizer at the rate of 1 pound actual nitrogen per 1,000 square feet. Early fall is a good time to apply broadleaf weed killers. Be sure to follow all label directions, and choose a calm day to prevent spray drift.
- Mow lawn to maintain a 2 to 2 1/2-inch height, removing no more than 1/3 of the height of the grass at any one time.
- Leave clippings on the lawn or add them to the compost pile. If needed, vertical thinning or power raking of the lawn will help control thatch build-up. Reseed bare spots or new lawns with a good quality seed mixture.
- The density of many lawns can be

improved by introducing seed into the lawn and allowing these plants to germinate. The optimum time to seed cool-season turfgrasses is between Aug. 15 and Sept. 15th. Watering so the seed does not dry out is still necessary, but ideally with this time of year, optimal rains and cooler temperatures reduce the number of waterings needed daily until the seed germinates.

Woody Ornamental Landscape Plants and Tree Fruits - September

- Harvest apples when flavor is sweet but before fruits soften. Harvest pears when the dots on the skin begin to turn brown. Pears are best ripened to yellow off the tree.
- Clean up fallen fruits, twigs, and leaves around apple (including crabapple) and other fruit trees to reduce disease and insect carry-over.
- For more information check out Purdue Publications:
 - Maintenance Calendar for Indiana Lawns AY-27
 - The Fall Vegetable Garden HO-66-W
 - Autumn Garden Calendar HO-93-W

Upcoming Events:

- Dividing Perennials – Sept. 17 at CDPL from 6 p.m. to 7 p.m. in Donnelley Room
- Master Gardener Fall Plant Exchange – Sept. 27 from 9 a.m. to noon at the Fairgrounds

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Crawfordsville District Public Library

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SAT/SUN
				1 Charm Reading Challenge Ends 	2 Summer at the Museum Ends
4 Drop-in Resume Help: 5:30-7p	5 Baby Story Time: 9:30a Tech Tuesday Beginners' Excel: 6p	6 Toddler Story Time: 10a	7 Preschool Story Time 10a Lego Club: 4p Architecture in Indianapolis: 6:30p Drop-in Tech Help: 6-8p	8 Wiggle & Giggle 10a	9 Book Sale 10a-4p  Sound & Silence Art Show Opening at CMMC: 2-4p 10 Intermediate Tech Word: 1:30p
11  Yarn Works: 6p Drop-in Resume Help: 5:30-7p	12 Baby Story Time: 9:30a Tech Tuesday Beginners' Word: 6p Genealogy Club: 7p	13 Toddler Story Time: 10a	14 Preschool Story Time 10a Drop-in Tech Help: 6-8p	15 Wiggle & Giggle 10a	16 Teen Friendship Bracelets: 2-4p 17 Intermediate Tech PowerPoint: 1:30p
18 Drop-in Resume Help: 5:30-7p	19 Baby Story Time: 9:30a Dungeons & Dragons for Beginners: 5p Tech Tuesday Beginners' PowerPoint: 6p	20 Toddler Story Time: 10a  Wyrd Words Book Club: 6p	21 Preschool Story Time 10a Yarn Works: 10a CDPL Board Meeting: 4p Craft Collective: 5:30p Drop-in Tech Help: 6-8p	22 Wiggle & Giggle 10a	23 24
25  Digital Footprint Literacy 2-3p Drop-in Resume Help: 5:30-7p	26 Baby Story Time: 9:30a Tech Tuesday Beginners' Computers: 6p Genealogy Basics: 6p	27 Toddler Story Time: 10a  Mystery of History Club: 6p	28 Preschool Story Time 10a The Revolution in Plain Sight at CMMC: 7p Drop-in Tech Help: 6-8p	29 Wiggle & Giggle 10a	30 Then & Now Last Exhibit Day at CMMC 31  CLOSED

AUGUST 2025

Adults All ages
Teens Children

Franciscan Hosting Community Baby Shower

Franciscan Health Crawfordsville, in conjunction with the Montgomery County Health Department, will be hosting the Montgomery County Community Baby Shower on Saturday, Sept. 6 from 9 a.m. to noon at the Montgomery County 4-H Fairgrounds.

The Montgomery County Baby Shower is open to parents/guardians who are currently pregnant or have given birth within one year of the event date and are residents of Montgomery County. The event will offer educational

opportunities, community resources and gifts.

The first 100 parents to register and attend the Montgomery County Baby Shower will receive one large gift estimated between \$75 to \$100 (limit one per household), along with diapers and baby wipes.

The event is free, but registration is required and space is limited. Register at <https://franciscan-healthcare.formstack.com/forms/babyshowermont>. For questions, call (765) 449-5133.

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Nominations Open for Indiana Authors Awards

Indiana Humanities announced nominations are now open for the 2026 Eugene and Marilyn Glick Indiana Authors Awards. Books published between Jan. 1, 2024 and Dec. 31, 2025, are eligible for the awards. Nominations will be accepted until Jan. 9, 2026.

The Indiana Authors Awards are given biennially to authors who self-nominate or have been nominated by other people or organizations. The nominator decides which category is the best fit for their submission.

“These awards are just as much about recognizing home-grown talent as they are about inspiring the next generation of writers to pick up the pen,” said Marianne Glick, chair of the Glick Family Foundation and daughter of Eugene and Marilyn Glick, founders of the Indiana Authors Awards. “Seeing success stories from just down the street can be the proof a child needs to believe that they too can become a published author.”

Awards will be presented in the following categories:

Fiction: This category includes literary fiction, novellas and short story collections written by a single author.

Nonfiction: Biography, memoir, creative nonfiction and nonfiction written for a general, non-specialized audience will be considered in the nonfiction category.

Poetry: Poetry book submissions should be written by a single author and longer than 48 pages.

Children’s: This category includes books for young children (ages 0-6).

Middle Grade: This category includes all genres of books intended for middle grade readers (ages 6-12).

Young Adult: This category includes all genres of books intended for young adult readers (ages 12-19).

Drama: Plays and screenplays that have been published, produced or performed will be considered.

Genre: Science fiction, mystery, fantasy, western, horror, crime and romance should all be nominated in the genre category.

Debut: This award recognizes the best first book by an Indiana author in any category.

There will be two ad-

ditional awards given in the categories of Literary Champion and Lifetime Achievement. Descriptions for each are as follows:

Literary Champion: This award recognizes extraordinary contributions to the community of readers and writers in Indiana by an individual or organization. Literary champions may be writers, but may also include librarians, teachers, arts organizations, writing group organizers and more. This award may be given to an individual or organization. The literary champion is nominated with an explanation of why the individual or organization is a good candidate for this award, along with no fewer than three letters of recommendation.

Lifetime Achievement: This award recognizes an extraordinary body of work by a Hoosier author. Authors do not need to be current Indiana residents to be considered, but they must have significant connections to the Hoosier State, or the subject matter of their works must display significant Indiana influence. This award is not given posthumously. Past winners include

Mari Evans, Dan Wakefield and Susan Neville.

“The literary landscape of Indiana is overflowing with talent, and the Indiana Authors Awards are a meaningful way to honor Hoosier writers for their significant contributions,” said Keira Amstutz, president and CEO of Indiana Humanities. “Each Awards cycle is an opportunity to inspire and support the next generation of writers and readers.”

For more information on the award categories, eligibility requirements and selection process, please read the nomination guidelines.

To learn more about the Indiana Authors Awards, visit www.IndianaAuthorsAwards.org. Information about hosting a speaker or details about writing workshops can also be found on the site.

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COSTS

Continued from Page 1

overspending. **Understand the True Cost of Medications**

Many people assume the pharmacy counter price is non-negotiable, but the cost of the same medication can vary significantly.

“Costs can vary by upwards of \$100 from one pharmacy to the next, even in the same ZIP code,” George said. “Understanding how to compare prices and find the most affordable option is incredibly valuable.”

By entering the medication name, along with dosage and ZIP code, individuals can quickly compare prices in their area using GoodRx. Using the website or app, you can explore alternative forms of a medication and get suggestions to help you talk with your doctor or pharmacist about more affordable options.

When Insurance Falls Short, You Still Have Options

Only about half of prescriptions are fully covered by insurance without restrictions.

“Even insured individuals are struggling to keep up with health care costs,” George said.

“More are finding themselves underinsured, and that’s making basic health care harder to afford and access.”

That’s why comparison shopping is increasingly important, including price comparisons at different pharmacies.

“Cost comparison tools can help people find lower prices on both generic and brand-name medications, regardless of their coverage status,” George said.

While cost comparison tools are not a full replacement for health insurance, they can be a helpful way to reduce medication costs and avoid unexpected surprises at the pharmacy. **Build Confidence Through Cost Literacy**

Cost literacy involves understanding how insurance works, what’s included in a plan’s formulary, how to interpret billing documents and how to challenge costs that seem too

high. According to George, “health care cost literacy” is one of the best investments you can make in your financial well-being.

“Tools like the GoodRx Guide to Drug Costs, Coverage and Savings, cost estimators from hospitals and insurance plans and State Health Insurance Assistance Programs can help you better understand and manage costs,” she said. “If something is unclear, don’t hesitate to ask your provider, pharmacist or insurance representative to walk you through your bills or Explanation of Benefits.”

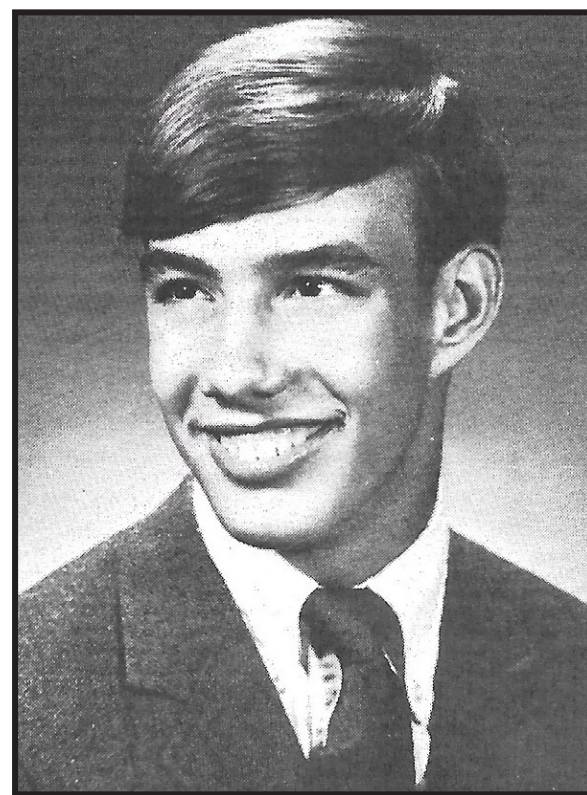
Simple Strategies Can Add Up

George recommends a few strategies that can reduce out-of-pocket costs for medications:

- **Always compare prices**, including your insurance co-pay. “People assume their insurance is the best deal for accessing a medication at the lowest cost, but that’s not always true,” George said.
- **Uncover savings programs**. Many pharmaceutical companies offer co-pay cards or patient assistance programs that can dramatically reduce costs.
- **Explore generic medications**, if available. Generic medications typically cost less than their brand-name counterparts. Check with a health care professional before opting for a generic.
- **Consider a 90-day supply**. For chronic conditions, ask your health care professional whether you can switch from a 30-day supply of medication to a 90-day supply.
- **Try delivery**. Ordering through a mail-order pharmacy can add convenience and, in many cases, offer lower prices.

Visit GoodRx.com to compare prices and take more control over your medication costs.

■ BUTCH’S FLASHBACK TRIVIA



ANSWER: Keith Winger

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Continuing with the 60s; Plus Purdue Coach Who Came From, Went Back to H.S.



Ken Thompson
Columnist

A member of the Buffalo Bills' "Electric Company" is among a group of talented offensive linemen in

A converted defensive tackle, Pamphile took advantage of the move to offensive tackle before his sophomore year in 2010. Pamphile developed into a two-year starter for the Boilermakers. The Tampa Bay Buccaneers made him a fifth-round pick in 2014. Pamphile started 35 games during a six-year pro career.

65 Tom Bettis

Bettis was a two-time Purdue MVP and was named an All-American guard in 1954. He played nine seasons in the NFL with Green Bay, Pittsburgh and Chicago. Bettis coached in the NFL for 30 seasons, including as a member of the Kansas City Chiefs' Super Bowl IV coaching staff under fellow Boilermaker Hank Stram. Bettis was selected to the Purdue All-Time Football Team in 1987. In 2000, he was elected to the Leroy Keyes Purdue Athletic Hall of Fame.

66 Gene Selawski

Selawski is among a small group of offensive linemen to earn All-America honors at Purdue. The offensive tackle was cited by the Football Writers Association of America in 1958. He was one of many Ohio imports who went on to star for the Boilermakers under Jack Mollenkopf in the 1950s and '60s. Selawski would play three seasons of pro ball with the Los Angeles Rams, Cleveland Browns and San Diego Chargers.

67 Uche Nwaneri

Nwaneri was one of the last standout offensive linemen to play for Joe Tiller, starting at guard in 2004 and 2006. The Jacksonville Jaguars drafted Nwaneri in the fifth round in 2007. He would start 92 games for the Jaguars from 2007-13.

68 Dennis Kelly

Originally asked to pay his way to attend Purdue before going on scholarship in 2009, the 6-8 Kelly bulked up to 270 pounds and played as a true freshman. Kelly would go on to start 37 games and anchored an offensive line in 2010 that blocked for a school record five consecutive 200-yard rushing games. He was a two-time Offensive

MVP for the Boilermakers. The Philadelphia Eagles took Kelly in the fifth round of the 2012 NFL Draft. He would play 12 seasons in the NFL.

69 Loyal "Doc" Combs

Combs was an All-Big Ten end and Purdue's Most Valuable Player in 1941. He would be honored in 1967 by Sports Illustrated as a member of its Silver Anniversary All-America team. After spending the 1942 season with the Philadelphia Eagles, Combs entered Marquette Medical School. For all but two years between 1956 and 1994, Combs would serve as the Purdue team physician.

70 Donnie Green

Influenced by fellow Virginia native Leroy Keyes to play at Purdue, Green was a dominating offensive tackle at 6-8 from 1968-70. "I remember Donnie as the biggest football player I had ever seen," Keyes said in 2004. After earning AP and UPI All-America honors as a senior, Green was selected in the fifth round by the Buffalo Bills. He became a starter at right tackle in his second season. The following year, as a member of the "Electric Company" alongside fellow linemen Dave Foley, Reggie McKenzie, Mike Montler, Joe Delamielleure and tight end Paul Seymour, Green helped O.J. Simpson rush for an NFL record 2,003 yards. Next time, an All-American tight end and two future Super Bowl champions with the New England Patriots.

Football notes

When Barry Odom coaches the Purdue football team against Southern Illinois on Saturday night, he has a chance to do something no first-year Boilermaker head coach has done in over a century. The most recent Purdue coach to begin his career with a 2-0 record was none other than the immortal Cleo O'Donnell in 1916. Hired away from Everett High School in Massachusetts, O'Donnell led the Boilermakers past DePauw 13-0 and Wabash College 28-7 before losing at Iowa 24-6. Purdue finished 2-4-1 that year and 3-4 in 1917 before O'Donnell went back to

Massachusetts to coach at Somerville High School.

Approaching the conclusion of the 2016 season, O'Donnell was blunt in his request for more support from alumni. "They are not loyal when they know of a good athlete and then sit quietly by and let some other school grab him off." O'Donnell was reported as saying in the Nov. 10, 1916, edition of the Lafayette Journal. "The trouble with Purdue graduates is that they spend more time criticizing than they do boosting.

"One trouble with Purdue is that the men have been taught to be satisfied with a fair showing. That does not appeal to me. I am satisfied with nothing less than victory." O'Donnell's pleas were ignored and it would be another decade before the first golden age of Purdue football would arrive with the coaching of James Phelan and Noble Kizer. Phelan and Kizer came from Notre Dame where then as now a fair showing will get a coach fired. One of O'Donnell's sons achieved some notoriety in the late 1950s and early 1960s. Kenneth O'Donnell was the special assistant to President John F. Kennedy. In the 2000 film "Thirteen Days," Kenneth O'Donnell was portrayed by Kevin Costner. ...

Purdue's 31-0 victory against Ball State marked the first time since 1964-65 that the Boilermakers posted a season-opening shutout in consecutive years. Jack Mollenkopf's 1964 squad opened with a 17-0 triumph against Ohio on its way to a 6-3 record. The 1965 Boilermakers whipped Miami (Ohio) 38-0 and would finish 7-2-1. ...

Devin Mockobee only carried the ball 14 times, but his 59 yards allowed him to become the eighth Boilermaker to achieve 2,500 for his career. He's now seventh on the career list with 2,521 yards. ... Ryan Browne's 49-yard touchdown pass to Arhmad Branch on the second play of the

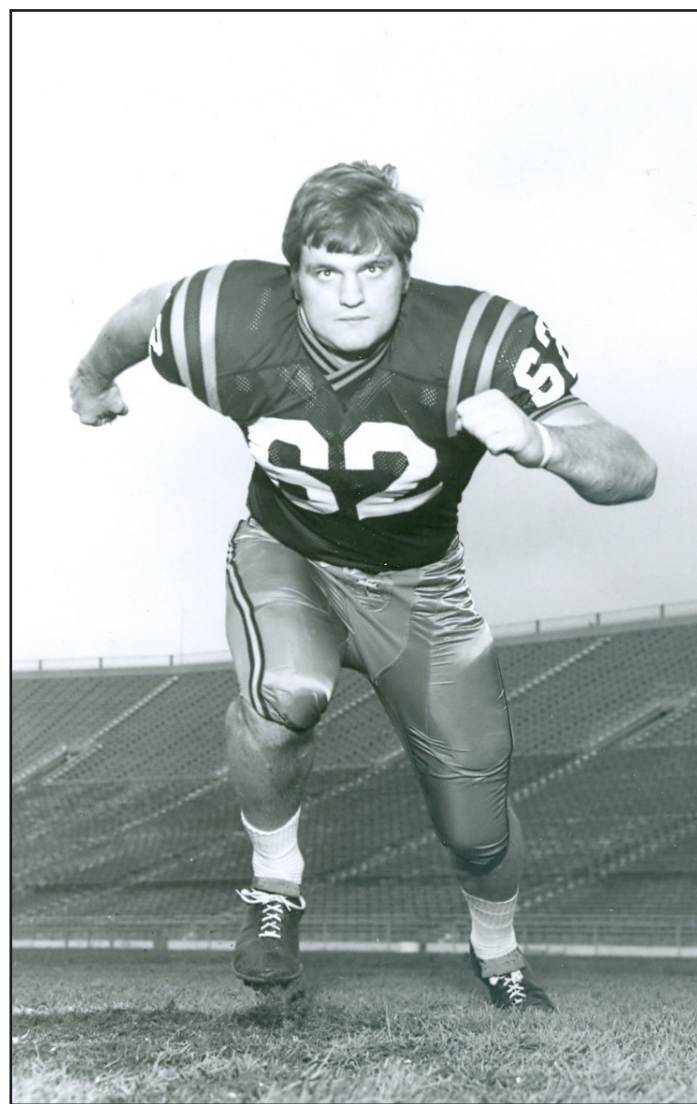


Photo Courtesy Purdue Athletics

Dave Butz

Ball State game is the fastest Purdue touchdown since Jimmy Smith took the opening kickoff 100 yards to the end zone to start the 1981 season against Stanford.

Bottom of the barrel The Ball State victory began to cure the hangover from arguably the worst football season in school history. Believe it or not, though, there have been 11 worse coaching hires in the 21st century than Ryan Walters, according to CBSSports.com.

Writer John Talty nailed it when he described his list as "the hires that still make you shudder if you're a fan of the program. The coaches who delivered lows you didn't even believe were possible." Notre Dame fans will recognize two names in Talty's top 10 but thankfully for the Fighting Irish, Tyrone Willingham and Charlie Weis are cited for their failures elsewhere. Willingham is slotted at No. 6 for going 11-37 at Washington and Weis' 6-22 mark at Kansas ranked him fifth. Atop Talty's top 25 were two men who never set foot on the sideline at Alabama and Pittsburgh, Mike Price and Michael Haywood, due to inappropriate behavior and felony domestic violence charges, respectively.

Walters was ranked two spots ahead of Darrell Hazell, who previously held the title of worst Purdue football coach of the last 100

years. Talty poured salt on the open wound of the 2024 season when he wrote "you could basically flip a coin on which coach was the worse hire."

Walters got the nod for going 5-19 after inheriting a program from Jeff Brohm that had gone 9-4 and 8-5 before his departure to hometown Louisville.

"Walters was a trendy defensive coordinator name but clearly wasn't ready for a supersized Big Ten for his first head coaching opportunity," Talty writes. Noting that Purdue fans should be careful what they wish for, Talty reminds them that Hazell's hire came about when they wanted more out of the program than back-to-back bowl games under Danny Hope.

"Instead, there was incompetency and despair in Hazell," Talty writes. "For a program that experienced consistent success under Joe Tiller, blowout losses to Northern Illinois and Central Michigan were hard to swallow." Hazell went 9-33 before he was fired midway through the 2016 season.

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.

