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HOSTED BY DICK WOLFSIE | FEBRUARY 6 - 14, 2026



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■ TODAY'S VERSE

Psalm 127:1 Except the LORD build the house, they labour in vain that build it: except the LORD keep the city, the watchman waketh but in vain.

■ AWL DIAMOND

Diamond is a BEAUTIFUL 2 Year old female American Pit Bull Terrier that has been at AWL since 6/20/24. Diamond is friendly, cuddly, and super cute! Diamond enjoys going out for walks, playing fetch, and will gladly sit for treats. Diamond's adoption fee is waived - Sponsored by Best Friends! Diamond is available for adoption, to foster, or just simply going out for walks. If interested in fostering/adopting Diamond (even short term to give her a vacation), please call the shelter 765-362-8846. AWL is open Monday - Friday from 2-5p and Saturdays from 12a-3p.



Here's a solemn tip of the seed corn cap to all the heroes from 9-11. I hope you'll join me tomorrow in thanking The Man Upstairs for them, their sacrifices and this great country.



■ 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 Thursday, Sept. 19, a lunch and learn session 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. 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

"Don't let someone else's opinion of you become your reality."
- Les Brown

■ JOKE OF THE DAY

What kind of songs are balloons afraid of?

Pop songs

The Paper

OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper

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Butch Remembers Local Businessmen . . . Final Chapter



John 'Butch' Dale
Columnist

My hometown had several thriving businesses on Main street when I was a youngster.

There were also many individuals who practiced a trade and operated out of their homes. Many people purchased their first TVs in the early 1950s. Dad bought our first TV in 1952 when I was 4 years old...two years before we had an indoor toilet (not sure what his priorities were!)

The TVs in those days had many tubes inside that often failed after time and needed to be replaced. Fortunately there were two TV

repairmen we could call. Husted "Shoney" Peterson had been a Darlington Telephone lineman, but after Bell Telephone took over, he took a course at Purdue to become a TV repairman. Shoney was very friendly, and his wife Naomi was my third grade teacher. George Bottom worked at Campbell Hardware, but later set up a shop in his garage to sell and repair radios, washers, dryers and TV sets. In the late '60s, John Shumaker opened up a shop to sell and repair appliances, TVs and radios. Eventually TVs, radios and appliances became so technologically advanced that people rarely needed a repairman.

If someone needed some painting done, they were in luck. Charlie Hankins had worked for a painting contractor since 1936, and he started up his own painting business after WWII. Hobart Davenport began at an early age painting houses and commercial buildings. Paul Dickey became a self-employed painter at age 18 and was well known all over the county. Rupert McCafferty's father taught him how to paint when he was a child, and he was also a very skilled paper hanger. I often saw him driving around town in his little Ford Model A truck, with large buckets of paint in the bed. He worked as a

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Has It Really Been 24 Years since 9-11?



Tim Timmons
Columnist

A quarter of a century almost? Has it really been that long since that awful Tuesday morning?

Most of us can remember exactly where we were 24 years ago as the Sept. 11 morning news began to trickle in. The idea that a plane had crashed into the World Trade Center caught

our attention. A lot of us thought it was probably a small plane. Just about the time we were getting our heads wrapped around the idea it was a commercial jetliner . . . a second one hit - this time on live TV.

You remember.

Whether watching live or delayed, the horror was unmistakable. In the blink of an eye, hundreds of lives were snuffed out.

First one plane. Then another. Then another. Then another.

From the moment Flight 11 plowed into the north tower, we were at war and just didn't know it. A war that was killing hundreds of us by the second. A war that escalated when Flight 175 hit the south tower 17 minutes later. A war that exploded across our

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■ THREE THINGS YOU SHOULD KNOW

1. The Indiana Native Plant Society's 32nd annual conference, Nature Everywhere: Curated Spaces and Wild Places, is scheduled for Oct. 25, at the Grand Wayne Convention Center in Fort Wayne and is open to the public. The speaker lineup features two keynotes, Larry Weaner, author of the book *Garden Revolution: How Our Landscapes Can Be a Source of Environmental Change*, and Roy Diblik, author of the book *The Know Maintenance Perennial Garden*. The conference features a native seed swap, where participants can select up to 60 species of donated native seeds to take home and plant, as well as a book sale, exhibits, pre-conference hikes, and a welcome social at the Foellinger-Freimann Botanical Conservatory. Detailed information about speakers, topics, and pre-conference activities is posted at <https://indiananativeplants.org/inps-sponsored-events/annual-conference/>, along with links to online registration. Registration closes Oct. 17.

2. Indiana has earned a AAA credit rating from all three major credit-rating agencies: S&P Global Ratings, Moody's Investors Service, and Fitch Ratings. The AAA credit rating is the highest rating possible, and receiving it from all three major credit agencies demonstrates the State's leadership in disciplined fiscal management, economic resilience, and long-term financial stability. Only 14 states in the country have this top rating from all three agencies, with Indiana holding a AAA rating from all three rating agencies since 2010. This fiscal responsibility allows the state to protect itself during economic downturns.

3. The Indiana State Department of Agriculture and partners throughout the state have worked with the Gulf Hypoxia Program to develop a no-cost program with a focus on increasing the knowledge and use of soil sampling as a nutrient management practice to benefit farm operations. The program, titled Indiana's Mississippi River Basin Soil Sampling Program, is open now for applicants. It includes row crop fields, pastures, hay and specialty crops located within Indiana's portion of the Mississippi River Basin. Eligible landowners will be prioritized by acreage enrolled (i.e., 100 acres or less), fields that have never been soil sampled and fields that haven't been sampled regularly (i.e., within the last four years). Further prioritization may be implemented based on ISDA's workload capacity. This program excludes hobby gardens and private lawns. Interested landowners can sign-up online at ISDA's website or by reaching out to Nutrient Stewardship Program Manager, Ophelia Norman at soilsampling@isda.in.gov. ISDA is accepting registrations until Friday, Oct. 17, or until funds are exhausted.

College Graduation Improves Economy; Student Debt Threatens It



Democracy is, at its core, a system for working out differences in

vision through the ballot, not the bullet. Each election and legislative cycle becomes a kind of bloodless revolution, with disagreement, debate, and sometimes even contempt - but without violence. It's an invitation for every voice to help shape the country we share.

Ryann Liebenthal's *Burdened: Student Debt and the Making of an American Crisis*, coupled with the research and myth-busting of Purdue's David Hummels and Jay Akridge in the "Finding Equilibrium" newsletter, lays bare the choices the United States faces over the meaning and value of higher education. Is college merely a commodity, best left to market forces, or a public good fundamental to a "great society," as President Lyndon B. Johnson once envisioned?

When it comes to the value proposition of higher education, the evidence is clear: the expansion of universal high school education in the U.S. unleashed dramatic improvements in health, life expectancy, innovation and economic growth. Extending broad, affordable access to college - including vocational, four-year, and graduate degrees - promises even greater returns, especially as automation and Artificial Intelligence reshape labor markets.

Yet myths persist: that college is overpriced, doesn't pay off and that alternative paths - skilled trades, direct-to-work - are equally fruitful for most Americans. Hummels and Akridge confront these directly.

The first myth? Contrary to headlines, the returns on investment of a college degree remain robust. A NY Fed study found the lifetime internal rate of return for a bachelor's degree is 12.5 percent - better than stocks or bonds - and this figure has held steady for 35 years. Graduate degrees yield even higher returns, especially in fields like engineering and business.

Not everyone achieves these returns, Hummels

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The Paper

OF MONTGOMERY COUNTY

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■ BUTCH'S FLASHBACK TRIVIA



Do You Recognize This Gal?

HINT: She graduated from New Ross High School in 1963.

Answer on Page 5

Alberta Jo White

July 31, 1936 - September 4, 2025

Alberta Jo White, 89, of Crawfordsville passed away peacefully on September 4, 2025. She was born July 31, 1936, to Gordon and Mary (Miller) Crowder. She lived on the family farm from the time she was in the second grade. She graduated from Waynetown High School in 1954.



While waitressing at The Log Cabin Inn, she served a cup of coffee to David White. As he left a fifty-cent tip for a five-cent cup of coffee, he told his friend that she was the one he would marry. They were indeed married on August 20, 1954. And it was a marriage that lasted over 71 years.

Alberta Jo started her career as a typesetter for the Crawfordsville Journal Review. She then transitioned to become a writer for the newspaper covering concerts, school activities, local events, rodeos and much more. She eventually became a columnist writing a weekly feature called, "Come On Along". She and David would travel somewhere fun and then share it with her loyal readers, so they felt they had experienced it with them. The highlight of her career was covering the making of the movie "Hoosiers". Her interviews with Gene Hackman and other cast members were special in so many ways. She won numerous awards throughout her newspaper career.

Alberta Jo was a devoted and active member of the Trinity United Methodist Church for more than 60 rewarding years, sharing the fellowship of many. She also guided, inspired and influenced many youths through her service as a Sunday School teacher. Her relationship with many of those young individuals continued throughout her life.

Alberta Jo loved to sing, listen to music and play her piano. Her 'green thumb' produced many spectacular flower gardens; in which she even maintained her grandmother's rosebush for many decades. Over the years, she won numerous ribbons from the local 4H Fair for her floral arrangements. Jo had a special adoration and affection for Annalee Dolls, and her collection was well into the hundreds. Her favorite color was Lime Green and that was very apparent from her clothing selections, her eyeglasses and many of her home decorations. She and her husband were the proud owners of three Pug dogs over the years. Duke, Pepper and Trey provided her with many years of joy. She never missed sending family and friends cards for special occasions and her cursive penmanship was second to none. She enjoyed every Pacer, Fever, and Purdue game she watched with her husband. They loved vacationing and shelling on Sanibel Island. She always said the ocean seemed to wash away their cares and revived their spirits.

She will forever be remembered for her kind, caring heart.

She is survived by her loving husband David, and daughters Brenda (Greg) Nethery of Cicero, IN, and Susan (Mark) Ring of Newark, OH. She also leaves behind sisters Marilou Harris, Jeanie (Jerry) Addler, and brother Bob (Carol) Crowder. In addition, sister-in-law Carole Stout and brother-in-law Don White, along with numerous cousins, nieces, nephews, and friends.

She was predeceased by her parents Gordon and Mary Crowder and sister Susie Harvey. In addition, sister-in-law Sue White and brothers-in-law Russell Harris, David Stout and Lawrence Harvey.

Funeral services will be held on Wednesday, September 10th at Burkhart Funeral Home, 201 West Wabash Avenue, Crawfordsville. Visitation will be from 10:00 until noon. Services, led by Pastor Daryl Gilbert will begin at noon, immediately followed by burial at the Waynetown Masonic Cemetery.

The family requests memorial contributions in her honor made to the Purdue Institute for Cancer Research under the 'G/B Nethery 79 Cancer Research Endowment'. Donations are also encouraged for the Crawfordsville Meals on Wheels program.

Zachary Cox

May 7, 1985 - September 4, 2025

Zachary Allen Cox, age 40 of Waynetown, passed away on Thursday, September 4, 2025 at Franciscan Health Lafayette. He was born in Lafayette on May 7, 1985 to Jay Cox and Pam (Baumis) Howey.



Zach graduated from North Montgomery High School. Known for his culinary talents, his cooking was more than just a skill; it was a way for him to bring people together, often gathering loved ones for memorable meals. A true outdoorsman at heart, Zach found solace in nature, whether he was fishing by the water, grilling in the backyard, or riding his motorcycle on open roads. His love for animals, especially dogs, was evident in the way he cared for his furry companions. He had a playful spirit that was infectious, especially when he was shooting pool or spending time with his beloved nieces and nephews, who adored him.

He is survived by his parents, Jay Cox of Delphi and Pam (Kevin) Howey of Waynetown; six siblings, Troy (Dina) McVey of Bargersville, Eric McVey of Indianapolis, Brandon (Shawna) Howey of Williamsport, Pennsylvania, Austin Howey of Pine Village, Summer Howey of Lafayette, and CoryAnn (Alan) Patton of Waynetown; his companion, Susan Stump of Waynetown; a daughter, Harley; paternal grandparents, Les and Carol Howey of West Point; maternal grandparents, Jeff and Lois Baumis of Lafayette; and several nieces and nephews.

He was preceded in death by his paternal grandparents, Jack and Clare Cox.

Visitation will be at Sanders Funeral Care Waynetown, 202 Bratton Road, in Waynetown on Wednesday, September 10, 2025 from 11:00am till the time of the funeral service at 1:00pm with Alan Patton officiating. Burial will at Waynetown Masonic Cemetery. In lieu of flowers, donations may be given to the funeral home to assist with funeral expenses. Share memories and condolences online at www.SandersFuneralCare.com.

Fall Plant Exchange set for Saturday, Sept. 27

By Sheri Bethard
President, Master Gardeners of Montgomery County



The Master Gardeners of Montgomery County will have their annual Fall Plant Exchange from 9 a.m. to noon, Saturday, Sept. 27. This free event will be held at the Montgomery County 4-H Fairgrounds, 400 Parke Av. in the Exhibit Hall.

Do you have plants or other gardening items to share? Do you need new plants? We will have perennials, bulbs, seeds, house plants, tropicals, succulents and many other plants to choose from.

Anyone is welcome to participate. Bring your "exchange items" to the fairgrounds by 9:30 a.m. the day of event so everyone will have a chance for a good selection, then "shop" the tables. If you aren't prepared to trade anything, come anyway, and take home something new for your garden. Donations of gently used CLEAN garden tools, yard art, planters, and pots, etc. are welcome and will be available to select from.

Cash donations will be accepted with all pro-

ceeds going to Master Gardeners projects, including the Nicholson School Garden, The Seed Library, Scholarships, Montgomery County Pollinator Garden and Master Gardener events which are "Helping Others Grow in Montgomery County".

PLEASE – NO INVASIVE SPECIES. For a list of invasive species please check out <https://www.entm.purdue.edu/iisc/invasiveplants.html>.

Our event will give you the opportunity to have your gardening questions answered and share your gardening experiences with other gardeners. This event is a great way for you to try something new in your own garden without any additional cost.

For more information, email montcoinemg@gmail.com or look at our Facebook page Master Gardeners of Montgomery County (Indiana). No dogs allowed except for licensed service dogs.

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BUTCH

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Photos courtesy Butch Dale

Main Street in downtown Darlington in the 1960s.

painter and paper hanger into his eighties! All four of these men wore white outfits and white hats . . . decorated with various colors of paint spills!

Behind the IOOF cemetery was a slaughter house where people took farm animals to be butchered. Through the years there were several owners. I accompanied my Dad one afternoon when he took a pig to be butchered. I was only 10 years old, and although I had helped my folks kill and dress out chickens at home, I had never seen any other farm animal butchered. I will never forget that day at the slaughter house...I never wanted to see that again! I think that is one reason why I have never eaten much pork or beef during my lifetime.

Some other businessmen were Raymond Haas (sawmill), Dwight Vermillion (dry cleaners), Ralph Bunton (laundromat), Joan Evans (beauty shop), Ham Cox and Bill Campbell (hardware), Bob Lehe (International Harvester sales), Fred Butler and Ralph Budd (Metzger Lumber), Harry Yount and sons (elevator), Holt

brothers (well drilling), Bob Anderson (trucking), Stewart brothers (electrical and plumbing), Ollie Crull (plumbing, HVAC, and concrete work), Harry "Buck" Royer (welding), Leon Holt (welding and repair), Jack Ward and Eddie Bradshaw (carpenters), Henry Lidikay and Lewis Runnels (veterinary clinic), Curtis Bright (funeral home) and Charlie Marshall (theater and newspaper)....just to mention a few. We also had two doctors, Ralph Otten and John Humphreys, and a dentist, Dr. Southworth.

There are very few businesses or people who specialize in trades in my hometown today. And in the other little towns in Montgomery County, you will likely discover the same . . . a sad but true fact of life. I will always remember the people I have mentioned in these past few columns. They were an important part of my childhood years.

John "Butch" Dale is a retired teacher and County Sheriff. He has also been the librarian at Darlington the past 36 years, and is a well-known artist and author of local history.

• 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.

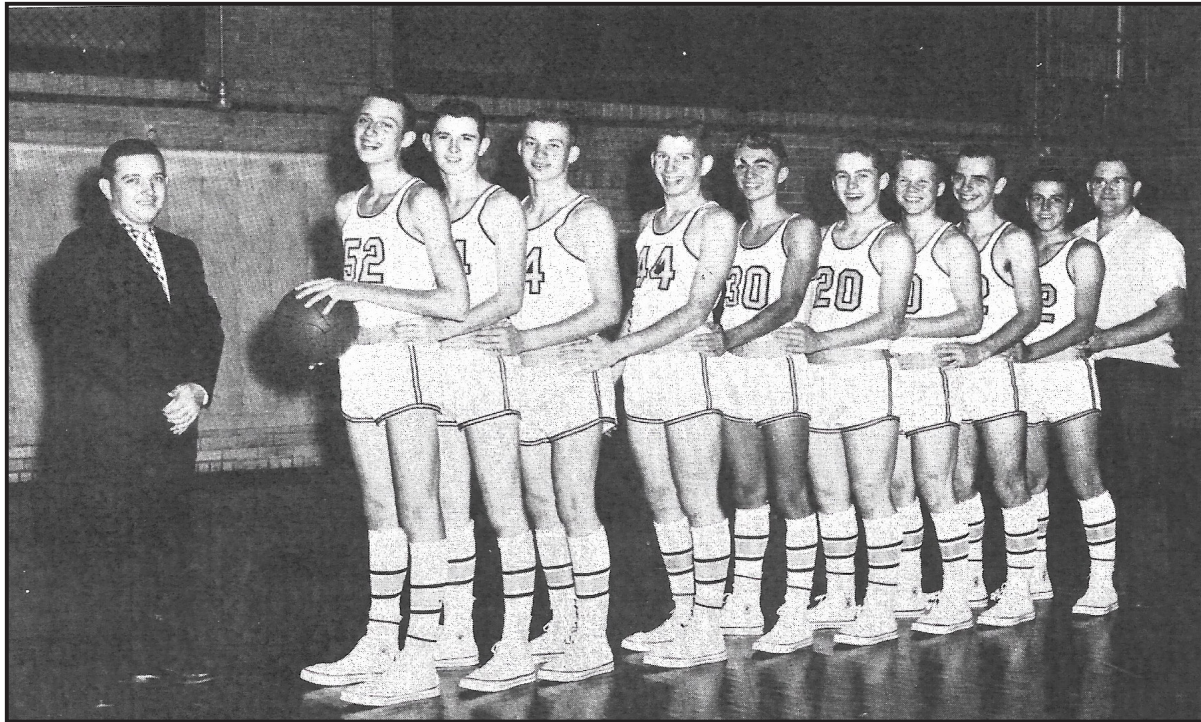
CRAWFORDSVILLE DISTRICT PUBLIC LIBRARY

- Board of Trustees Meeting Notice and Agenda September 11, 2025, at 4:00 p.m.
- Conference Room
- Call to order
- Public Comments
- Minutes – action
- Claims – action
- Appointment/Committee Reports: Main Street, Park Board, Friends of CMMC, Internal Controls Committee
- Old Business
- Open Board Appointment – information
- Public Hearing for 2026 Budget Rescheduled – information
- Director's Report
- Financial Reports
- New Business
 - o Carpet Quote Change – action
 - o Resolution to Close Lease/Rental Fund – action
 - o Resolution to Reduce Property Tax for 2026 Budget – action
 - o Annual Review of Policies: Collection Development, Internet and Computer Use, Patron Privacy, Social Media – action
- Adjournment
- Next meetings:
 - September 25, 2025 – 4:00 p.m. – Meeting Room C (2026 budget hearing)
 - October 9, 2025 – 4:00 p.m. – Conference Room (2026 budget adoption) 2025-2026

CRAWFORDSVILLE COMMUNITY SCHOOL CORPORATION BOARD MEETING

Notice of Regular Meeting
The Board of School Trustees of the Crawfordsville Community School Corporation will conduct a regular meeting on Thursday, Sept. 11, at 5:30 p.m. at Crawfordsville Schools Administration Building, 3 W Athenian Dr. The public is invited to attend.

■ BUTCH DALE'S BACK IN THE DAY



The Linden Bulldogs won the Montgomery County Tourney in 1960, beating a very good New Ross team in the championship game 52-49. Shown above are Coach Bill Springer, John Childress, Bill German, Ron Dehart, Jim Antle, John Hailman, Fred Johnson, John Switzer, John King, Gerald Young and student manager Marvin Oliver.

Rep. Commons Participates in White House Conference

State Rep. Matt Commons (R-Williamsport) recently attended the White House State Leadership Conference in Washington, D.C. The conference was an opportunity for Indiana's elected officials and White House officials to foster collaboration and discuss the top issues affecting Hoosiers.



State Rep. Matt Commons

Commons lauded the opportunity to meet with senior White House officials and Cabinet secretaries, including Vice President JD Vance, and said the conference offered ways for state legislators to explore how to strengthen Indiana's partnership with President Trump's Administration.

The meeting highlighted many policy areas where Indiana is leading the nation, including efforts to strengthen education, improve public safety and reduce bureaucracy.

"Visiting the White House was a great opportunity to strengthen Indiana's federal partnerships and discuss issues important to Hoosiers," Commons said. "Our state is in a strong position and we

will continue to work with the administration on common-sense, fiscally responsible policies that strengthen Indiana."

Commons said that having an open dialogue between state and federal government is beneficial for lawmakers and the communities they serve.

The White House State Leadership Conference included a Q&A session for lawmakers with each speaker and agency representatives.

Commons represents House District 13, which includes all of Benton and Warren counties, and portions of Fountain, Jasper, Montgomery, Newton, Tippecanoe and White counties.

TIM

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TVs and phones when Flight 77 smashed into the Pentagon 34 minutes later. A war that saw people choosing to leap to their deaths from the World Trade Center rather than be consumed in the inferno.

A war that left us speechless, out of breath, not even knowing what to think.

It was 56 minutes from the first blow when the FAA grounded all civilian air traffic. Fifteen minutes later the south tower crumbled. Some 800 first responders and civilians lost their lives.

Four minutes – 240 seconds – after that, the heroes on Flight 93 struck back. Todd Beamer said "Let's Roll" and brave men and women stormed the cockpit. Instead of hitting the U.S. Capitol or White House, they forced the plane nose first into a Pennsylvania field. They all died, but they died fighting back.

Not many of us are alive who recall FDR's famous words that came into American living rooms decades ago. "Yesterday, December 7th, 1941 -- a date which will live in infamy -- the United States of America was suddenly and deliberately attacked by naval and air forces of the Empire of Japan."

But we remember 24 years ago. We remem-

ber the shock, the outrage. We remember the patriotism that accompanied the sadness as we united against a common enemy. Whether we would pull together as a nation today might be debatable. But 24 years ago we did.

Some 2,977 people lost their lives – including 415 fire and police. Thousands more were injured. It took almost 10 years before a team of Navy Seals caught and killed the founder of al-Qaeda and orchestrator of 9-11 . . . Osama bin Laden.

It's easy to look at the calendar today and overlook the significance. It's easy to file the memories away; forget the flood of emotions that overwhelmed us all. It's not even that hard to take in stride that a couple thousand of our fellow countrymen were brutally and mercilessly murdered.

Time does that. Wounds heal. Hurts subside. But for a little bit today, it might be worth remembering just how awful that Tuesday was.

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.

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Thank you for reading
The Paper!

LWV

Continued from Page 1

and Akridge assert. Students who need six years to graduate see that return drop from 12.5 percent to 7.1 percent, and about a quarter of college grads earn only slightly more than high school graduates — a figure that has held for decades. Low-income households benefit less, and this gap is growing, largely because those students had lower GPAs when they applied for college, were accepted into weaker institutions and the deficit followed them. But for those who finish a reputable degree in a high-demand field, the financial payoff is outstanding.

The second myth is that prosperity opportunities are equitable. While it's possible to do well in some skilled trades, statistics tell a sobering story. Two-thirds of skilled trade jobs (construction, transportation, materials moving) pay around \$42,000 to \$45,000 annually, with flat wage trajectories — meaning little income growth over the course of a career. Only the top trades require expensive, lengthy training, and they are numerically rare (just over one million electricians and plumbers in a workforce of 151 million).

On average, those without college degrees fare worse, and their situation is declining. Unemployment among non-degree holders soared above 20 percent in the last two recessions — twice the rate for college grads. Labor force participation among people without degrees has plummeted in 50 years. Disability rates are two to three times higher among high school graduates and dropouts, and by age 50, nearly a third of dropouts are on disability. Marriage rates have dropped, living at home into the 30s and 40s is common, and incarceration rates are far higher. The most shocking: life expectancy for college graduates is now nine years longer than for those without degrees.

So, is college affordable? Hummels and Akridge's research busts myths. Sticker shock at elite private universities dominates headlines, but most students don't pay sticker price — and most don't attend those schools, Hummels and Akridge found. Financial aid dramatically lowers costs. From 1995 to 2015, average tuition revenue per student rose only 4 percent at private universities, and 30 percent at public universities, a result of declining state support. States cut funding by about 40 percent per student during that period, shifting the cost burden from taxpayers to students almost dollar for dollar.

Over the last decade, things have improved.

Inflation-adjusted sticker prices at public universities are down 4 percent. Actual tuition collected per student is down 13 percent at publics, 6 percent at privates. At Purdue, the real cost of attendance has dropped by 38 percent — the steepest decline among major institutions. The total cost of a four-year degree at a public university is now only slightly more than the price of a new car, and the wage premium for a college grad pays off those costs within two years.

So how did we end up in a student loan crisis? First, it's important to note that the headlines don't tell the whole story. Today, three-quarters of undergraduates don't borrow at all. For the 25 percent who do, typical balances at public universities are \$27,400.

The real crisis stems from policy push-pull over the past 40 years, Unburdened recounts. Fiscal conservatives created policies based on the idea that the only beneficiary of a college education was the individual. They cut grants to students, reduced funding directly to universities and widened access to loans. They also pressed for privatization, so loan programs would turn student borrowers into a "product" in a for-profit loan industry. This disincentivized lower interest rates, and before the 2008 Recession, the loan providers and for-profit colleges targeted low-income students who previously would have ruled out college as unaffordable. The same sub-prime, high-risk lending trend that sank the housing market hit the student loan lenders.

Hummels and Akridge note that online, for-profit, and vocational programs led to a borrowing explosion (926 percent increase in grad loans at for-profits), with loans frequently concentrated among non-completers and students at for-profit institutions — exactly those least able to repay.

Since 2012, loan policies have tightened substantially. 54 percent of outstanding student debt is now owed by graduate students. New grads today graduate with reasonable debt loads and the ability to pay them off rapidly.

All this should lead us to ask if higher education and its funding streams should be run like private businesses, focusing more on competition, market rewards, and the "magic of failure"? The data about private business is worth pausing over: about 20 percent of startups fail in their first year; only half survive five years. Most mergers and product launches flop. In the S&P 500, median CEO

tenure is just under 5 years—similar to university presidents.

Academic competition is fierce: one in four new PhDs earns a tenure-track job, and in engineering, only 8 percent succeed. Publishing in top journals and winning federal grants is similarly competitive — 5 to 10 percent success rates. Funding flows, student headcount, and even institutional survival hinge on winning this competition. Departments shrink and close, staff and faculty lose jobs, and wages are cut when universities lose ground.

For-profit universities show the flaws in the business-first model. Nearly half have disappeared since 2012, and one-third of graduates among those remaining aren't repaying loans. Liebenthal points out that the recruiting staff of some profit-centered universities dwarfed the teaching faculty and career placement staff. Teaching was subpar, or sometimes non-existent. Though it's been slow in coming, legislators have finally moved to cut access to federal student aid for for-profit colleges.

Long-standing institutions like research institutions and public universities invest in long-horizon science, producing basic research that the private sector increasingly avoids due to the average 20 year wait times from initial discovery to market impact. The blockbuster diabetes drugs GLP-1, for example, originated from decades-old university research on gila monster venom. Some discoveries produce societal value without clear commercial payoff — a justification for public support, not a condemnation.

Supporting accessible, affordable higher education is not just good policy — it elevates the economy, innovation and citizens well-being. The returns to college remain strong, with better job resiliency in economic downturns, higher marriage rates, longer and healthier lives among college grads, and a lifetime of increased earnings. The true failing in the student loan and college industry reflects broader choices in public investment and social priorities. Higher education still matters profoundly both for individuals and for the economic strength of the United States.

The League of Women Voters is a non-partisan, multi-issue political organization which encourages informed and active participation in government. For information about the League, visit the website www.lwvmontcoin.org; or, visit the League of Women Voters of Montgomery County, Indiana Facebook page.

Sen. Deery Shares Update



State Sen. Spencer Deery
Guest Columnist

States, like individuals, are graded for their credit-worthiness. A strong rating not only shows that the state is well run, it also saves taxpayers millions by allowing Indiana to issue bonds for roads, bridges and other investments at the cheapest possible rates.

As your state senator, I have now voted for two budgets, and both were honestly balanced — a far cry from what we see from the federal government and even most states. In fact, states are rated by three major credit agencies and only 14 states are rated the gold standard, "AAA," by all three agencies.

Indiana was reconfirmed as one of the 14 this week, just as we have been since 2010. This makes me feel immensely proud and blessed to be a Hoosier, but it has not happened by accident.

Keeping our top credit rating takes deliberate and sometimes tough decisions, but that's the price of leadership. We are not perfect. We make mistakes, and we have challenges, but I will always vote in ways that prioritize our AAA rating because whatever challenges we have, it is easier to address them from a sound financial footing.

Finally, our fiscal responsibility is more than a statement about how well our state is

run or how affordably the state can borrow. It's also about economic prosperity because one of the factors businesses consider when making investment decisions is the state's fiscal health. Our prime location as the crossroads of America combined with our fiscal responsibility make Indiana a strong competitor to attract economic development. That benefits all of us through more economic activity and more state revenue without more taxes. Here's to many more years as a national leader in fiscal responsibility!

ONE OF MY favorite things about being your state senator is getting to know all of you, and having opportunities to use the office to bless lives. Sometimes that's through a major endeavor like passing meaningful legislation, and sometimes it's stopping a bad initiative (like stealing water from the Wabash region). Other times, it's as simple as delivering a birthday greeting on behalf of the state to a local senior citizen.

This week, I learned a Lafayette constituent, whom I had never met, was celebrating her 100th birthday. I decided to surprise her by knocking on her door with a birthday greeting in hand. The timing was perfect, and I loved spending a few minutes with my new friend and District 23's newest centenarian, Doris Carlton.

Congratulations Doris for reaching this milestone, and thank you

for all the joy you have brought our state in your 100 years!

HARVEST SEASON
Safety Tips

With the fall harvest season quickly approaching, Hoosiers are reminded to take extra precautions on our roadways.

Motorists are reminded to be patient and exercise caution when passing farm equipment.

IN THE District

Join me from 9 to 11 a.m. Friday at Juli's Java in Covington as I host open office hours.

During this time, you can stop in and discuss your thoughts or concerns about issues impacting our community or state.

SENATE Republicans to Visit Purdue Career Fairs

Representatives from the Indiana Senate Republican Caucus will visit career fairs hosted on Purdue University's West Lafayette campus on Sept. 8 and Sept. 11.

During these fairs, caucus staff will be available to answer questions about our internship program.

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

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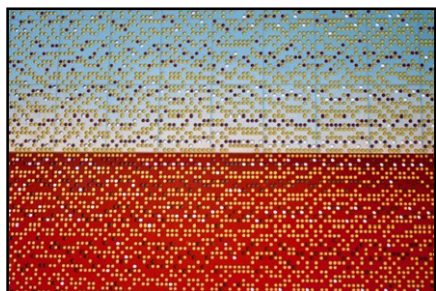
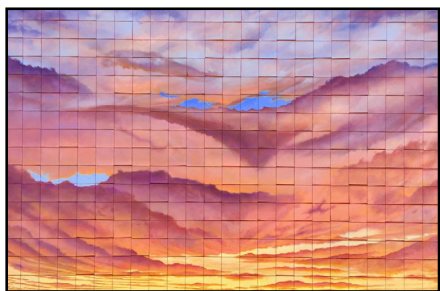


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Photos courtesy Wabash College

Sunset Grid by Mark Brosmer.

'MAJOR' Exhibit Opens Friday at Wabash

On Friday, Sept. 12, a "MAJOR" exhibit opens in the Eric Dean Gallery of Wabash College's Fine Arts Center. The exhibit debuts with an opening reception from 4-7 p.m., featuring an artist talk at 4:15.

Classmates Mark Brosmer and Ryan Lane were among the first students to graduate from Wabash with an art major in 1985. Over the past 40 years, both artists have cultivated distinct approaches to painting. In this two-person exhibition, fittingly titled "MAJOR," their work explores the complexity of the everyday, the unseen, and the sublime.

Brosmer is a contemporary realist painter with a surrealist edge and a signature style that is always evolving. The Los Angeles Times called Brosmer's work "big, bold, and surreal

in an orderly way." Lane is a professional furniture maker and painter, exhibiting work in both solo and group shows nationwide. In addition to his painting, he continues to be heavily involved in the woodworking industry as a representative for Indiana Architectural Plywood, one of the preeminent custom veneer houses in the country.

Brosmer and Lane invite you into a world where reality is not easily defined with paintings that challenge viewers to see what is overlooked, question what is before us, and embrace the playfulness and depth that lie within the simplest of things.

Opening that same evening is "20th Century Indiana Art: A Private Collection of Midwestern Regional Paintings," which features works on loan

There Here and Hereafter Momentarily Aligned by Ryan Lane.

from the collection of Dan Kraft, a 1985 Wabash graduate.

During the late 19th century and early 20th century, American artists moved away from European influences. Two Indiana-based groups of artists, the Hoosier Group and the Brown County Art Colony, played an important role in the Midwestern version of what became American Impressionism.

"20th Century Indiana Art: A Private Collection of Midwestern Regional Paintings" displays some of the leading artists of these two Hoosier arts groups.

"MAJOR" runs from Sept. 12 through Nov. 14. The Eric Dean Gallery is open Monday - Friday 9 a.m.-5 p.m. and Saturday 2-6 p.m. Admission is free and open to the public.

Do You Have Unclaimed Cash? Check IndianaUnclaimed.gov

As summer starts giving way to autumn in Indiana, Attorney General Todd Rokita invites Hoosiers to visit IndianaUnclaimed.gov to discover unclaimed property possibly waiting to "fall" into their hands.

"There's no reason for money rightfully belonging to you to sit in a government account," Rokita said. "We want nothing more than to get these funds back into your wallets or bank accounts where they belong."

Unclaimed property includes assets such as unclaimed wages or

commissions, money orders, safe deposit box contents, forgotten savings and checking accounts, refunds and overpayments on such things as credit card balances and cell phone bills.

During Rokita's tenure, the office's Unclaimed Property Division has set records for the amount of unclaimed property returned to Hoosiers — including \$81 million in 2023, the largest amount ever returned in a single year.

"Unclaimed Property Director Amy Hendrix and her staff have done incredible work," Rokita

said. "When I talk about serving with servants' hearts, I can point to their devoted efforts as an example of exactly what our office stands for."

Already in 2025, the Unclaimed Property Division has returned more than \$68 million — with a full third of the year yet to go.

Be sure to check IndianaUnclaimed.gov or text CLAIM to 46220 to search your name, family, or business. Alternatively, you also may contact the Unclaimed Property Division at 1-866-462-5246 or upd-mail@atg.in.gov.

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PUBLIC NOTICES

City of Crawfordsville, Indiana
Notice of Adoption of Annexation Ordinance
Approximately 25.28 acres—US Highway 231 South, near Purple Heart Parkway, and New Hope Christian Church, Crawfordsville, Indiana, and the associated right-of-way.
Notice is hereby given that on August 11, 2025, the City of Crawfordsville Common Council adopted Ordinance 12-2025, "An Ordinance to Annex Property Known as approximately 25.28 acres located in the southern part of the city near Purple Heart Parkway and US Highway 231 South; near the New Hope Christian Church. Property addressed as: 2520 South US Highway 231, also commonly known as Parcel 54-10-17-300-005.000-025 and the associated right-of-way."
The Ordinance annexes into the City of Crawfordsville approximately 25.28 acres located in the southern part of the city near Purple Heart Parkway and US Highway 231 South; near the New Hope Christian Church. The territory consists of one parcel, which is owned by Brain E. Chism. Upon the annexation taking effect, the 25.28 acres of real estate (Parcel No. 54-10-07-300-005.000-025) will be zoned "B-3, Business." The Ordinance will take effect 30 days after its adoption and upon proper filing and recording.
The Ordinance may be examined at the office of the City of Crawfordsville Clerk-Treasurer, 300 East Pike Street, first floor, Crawfordsville, Indiana, 47933.
By: Karyn Douglas
City of Crawfordsville Clerk-Treasurer
PL5155 9/10 1t hspaxlp

TO THE OWNERS OF THE WITHIN DESCRIBED REAL ESTATE AND ALL INTERESTED PARTIES
NOTICE OF SHERIFF'S SALE
By virtue of a certified copy of a decree to me directed from the Clerk of Circuit Court of Montgomery County, Indiana, in Cause No. 54D01-2503-MF-000279 wherein Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-1 Participation Interest Trust was Plaintiff, and Gordon J. Mills, Occupant(s) of 17 Gladiator Dr, Waynetown, IN 47990, Commodity Credit Corporation, Credit Acceptance Corp. and Indiana Housing and Community Development Authority were Defendants, requiring me to make the sum as provided for in said Decree with interest and cost, I will expose at public sale to the highest bidder, on the 8th day of October, 2025, at the hour of 10:00 A.M. or as soon thereafter as is possible, at 600 Memorial Drive, Crawfordsville, IN 47933, the fee simple of the whole body of Real Estate in Montgomery County, Indiana.
Lot numbered 17, as the same is known and designated on the recorded plat or Cap Subdivision to the Town of Wayne Town, Montgomery County, Indiana as the same appears of record as Instrument Numbered 200500836 in the Records Office of Montgomery County, Indiana.
More commonly known as: 17 Gladiator Dr, Waynetown, IN 47990
Parcel No. : 05-14-443-039.017-037
Together with rents, issues, income, and profits thereof, said sale will be made without relief from valuation or appraisal laws.
Alan W. McEwan
24051-49
Doyle & Fouty, P.C.
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Wayne Township
17 Gladiator Dr, Waynetown, IN 47990
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The Sheriff's Department does not warrant the accuracy of the street address published herein
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P.O. Box 253
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MANNER OF SERVICE: Certified Mail
Occupant(s) of 17 Gladiator Dr, Waynetown, IN 47990
17 Gladiator Dr
Waynetown, IN 47990
MANNER OF SERVICE: Sheriff
NOTICE
DOYLE & FOUTY, P.C. IS A DEBT COLLECTOR
PL5154 9/3 9/10 9/17 3t hspaxlp

NOTICE OF HEARING
Montgomery County Drainage Board
Drain Reconstruction hearing
On the Otis Thompson #708 on Wednesday, September 17, 2025, at 9:30 am
Montgomery County Government Center
1580 Constitution Row
Crawfordsville, IN 47933
Attention: Indiana Dept. of Transportation
PL5156 9/10 1t hspaxlp

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Local Church Marks 200 Years

First United Methodist Church of Crawfordsville is observing the 200th anniversary of its founding.

The Church has celebrated its bicentennial throughout the year with activities including attendance at an Indianapolis Indians baseball game where the Chancel Choir performed the National Anthem. An historical timeline has been on display in the hallway outside the Church parlor, and members have presented the history of the Church in 25-year segments during summer Sunday morning worship services. The Crawfordsville District Public Library had a special display outside its local history room to honor the Church's bicentennial. In June, Church members took part in the annual Strawberry Festival worship service, and served strawberries and ice cream at a Montgomery County Civic Band concert in July. Also in July, the Church hosted a cook-out with the Rainbows & Rhymes preschool families.

The bicentennial celebrations will culminate on Sunday with coffee and conversation in the Church parlor at 9:30 a.m., followed by a special worship service in the sanctuary at 10:30 a.m.

The Church was started in September 1825, by five women: Maria Winters Elston, wife of Major Isaac Elston; her mother, Sylvia Ann Winters; Mary T. Stitt, wife of Judge James Stitt; a Mrs. Killian; and a Mrs. Nicholson. Those five, who are remembered by the Church as its "Mothers

of Israel," were inspired by the preaching of Methodist circuit rider the Rev. James Armstrong to form a Methodist class which soon became the First Methodist Episcopal Church.

In 1826, the Montgomery County Commissioners agreed to convey Lot 160 of the original plat of the Town of Crawfordsville, located at the northwest corner of Wabash Avenue and Water Street, to the Church for construction of a church building. In 1829, a 40 by 40-foot frame church was erected, the first of four successive Methodist houses of worship to be constructed on Lot 160. Members now attending Sunday services sit where their Methodist forbears first sat in 1829.

The Church's ongoing ministries and outreach to the community include the Wesley Thrift Shop, located at 315 W. Market St., which was started by nine women members in 1959 to sell used clothing, toys, household items, books and jewelry on consignment at affordable prices, with the Shop retaining 30 percent of the proceeds. The profits from the Shop are returned to the community through donations to area church and service organizations.

The Montgomery County FISH began in 1969 under the leadership of the Rev. Frank Little, then pastor of the Church. For more than 50 years, FISH has helped needy area residents through a food pantry, clothing closet and linen closet. From FISH's start

until 2019, the Church hosted the FISH food pantry.

Since 1969, the Church has broadcast its Sunday worship services to people who are homebound, in hospitals or nursing facilities, or otherwise unable to attend in person. The Sunday broadcasts began with the generous assistance of former member Myron Pattison, who started Crawfordsville Community Cable Corporation. They are now livestreamed on Facebook and the Church's website, www.cvfumc.org.

From 1988 through 2018, the Church sponsored week-long summer mission work trips to the sea islands of South Carolina, in connection with a program to rehabilitate the homes of impoverished residents there. Teams of Church members and other volunteers provided the labor and tools, while the cost of building materials was paid from Church endowment funds.

In 1994, the Church began a half-day preschool program called Rainbows & Rhymes. Beginning in 2019, Rainbows & Rhymes was expanded to provide full-day year-round preschool and daycare for up to 56 children. A scholarship fund established by the Church provides tuition assistance to families in need.

First United Methodist Church celebrates its 200 years of Christian witness and outreach in Crawfordsville, and looks forward to continuing to do so in the future.



Beau Baird



Matt Commons



Mark Genda



Jeff Thompson

Legislators Laud State's 3rd Grade Literacy Rates

Montgomery County lawmakers are commending a historic increase in third grade literacy rates for Hoosier students following results from the 2024-2025 Indiana Reading Evaluation and Determination assessment.

State Rep. Beau Baird (R-Greencastle) said third grade reading scores improved by nearly five percentage points, which is the largest single-year increase since Indiana launched IREAD in 2013. More than 87 percent of Hoosier third graders demonstrated proficiency in reading, putting Indiana's literacy rate at this grade level back to pre-pandemic levels.

The lawmakers thanked Indiana's education leaders, schools, teachers and families for their dedication to help Indiana students achieve these results.

"The improvement in Hoosier students' reading scores is simply astonishing when you consider how far they had fallen after the disruptions caused by the pandemic," Baird said. "So many people are responsible for these results, including teachers, students and their families, and state leaders. It's an opportunity to celebrate and an affirmation that the steps taken are working."

State Rep. Matt Commons (R-Williamsport) noted that literacy rates for all student populations also improved.

"I am proud of the students and teachers who have worked so hard to improve reading skills," Commons said. "It's such an important skill and by prioritizing

literacy rates, we are setting students up for success in and out of the classroom."

State Rep. Mark Genda (R-Frankfort) said these IREAD results follow Indiana placing sixth in the country for fourth and eighth grade reading in the 2024 National Assessment of Education Progress (NAEP) rankings.

"Reading scores are steadily improving thanks to the efforts of teachers and students," Genda said. "Indiana is dedicated to improving our literacy rates and will continue discussing new ways to keep kids engaged in reading."

State Rep. Jeff Thompson (R-Lizton) said to improve Indiana's literacy rates, the General Assembly passed a law in 2023 implementing science of reading standards, which is evidence-based instruction that increases students' reading competency through phonemic awareness, phonics, vocabulary development, fluency, oral language skills and comprehension. A law passed in 2024 added screenings for students at risk of falling behind on reading proficiency and providing earlier intervention.

"Too many Hoosier students were falling behind on this fundamental part of learning," Thompson

said. "It's gratifying to see what can be accomplished when people work together on a common goal, and I hope we can continue this progress in other areas of our academic curriculum."

Results from the 2025 IREAD for individual schools and corporations are available on the Indiana Department of Education's website.

Baird represents House District 44, which includes all of Putnam County and a portion of Montgomery County. Genda represents House District 41, which includes portions of Boone, Clinton, Montgomery and Tippecanoe counties. Commons represents House District 13, which includes all of Benton and Warren counties, and portions of Fountain, Jasper, Montgomery, Newton, Tippecanoe and White counties. And Thompson represents House District 28, which includes portions of Boone, Hendricks and Montgomery counties.

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