

■ TODAY'S VERSE

Psalm 68:4-5

"Sing to God, sing praise to his name, extol him who rides on the clouds—his name is the Lord—and rejoice before him. A father to the fatherless, a defender of widows, is God in his holy dwelling."

■ AWL CHARLIE



Meet Charlie, a 4-year-old female Red Brindle American Pit Bull Terrier who has been patiently waiting for her forever home since 3/25/2024.

Charlie is the total package—a cat-friendly cuddle companion who loves spending time with her people! She's incredibly affectionate and happiest when she's soaking up attention, snuggling on the couch, or joining you for an adventure.

• Why you'll love Charlie:

- Cat friendly
- Crate trained
- Housebroken
- Makes virtually no mess
- Loves to play fetch
- Extremely affectionate
- Enjoys walks and jogs
- Loves running and playing in a fully fenced yard
- Thrives on attention and companionship

Charlie has all the fun and love of a dog without the chaos of a puppy. She's well-mannered, keeps her space tidy, and is ready to settle right into a home of her own.

After spending over two years waiting at the shelter, Charlie deserves to know what it's like to have a family, a comfy bed, and a best friend who loves her as much as she'll love them.

Charlie is available for foster or adoption!

Could Charlie be the loyal companion you've been searching for?

Come meet this sweet girl and discover why she's a staff and volunteer favorite. One cuddle is all it takes to fall in love!

Animal Welfare League of Montgomery County
765-362-8846
mcawl.com/adopt

■ MONTGOMERY MINUTE

The Paper of Montgomery County is making some significant changes. The Monday and Friday publications are going to be merged into the Wednesday editions for now. The Paper will continue to publish through the month of June on Wednesdays.



So long Spring! You go away bright and early Sunday morning. We'll miss you – but we've got to admit, seeing your cousin Summer again sounds pretty doggone good!

■ QUOTE OF THE DAY

"You will forever be my always."
Swapna Rajput

■ JOKE OF THE DAY

What did one flip-flop say to the other?
You're sole-mate material.

The Paper OF MONTGOMERY COUNTY

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Author Talks Gen. Lew Wallace and His Role at Shiloh

By Andy Chandler
For The Paper

The second author talk in the Dr. Howard Miller Lecture Series, hosted by the General Lew Wallace Study and Museum, took place recently. Presenting was Gail Stephens, who spoke about Wallace as well as her book, *Shadow of Shiloh*.

Stephens went over the misconception of his carelessness and her interaction with primary source information regarding the lingering controversy of Wallace's actions during the Battle of Shiloh. Her talk covered the military and political background between Wallace and some of his superiors, as well as the time she hiked the route that Wallace's troops marched during the battle. Aside from addressing



Photos courtesy Andy Chandler
Gail Stephens said she realized how critical Wallace was to the defense of Washington D.C. in the summer of 1864, and how few people knew about it.

that controversy, Stephens provided a biographical sketch of General Wallace's military career, particular-

See Wallace Page 7

What is Role of Government?

If looks were daggers, Rep. Jeff Thompson would have left last December's State Legislative Breakfast with slash marks. Thompson is the oldest of the four legislators who attended, and after introducing himself, he launched into comments about property taxes and 2024's Senate Bill 1 as if he were shadowboxing mayors and county council persons. You couldn't say his comments were a clear explanation or defense of the bill he authored, so much as a rebuttal to what he must have been hearing about the looming fiscal crises it's creating for communities like ours.

But that's not what many citizens in attendance that snowy morning came to discuss. They wanted to talk about government's role in people's ability to work.

"I'm here to just bring some attention to what's happening in the early childhood education space," said Kelly Taylor, who then outlined the gutting of childcare funding for vouchers and support services. When one legislator asked, "Where's the church and childcare? Where's business and childcare? Where is government?" multiple citizens noted that several church-run childcares had shuttered as a result and the gains that local government and business had created together were effectively nullified with those closures.

As Thompson gave his spiel on taxation, he said, "the citizens voted for limited government." Meanwhile, locals were insinuating that the government has a legitimate role to play in quality of life

League of Women Voters Column



and economic opportunity issues for households. That exchange, and how it's been framed for 250 years, is at the heart of the Well-Read Citizen's June book selection, *The Price of Democracy* by Senior Fellow Vanessa Williamson of the Brookings Institution. Many of us learned in school that American history begins with a tax revolt: the Boston Tea Party, when patriots hurled chests of tea into the harbor to protest "taxation without representation." But as Williamson notes, the Tea Act of 1773 was actually designed to

See League Page 5

Boomer Bits Why Don't We Have a Minimum SS Benefit?



ASK RUSTY
Social Security Advisor

Dear Rusty: I think we should have a Social Security baseline of \$2,500 for each person. When I retire, my Social Security benefit will not be enough to survive. There are many of us who worked low paying jobs all our lives because we raised families and only started saving later in life. Considering all the money our government wastes on other countries and welfare programs for people who have not worked, it seems unfair that they will not reward those of us who contributed to society all our lives.

Signed: Needs More Social Security.

Dear Needs More: For information, the concept of a "minimum" Social Security benefit is not new and, indeed, already exists - but it is one which few beneficiaries qualify for. The so-called "special minimum benefit" was meant to lift low-earning workers above the poverty line, but less than 32,000 SS beneficiaries (out of about 59 million retirees) currently qualify. That's because Social Security's benefit formula turns out to be more generous because it is based on lifetime earnings (wages), while the "special minimum benefit" program is based on consumer prices. That causes the SS benefit formula to provide a higher SS benefit than is

See Rusty Page 5

■ THREE THINGS YOU SHOULD KNOW

1. The U.S. Postal Service will observe Juneteenth on Friday, June 19. All Post Office locations will be closed. Regular mail delivery and retail services will resume on Saturday, June 20. Customers are reminded that when Post Offices are closed, they can still access many postal products and services through usps.com and self-service kiosks available in select lobbies nationwide. Many self-service kiosks are available 24/7, offering customers flexibility and convenience even when Post Offices are closed. For more information on USPS services, visit www.usps.com.

2. Right to Life of Indianapolis has named Chris Eckhart as interim president of the organization, effective immediately. The board of directors made the decision to put Eckhart into the interim position following the sudden passing of President Marc Tuttle on June 2. Tuttle led Right to Life of Indianapolis for 18 years. "It has been providential to have Chris on our board as an active and engaged member who is willing to take on this vital role," said Tom Hirschauer, board chair of Right to Life of Indianapolis. "The last thing Marc Tuttle would want is for his passing to hinder the work he so courageously led. Our organization will go on, and it will go on in his memory." Eckhart, a current board member, has agreed to serve as the interim president for an initial 90-day period. The immediate focus is ensuring continuity of leadership and support for the mission of Right to Life of Indianapolis during this period of transition. The board does plan to conduct a formal search for a permanent president.

3. Seventeen individuals will compete for seven Indiana FFA state officer spots during the 97th Indiana FFA State Convention. The individuals elected will fill roles as president, secretary, northern region vice president, southern region vice president, treasurer, reporter and sentinel. As part of officer duties, those elected will oversee the development of chapters and provide direction during events and contests. They will also visit FFA chapters, host career and leadership development events and execute leadership conferences. The 2026-2027 Indiana FFA State Officer Candidates are as follows: Baron Riley, Crothersville FFA, Claire Linette, Jasper FFA, Dallas Quick, Boonville FFA, Duncan Baitz, McCutcheon FFA, Elizur Aldaz, Tri-County FFA, Ethan Sheets, Clinton Central FFA, Garrett Schwering, North Decatur FFA, Hayden Stookey, Tippecanoe Valley FFA, Jaylynn Goodwin, Southridge FFA, Jeanna Crawford, Franklin County FFA, Jentri Wallace, Rushville FFA, Jessie Frazee, Fountain Central FFA, Kaitlyn Kalbaugh, William Henry Harrison FFA, Katie McClain, Carroll (Flora) FFA, Khloe Hinojosa, Warsaw FFA, Olivia Shidler, Clay City FFA and Stone Stauch, South Putnam FFA.

Sen. Deery Shares Update

Shrinking Government

I am a firm believer in the Mitch Daniels Doctrine that government should be both limited and well run.

Too often, elected officials focus on one or the other, but not both.

Focusing exclusively on limiting government leads to missed opportunities to improve the lives of constituents and to excuses such as, "That's what we should expect," when government programs fall short.

Meanwhile, attempting to solve all of society's problems through government without recognizing government's limitations leads to higher taxes and a loss of individual liberty and personal responsibility. This approach is often associated with an overly intrusive government that pursues objectives it is ill-suited to address.

The sometimes uncomfortable reality is that not every problem has a governmental solution. Some challenges can only be addressed by stronger families, thriving churches, well-run charities and good citizenship.

Inevitably, a myopic focus on either ap-



Spencer Deery
State Senator

proach wastes taxpayer funds in ways I do not support. Instead, as your state senator, I have consistently worked to support laws that eliminate red tape, strengthen efficiency and improve the effectiveness of state government.

For example, this year I supported new laws year that:

- Reduce outdated and unneeded regulations in K-12 education;

- Improve government efficiency;

- Cut red tape for Hoosier farmers; and

- Remove overly burdensome requirements for pharmacists.

I have also supported significant tax cuts and sought to empower families, churches and charities to lead in addressing the problems they are best suited to address.

Ultimately, my goal is the betterment of our state and its people.

That requires effective policies, well-run government and a government that is limited in scope.

Government works best when it is both effective and limited — the principle that has guided my work in the state senate.

State Seeking Golden Hoosier Nominations

Indiana is now accepting nominations for the 2026 Golden Hoosier Award, which recognizes senior citizens for their lifetime of volunteer service to our local communities.

The award is open to any Hoosier 65 and older who has volunteered in their communities for the past three years or more.

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.



Photo courtesy Crawfordsville District Public Library

3,000 Books

Olivia and Charlotte Nunan, age 3, have completed the Crawfordsville District Public Library program "1,000 Books Before Kindergarten" for the third time. Along with their parents, Jennifer and Seth Nunan, they have read 3,000 books. Their favorite book is *How I Met My Monster* by Amanda Noll. Dad said, "Our family has been participating in the summer reading program for over 10 years now. The girls love listening to and pretending to read all of their "stories"! Thank you CDPL!" The Crawfordsville District Public Library congratulates Olivia and Charlotte and their family on this remarkable achievement and celebrates their dedication to building strong reading habits at an early age.

From Page B3 to Top of Boilermaker Basketball



SPORTS, SPORTS, & MORE SPORTS
with Ken Thompson

It had been 12 years since the last time Purdue men's basketball coach Matt Painter went all in on a recruit like he did with Tyler Zeller in 2007.

Painter's target was 7-1 five-star center Hunter Dickinson of DeMatha Catholic High School in Hyattsville, Md.

Like any good recruiter, Painter had a Plan B in 6-11 four-star center Ryan Kalkbrenner of St. Louis and a Plan C in 6-9 power forward Ben Carlson of Woodbury, Minn. Kalkbrenner was ranked 75th in the Class of 2020 by 247Sports and was regarded by that organization as the premier shot blocker in the nation. Carlson was rated 82nd.

For a while, it appeared Dickinson had a mutual interest in the Boilermakers.

The first mention of Dickinson as a recruiting target came in the Oct. 9, 2018, edition of the Lafayette Journal and Courier. The headline stated "Top 20 Dickinson likes that Purdue is prioritizing him."

"They talked a lot about Isaac Haas and how they developed him," Dickinson told Jason Jordan of USA Today Sports. "They said that I'm a lot more skilled than he was so they feel like they could take me even further. They play a lot through their bigs and that would, obviously, be good for me."

Purdue continued to press for Dickinson, especially after landing commitments from future NBA lottery pick Jaden Ivey and Pennsylvania Mr. Basketball Ethan Morton.

"From the beginning,

they've been saying I'm the key piece to the class," Dickinson told Nathan Baird of the Lafayette Journal and Courier in its May 13, 2019 edition.

Dickinson also noted he shared a kindred sense of humor with Painter. Dickinson acknowledged a basketball relationship with Ivey. The duo took their official visits to West Lafayette and Notre Dame together.

But something changed between May and October.

Just like when Zeller chose North Carolina 12 years earlier, Purdue fans were disappointed to learn the Boilermakers were not among Dickinson's final four schools when he went public with his list on Oct. 3, 2019. Duke, Florida State, Michigan and Notre Dame made Dickinson's cut.

By this time, Plans B and C were gone. Kalkbrenner committed to Creighton on Sept. 23. Five days earlier, Carlson selected Wisconsin.

Dickinson committed to Michigan on Dec. 20, citing his relationship with head coach Juwan Howard. "I believe that he will develop me and get me to reach my full potential," Dickinson told Evan Daniels of 247Sports.

Painter's Plan D turned out to be one of the greatest players in college basketball history.

The first mention of Zach Edey in the Lafayette Journal and Courier came on Nov. 10, just a few days before national signing day. Mike Carmin reported that the 7-3 center attending IMG Academy in Florida

had chosen the Boilermakers over Baylor and Santa Clara.

Edey's commitment was so underwhelming that Carmin's story was placed on Page B3 of the Sunday sports section.

"They have a really good reputation with people of my stature," Edey told Carmin. "When I went there, it felt right in my gut."

Edey was originally part of the 2021 class but moved up a year when he moved to IMG Academy from Toronto, Canada. Edey said he was offered a scholarship by Purdue in early October, presumably days after Dickinson eliminated Purdue from consideration.

While Purdue's development of A.J. Hammons, Caleb Swanigan, Isaac Haas and Matt Haarms didn't impress Dickinson, Edey called that history "a strong selling point."

Edey, Ivey and Morton signed their letters of intent on Nov. 13. In one of the all-time understatement, Painter told Baird that Edey "is somewhere between Isaac Haas and Matt Haarms."

With apologies to Haas and Haarms, that's like saying my basketball skills are somewhere between Michael Jordan and LeBron James.

"He's got tremendous upside and can move really well for someone his size," Painter said of Edey. "He can get up and down the court and has a really good feel for what is happening on the floor. He isn't just a low-post player and that is something that is developing with his size. We are really looking forward to helping him develop and working with him."

By the time Edey arrived in West Lafayette, he stood 7-4 and weighed 285 pounds. One obstacle to playing time as a freshman was gone as well. Haarms surprised Painter by entering the transfer portal in April. He enraged Painter by telling a Rivals.com reporter that he was look-

ing for "a place where I can showcase an NBA-ready skill set."

Haarms would never sniff the NBA. Edey on the other hand ...

His first game in gold and black was a sign of things to come. Edey scored 19 points on 9 of 10 shooting to lead Purdue past Liberty 77-64 at the Space Coast Challenge in Melbourne, Fla. The next night, Edey again led Purdue with 17 points in an 81-70 loss to Clemson in the championship game. Edey was selected to the All-Tournament team.

Edey would average 8.7 points and 4.4 rebounds as a freshman playing behind Trevion Williams. Those totals jumped to 14.4 points and 7.7 rebounds as a sophomore when Edey became a starter. Williams became the Big Ten's Sixth Man of the Year, averaging 12 points and 7.4 rebounds.

The NBA began to take notice of Edey during his junior season, when he averaged 22.3 points and 12.9 rebounds a game to win his first unanimous National Player of the Year honors as well as the Kareem Abdul-Jabbar and Pete Newell awards as the nation's best big man and Big Ten Player of the Year honors.

On his way to taking Purdue to the 2024 NCAA title game, Edey became the first player since Oscar Robertson in 1960 to lead the country in scoring and make a Final Four. Edey also became the first player since UCLA's Bill Walton in 1972 and 1973 to sweep the six major National Player of the Year awards in consecutive seasons.

Defying the widespread belief that the NBA is no longer a big man league, Edey went ninth overall to the Memphis Grizzlies in the 2024 NBA Draft. He made the NBA All-Rookie first team after averaging 9.2 points and 8.3 rebounds. Edey was putting up 13.6 points and 11.1 rebounds a game when his second NBA season was



Zach Edey

ended by injury after just 11 games.

As for Dickinson? He transferred to Kansas for a big NIL payday after three seasons at Michigan. In five collegiate seasons (thanks to the extra COVID year granted by the NCAA), he averaged 17.4 points and 9.2 rebounds.

Dickinson was not taken in the 2025 NBA Draft and played five games with the New Orleans Pelicans this past season on a two-way contract that saw him play much of the year with the NBA G-League Birmingham Squadron.

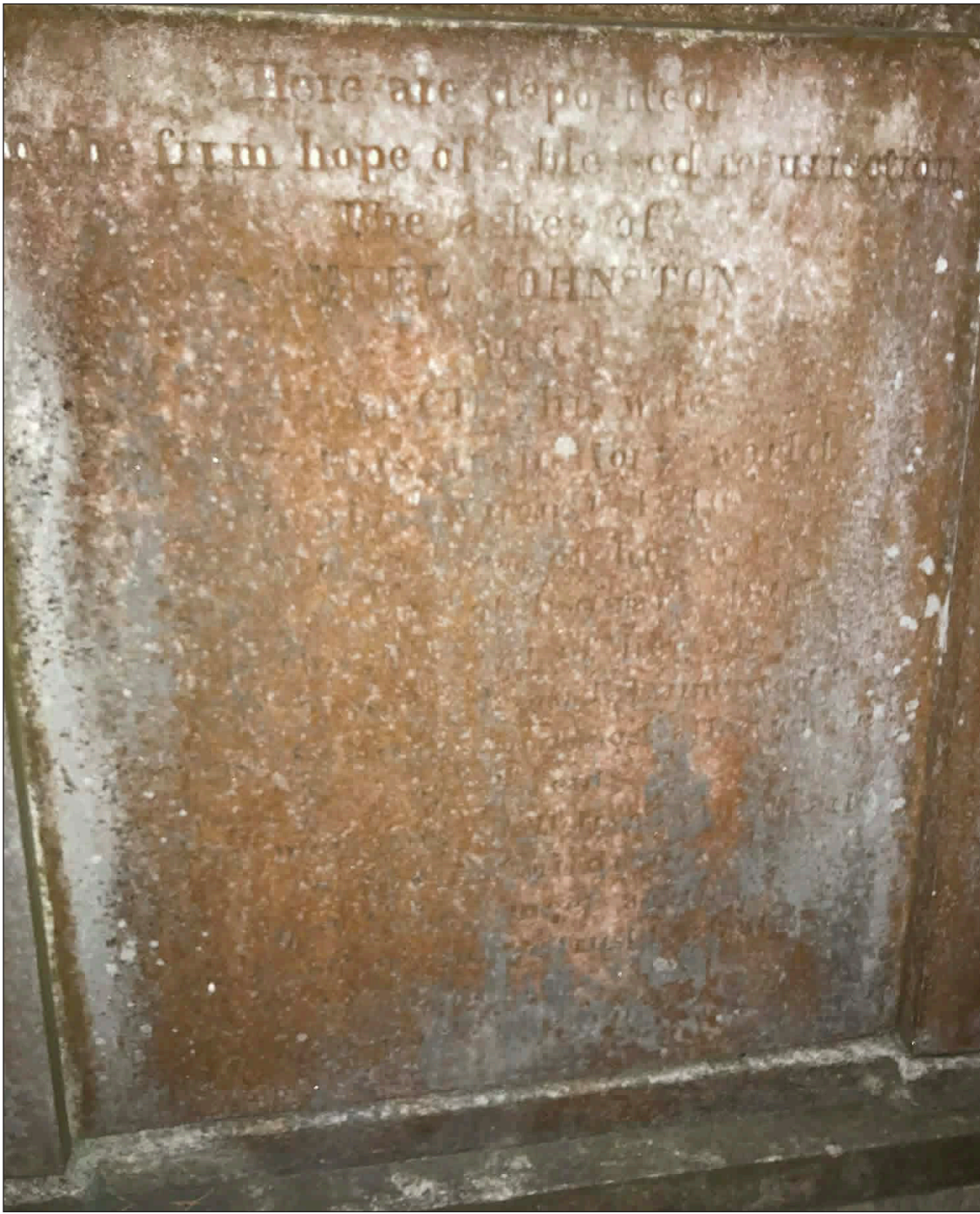
Kalkbrenner played all five seasons at Creighton, winning the Kareem Abdul-Jabbar Award in 2025. After averaging 14.5 points and 6.8 rebounds for the Blue Jays, Kalkbrenner went 34th overall to the Charlotte Hornets in the 2025 NBA Draft. He started 31 games as a rookie this past season, averaging 7.6 points and 5.5 rebounds.

Carlson started two games in two seasons at Wisconsin before playing his final two years at Utah. He averaged 5.6 points as a senior.

Next time: The conclusion of our series with yet another decummitment changing the future of Purdue basketball.

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.

The Other Tea Party



Photos & Copy By Andy Chandler

History is often written by the one who holds the pen and feels something is worth writing about. While that statement might come across as a tautology, it's a twist on history being written by the victor. However, in the above statement is a truth that history is often the teaching of one important event, while there exists in the periphery, another event of equal importance that doesn't get mentioned.

Americans have heard of the Boston Tea Party: Bostonians engaging in cultural misappropriation and dressing as Native Americans to throw tea into Boston Harbor. However, most Americans haven't heard of another tea party that occurred the following year a few hundred miles south in Edenton, North Carolina.

The Edenton Tea Party. I certainly hadn't heard of the Edenton Tea Party until my wife mentioned it while we were vacationing in North Carolina a few years ago.

My wife is distantly related to the Declaration Signer Joseph Hewes, so she had done enough research on him to know he was engaged, and his fiancée Isabella Johnston died days before their 1766 wedding. My wife originally was searching for Isabella's grave in Edenton when she mentioned to me that Penelope Barker was nearby.

"Who's that?" said the history nerd.

"She organized the Eden-

ton Tea Party." Replied an even nerdier history nerd.

It was already dark when we showed up at the Johnston Plantation Cemetery on that July Fourth evening. We were on a time crunch, so we decided to use our cell phone flashlights and walk to the cemetery.

Walking around an abandoned plantation at night, with flashlights: what could possibly go wrong? Now the question the reader is dying to know, were we trespassing? It was a public access road, so no.

About 50 yards from where we parked our cars, we found the cemetery, and found a way in. In the cemetery are some of North Carolina's elite. James Iredell, one of the first six Supreme Court Justices, is buried there. Also buried there is Samuel Johnston, the first Governor of North Carolina. His daughter Isabella Johnston is buried without a marker. However, as my wife remarked, "you feel a certain closeness to someone when you are standing on the same spot famous people stood at when they wept."

Back to Penelope Barker, tea party organizer. We found her grave next to Associate Justice Iredell and Governor Johnston.

Born in 1728, Penelope Padgett-Barker lived in Edenton for her whole life. Married three times, she had five children and was stepmother to four more. Being that she was married to three different merchants, their ships that came

and went out of Edenton didn't just carry goods, but ideas. She was a woman ahead of her time, literate and unfettered by many of society's expectations that women should be silent and subservient.

I learned that she organized Edenton's Tea Party in October of 1774, to protest taxation on goods. In protest, 51 of the town's women signed a resolution to not drink tea because the taxes on that tea were used to appoint judges who were sympathetic to the Crown. In a time when King George III was seen as anointed by God himself, the act was at best sedition, and at worst treasonous. This was a big deal and was praised in the newspapers in the Colonies at the time. However, after the Revolution, this episode faded into history until the first writings about it showed up in 1892.

I decided to research further for this article and realized that this was uniquely different from the Boston Tea Party for a multitude of reasons. For starters, the 51 women who signed the pact, didn't hide their identities. In fact, a copy of the pact was sent to London to be published; we still know who they are.

Secondly, during a time when women's voices were not welcomed in politics, there is an argument to be made, and I'll affirm it, that this was perhaps the first formal organized protest and act of women's activism in what is now the United States.

LEAGUE

Continued from Page 1

help a powerful corporation, the East India Company, by giving it a tax break, while colonial merchants feared being undercut. Our founding tax story is, in fact, a story about taxation WITH representation— and no breaks to corporations that are determined to be too big to fail.

The question, then and now, remains: what role does taxation (and allocation of public funds) play in citizens' engagement in self-governance?

In *The Price of Democracy*, Williamson compiles a robust history of taxation, showing that citizens have not always treated taxes as tyranny. What Americans wanted was a fair taxation system that provided a better way to support economic opportunity across the entire population, rather than a consolidation of wealth for an elite few.

Rather than being a sign of submission to government, paying taxes is an act of patriotism, a way for ordinary Americans to claim power in a democracy and insist that the system work for everyone, not just the wealthy few. In

Williamson's extensive narrative of the US's tax history, we see that patriotic taxpayers have repeatedly used that power to widen the circle of "We the People" and to demand public systems that allow all of us to thrive.

The story we weren't told

When Williamson looks across U.S. history, she finds that taxes have become truly controversial not whenever government raises revenue, but when the "scope of the public" is up for debate—when we fight over who belongs in "We the People," who counts as a full citizen, and whose needs public money should serve.

Again and again, poorer and excluded Americans have agitated for broad-based taxation to fund schools, infrastructure, and social insurance that make real citizenship possible, while wealthy interests have mobilized to narrow the tax base and constrain democracy. Even Milton Friedman, who wanted to free markets to serve shareholders, acknowledged that some sectors should be given freedom from profit-driven and free

to serve the greater good. The question for citizens is:

Do we want health-care to render shareholders wealthier?

Or offer healthcare because every person has inherent value?

Do we want tuition-based education to profit corporations?

Or do we want free education for all to build innovation and opportunity?

Do we want families to be able to decide how to earn enough to cover their household costs—one earner or two—while raising children?

The purpose of government

The Constitution sketches the minimum duties of the federal government—regulating commerce, providing for the common defense, maintaining a functioning union.

But as Danny Werfel, now IRS Commissioner, recently pointed out in a discussion with Williamson, the government role most of us actually live with shows up in far more ordinary places: "the trash needs to be picked up on Thursday," airplanes must not "crash into each other," food must be

"safe from food-borne illnesses," and "the potholes need to be refilled"—and none of that "comes free."

If you talk to middle- and lower-income families, you hear a similar definition of what government is for: safe streets, reliable schools, clean water, affordable health-care, and the chance to move from precarity to stability. Williamson's research shows that most Americans already see paying taxes as a civic duty closely tied to these shared goals; they are not instinctively antitax. What they resent is not taxation itself, but systems that feel rigged—where wage earners see every paycheck clipped while billionaires and large corporations hire specialists to avoid contributing at comparable rates.

Williamson argues that "taxes are the public's most powerful weapon in the fight for a real democracy," because deciding who pays—and who benefits—determines who holds power.

Patriotism as shared investment

If paying taxes is a key expression of citizenship, then fairness

is not just a budget question—it is a democratic one. Williamson documents how, across the 250-year-plus history of America, wealthy elites have repeatedly fought to limit progressive taxation while simultaneously backing efforts to restrict voting and redraw districts in ways that dilute the political power of those who would prefer a more equal society. In this light, so-called "tax revolts" are often, at bottom, political revolts against a democracy inclusive of the working-class and people of all backgrounds, who are fully included in "We the People."

A system in which lower- and middle-income taxpayers shoulder a disproportionate share of the load while the top 10 percent quietly detach themselves is corrosive to patriotism. When everyday taxpayers feel that those who have benefited most from our economic system contribute least, they reasonably ask whether the rules are written to serve the public or a narrow oligarchy. By contrast, a tax system in which the wealthy pay more because

they have gained more from stable markets, educated workers, and modern infrastructure reflects the older American intuition that opportunity comes with obligation.

The patriotic task is two-fold. First, we should insist that everyone—including the wealthiest among us—pay a fair share, so that the benefits of American life are not financed disproportionately by those with the least cushion. Second, we should pair that commitment with robust civic participation: learning how our government works, voting in every election, and supporting the unglamorous but essential work of the many government agencies like the USDA, EPA, CDC, NIH, TSA, IRS, DOE, FEMA, NFS, NPS, and more.

The League of Women Voters is a nonpartisan, 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.

RUSTY

Continued from Page 1

provided by the "special minimum benefit" option. In other words, people get a higher benefit because their SS benefit is based upon their actual lifetime earnings vs. an artificially created special minimum benefit. In short, the existing SS benefit formula usually provides more than the established "special minimum benefit."

The SS benefit program is based on each person's average monthly income over their lifetime. However, it is very important to understand that the program is also designed to provide a higher monthly benefit to those with a lower lifetime income. Thus, the percentage of "replacement income" for those with lower lifetime earnings is more than it is for those with higher lifetime earnings. Typically, a lower-lifetime income person will get about 40% of their

average pre-retirement monthly income as their Social Security benefit, whereas a higher-income person will get about 20% or less of their pre-retirement monthly average income. In this way, Social Security is already a "progressive" program. But it's important to understand also that Social Security, from its beginning, was never meant to provide 100% of a person's income needs in retirement. Thus, each beneficiary should plan to supplement their retirement income in other ways (such as retirement savings, investment income, working longer, working part-time, etc.).

Having said that, it is also important to know that Social Security is a completely self-sustaining program and not dependent on general public funding, which would make it more susceptible to political shenanigans

(imagine giving re-election seeking politicians easy access to Social Security's separately held resources). While it is certainly true that the government spends freely on "welfare programs" for those who have not worked, Social Security is not a program which is dependent on government largesse. Rather, it is a benefit which is earned by working and contributing to the program, which provides retirement benefits based upon each person's average lifetime work income.

If you expect financial difficulties when you retire, I encourage you to visit this website sponsored by the National Council on Aging (www.benefitscheckup.org). Here you can enter your zip code and find many public programs which you might be eligible for where you live, including assistance with healthcare costs,

housing, utilities, etc.

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 ssadvvisor@amacfoundation.org.



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State Updates Defective Product List

Attorney General Todd Rokita is alerting Hoosiers to over 40 recalled products during the month of May. The U.S. Consumer Product Safety Commission listed recalled items in multiple areas, from furniture, to sporting equipment, to children's toys, and more.

"With summer coming and the weather warming up, a lot of us are eager to get outside and enjoy being active," said Rokita. "That's exactly why it is so important to make sure the products we're using -- whether it's outdoor furniture, sports gear, kids' toys, or even water bottles -- are safe. A few quick checks can help keep the fun going without any serious risks."

The Consumer Product Safety Commission reports the following products were recalled in May:

Furniture:

Joy Furniture Recalls Talan and Royce Living Room Furniture Sets Due to Risk of Serious Injury from a Fire Hazard: The power switch on the sofa, loveseat, or recliner can malfunction and overheat posing a risk of serious injury from a fire hazard.

Walmart Recalls Mainstays 9-Drawer Fabric Dressers Due to Risk of Serious Injury or Death from Tip-Over and Entrapment Hazards; Violates Mandatory Standard for Clothing Storage Units: The recalled dressers are unstable if they are not anchored to the wall, posing tip-over and entrapment hazards that can result in risk of serious injuries or death to children. The dressers violate the mandatory safety standard as required by the STURDY Act.

Giantex Recalls Lounge Chairs Due to Amputation Hazard: Consumers can place their fingers in a pinch point, when adjusting the lounge chair, posing an amputation risk.

PandaEar Recalls Portable Hook-On Chairs Due to Risk of Serious Injury or Death from Fall Hazard; Violates Mandatory Standard for Portable Hook-On Chairs: The recalled portable hook-on chairs violate the mandatory standard for portable hook-on chairs because the crotch restraints can be removed without the use of a tool and infants can fall through an opening, posing a deadly fall hazard.

World Bright International Limited Recalls Agio Menlo Woven Patio Swings Due to Risk of Serious Injury or Death from Fall Hazard; Sold at Costco: The swing seat can detach from the frame while in use, posing a risk of serious injury or death from a fall hazard.

Minka Lighting Group Recalls Bardon Series Pendant Light Fixtures Due to Risk of Serious Injury or Death from an Impact Hazard: The recalled light fixture's frame can detach from the pendant downrod during installation, posing a risk of serious injury or death from an impact hazard.

Svnntaa Bed Rails Recalled Due to Risk of Serious Injury or Death from Entrapment and Asphyxiation Hazards; Violates Mandatory Standard for Adult Portable Bed Rails; Sold on Amazon by Eokeanon: The recalled bed rails violate the mandatory standard for adult portable bed rails because users can become entrapped within the bed rail or between the bed rail and the side of the mattress, posing a serious entrapment hazard and risk of death by asphyxiation. The bed rails do not meet structural stability or retention strap requirements, posing a fall hazard. Furthermore, the bed rails' push pins and push pin holes are incorrectly sized, posing a laceration hazard.

EVLWZL and Gunugu Mattresses Recalled Due to Risk of Serious Injury or Death from Fire Hazard; Violates Mandatory Standard for Mattress Flammability: The mattresses violate the mandatory flammability standard for mattresses,

posing a risk of serious injury or death from fire.

Sport:

Missry Associates Recalls Misco Sports Light-Up Racket Sets Due to Risk of Serious Injury or Death from Battery Ingestion; Violate Mandatory Standard for Toys: The racket sets violate the mandatory standard for toys because the screw on the racket used to secure the battery compartment does not remain attached when opened, and the button cell batteries in the shuttlecock can be easily accessed by children. If button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, including internal chemical burns, and death.

Missry Associates Recalls Misco Sports Badminton Toy Sets Due to Risk of Serious Injury or Death from Battery Ingestion; Violates Mandatory Standard for Toys: The Misco Sports Badminton Toy Sets violate the mandatory safety standard for children's toys because the shuttlecocks contain button cell batteries that can be easily accessed by children. When button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, internal chemical burns and deaths.

Multi-Purpose Helmets Recalled Due to Risk of Serious Injury or Death from Head Injury; Violates Mandatory Standard for Bicycle Helmets; Sold on Temu by Foubeaka and Geniuss: The recalled helmets violate the mandatory safety standard for bicycle helmets because the helmets do not comply with the positional stability and certification requirements. The helmets can fail to protect the user in the event of a crash, posing a serious risk of injury or death due to head injury.

BRP Recalls Can-Am All-Terrain Vehicles (ATVs) Due to Risk of Serious Injury and Death from Crash Hazard: The ATV's speed limiter control can malfunction, causing unexpected speed and acceleration, posing a serious risk of injury or death from crash hazard.

Amazon Recalls Amazon Basics 55 Lbs. Adjustable Dumbbells Due to Impact Hazard: The weight plates can fail to engage completely during weight adjustment and dislodge from the dumbbell handle when used, posing an impact hazard.

Resistance Bands Recalled Due to Serious Injury from Impact Hazard; Imported by HomeProGym: The recalled resistance bands can forcefully separate from the handle during use, posing a risk of serious injury from impact hazard.

Favoto Bicycle Helmets Recalled Due to Risk of Serious Head Injury; Violate Mandatory Standard for Bicycle Helmets; Sold on Amazon by Favoto: The recalled helmets violate the mandatory safety standard for bicycle helmets because they do not comply with the positional stability, labeling and certification requirements. The helmets can fail to protect the user in the event of a crash, posing a serious risk of injury or death due to head injury.

Toys/Equipment:

MiniWarGaming and Primal Horizon Disc Magnets Recalled Due to Risk of Serious Injury or Death from Ingestion; Violate Mandatory Standard for Magnets; Imported by MiniWarGaming: The magnets violate the mandatory safety standard for magnets because the high-powered magnets fit within CPSC's small parts cylinder and are stronger than permitted, posing a deadly ingestion hazard to children. When high-powered magnets are swallowed, the ingested magnets can attract each other, or other metal objects, and become lodged in the digestive system. This can result in perforations, twisting, and/or blockage of the intestines, blood poisoning and death.

Daoen Recalls Zen Magnetic Promotional Ball Sets Due to Risk of Serious Injury or Death from Magnet Ingestion; Violate Mandatory Standard for Toys: The recalled magnetic balls violate the mandatory standard for toys because they are loose high-powered magnets, posing an ingestion hazard to children. When high-powered magnets are swallowed, they can attract each other, or other metal objects, and become lodged in the digestive system. This can result in perforations, twisting, and/or blockage of the intestines, blood poisoning and death.

Lil Pick Up Recalls Youth All-Terrain Vehicles (ATVs) Due to Risk of Serious Injury or Death from Crash and Burn Hazards; Violates Mandatory Standard for ATVs: The recalled youth ATVs violate the federal mandatory ATV safety standard, posing a risk of serious injury or death. The youth ATVs fail to meet mechanical suspension requirements, and the reverse indicator light fails to illuminate, posing a crash hazard. The parking brakes fail to hold, posing a collision hazard. Additionally, the surfaces near the footwell can reach high temperatures, posing a risk of severe burns.

ABC Trading Recalls Children's Toys Due to Risk of Serious Injury or Death from Battery Ingestion; Violates Mandatory Standard for Toys: The recalled children's toys violate the mandatory standard for toys because they contain button cell batteries and the compartments that hold the batteries can be easily accessed by children, posing a deadly ingestion hazard to children. When button cell and coin batteries are swallowed, the ingested batteries can cause serious injuries, internal chemical burns and death.

Orb Funkee Squeeze Toys Recalled Due to Risk of Serious Injury or Death from Asbestos Exposure; Imported by The Orb Factory: The recalled Orb Funkee squeeze toys may contain fibrous tremolite (asbestos) in the sand, which can cause adverse health issues if inhaled

Cosyland Children's Tower Stools Recalled Due to Risk of Serious Injury and Death from Entrapment and Fall Hazards; Imported by Cosyland Official: The recalled tower stools can collapse or tip over while in use, and a child's torso can fit through the openings on the front and back sides, posing a risk of serious injury and death due to tip over, fall and entrapment hazards.

Guidecraft Children's Standing Towers Recalled Due to Risk of Serious Injury from Fall Hazard: The platform inside the recalled tower can loosen over time, causing it to become unstable or detach, and ultimately posing a fall hazard to young children.

Tiyol Pull String Teething Toys Recalled Due to Risk of Serious Injury or Death from Choking; Violates Mandatory Standard for Toys; Sold on Amazon by ZW Creations: The recalled teething toys violate the mandatory standard for toys because the silicone strings are smaller and longer than permitted. The silicone strings can reach the back of the throat and become lodged, posing a risk of respiratory distress and becoming a deadly choking hazard.

ZMC Group Recalls Multiple Light Up Toys Due to Risk of Serious Injury or Death from Battery Ingestion; Violate Mandatory Standard for Toys: The recalled toys violate the mandatory safety standard for children's toys because the toy contains button cell batteries that can be easily accessed by children. If button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, including internal chemical burns, and death.

Rainbow Wall Toys Recalled Due to Risk of Serious Injury or Death from Choking

Hazard; Violate Mandatory Standard for Children's Toys; Sold on Amazon by Justforjoyful: The recalled toys violate the mandatory safety standard for children's toys because the drumstick that is attached to the xylophone component has a spherical end that can pose a choking hazard.

Electronics:

Tzumi Electronics Recalls SLF Sauna Blankets Due to Fire and Burn Hazards: The recalled sauna blankets can overheat, posing fire and burn hazards.

Lithium Coin Batteries Recalled Due to Battery Ingestion; Violates Federal Statute for Child-Resistant Packaging of Coin Batteries; Imported by Proudly American Store, of Canada: The recalled coin batteries are not in child-resistant packaging and do not bear the warning labels required under Reese's Law. When button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, internal chemical burns, and death.

Bethlehem Lights Recalls Bethlehem Lights 10-inch Illuminated Ribbon Spheres Due to Risk of Serious Injury or Death from Fire Hazard; Sold by QVC: The LED lights on the recalled illuminated spheres can overheat, posing a risk of serious injury or death from a fire hazard.

Lithium Coin Batteries Recalled Due to Risk of Serious Injury or Death from Battery Ingestion; Violates Federal Statute for Child-Resistant Packaging of Coin Batteries; Imported and Sold on Amazon by LiCB: The recalled coin batteries are not in child-resistant packaging and do not bear the warning labels required under Reese's Law. When button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, internal chemical burns, and death.

EEMB USA Recalls Battery Pouches Due to Risk of Serious Injury or Death from Battery Ingestion; Violate Federal Statute for Child-Resistant Packaging of Coin Batteries: The lithium coin batteries are in pouches that are not child-resistant as required under Reese's Law. If a child swallows button cell or coin batteries, the ingested batteries can cause serious injuries, including internal chemical burns and death.

Outdoor:

Giantex Recalls Giantex and Costway Portable Steam Saunas Due to Burn Hazard: The sauna's steam diffuser can be positioned too close to a consumer's body, allowing hot steam to come in contact with user, posing a burn hazard.

Petzl America Recalls ASTRO BOD FAST, ASTRO SIT FAST and CANYON GUIDE Harnesses Due to Risk of Serious Injury or Death from Fall Hazard: The recalled harness' D-ring can release, allowing the attachment point to open, posing a risk of serious injury or death from a fall hazard.

Petzl America Recalls SIMBA and SWAN EASYFIT Harnesses Due to Risk of Serious Injury or Death from Fall Hazard: The recalled harnesses are missing rivets in the FAST LT PIN-LOCK buckles, causing the buckles to open, posing a risk of serious injury or death from a fall hazard.

Superbobi Pool Drain Covers Recalled Due to Risk of Serious Injury or Death from Entrapment and Drowning Hazards; Violates Virginia Graeme Baker Pool & Spa Safety Act; Manufactured by Remy&shop: The recalled drain covers violate the entrapment protection standards of the Virginia Graeme Baker Pool and Spa Safety Act (VGBA), posing entrapment and drowning hazards to swimmers and bathers.

Generac Power Systems Expands Recall of Generac and DR Power Electric Start Pressure Washers Due to Risk of Serious Injury or Death from Carbon Monoxide Hazard;

Includes Additional Models: The electronic start/stop button on the pressure washer can malfunction and self-start, posing a risk of serious injury or death due to carbon monoxide poisoning, if the unit is in a confined space.

Accessories:

Luminous Fidget Spinner Balls Recalled Due to Risk of Serious Injury or Death from Battery Ingestion; Violates Mandatory Standard for Toys; Sold on Amazon by Anzmtosn: The recalled toys violate the mandatory safety standard for toys because the mini flashlight included with the fidget spinner balls contains button cell batteries that can be easily accessed by children. If button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, including internal chemical burns, and death.

Drinkware:

ABC Trading Recalls WSDZ Light-up Glasses Due to Risk of Serious Injury or Death from Battery Ingestion; Violate Mandatory Standard for Consumer Products with Button Cell Batteries: The recalled glasses violate the mandatory standard for consumer products with button cell and coin batteries because the button cell batteries can be accessed easily by children, posing an ingestion hazard. Additionally, the packaging and product do not have the warnings required under Reese's Law. When button cell or coin batteries are swallowed, the ingested batteries can cause serious injuries, internal chemical burns, and death.

ZWILLING J. A. Henckels Aktiengesellschaft Recalls Electric Water Kettles Due to Risk of Serious Injury Due to Burn Hazard: The kettle's handle can loosen and separate from the kettle, causing hot contents to spill, posing a risk of serious injury due to a burn hazard.

Analemma Water Bottles Recalled Due to Risk of Serious Injury or Death from Laceration and Ingestion Hazards; Imported by New Earth Technologies d.o.o.: The recalled water bottle's inner glass liner can break, posing a risk of serious injury or death from laceration and ingestion hazards.

Natural Pigments Recalls Rublev Colours Gum Turpentine and Mineral Spirits Bottles Due to Risk of Serious Injury or Death from Child Poisoning; Violates Mandatory Standard for Child-Resistant Packaging: The gum turpentine and mineral spirits contain turpentine and low-viscosity hydrocarbons, respectively, which must be in child-resistant packaging, as required by the Poison Prevention Packaging Act. The bottles are not child-resistant, posing a risk of serious injury or death from poisoning if the contents are swallowed by young children.

Clothing:

Allura Imports Recalls Youth Sweatshirts with Bobcat Logo and Drawstrings Due to Risk of Serious Injury or Death from Strangulation Hazard; Violates Federal Regulations for Children's Upper Outerwear: The drawstrings in the recalled clothing can get caught on objects and cause death or serious injury to children from strangulation. The sweatshirts are in violation of the federal regulations for children's upper outerwear and present a substantial product hazard.

If you believe you recently purchased a recalled product, stop using it, and check its recall notice (linked above for all products). Then follow the notice's instructions, including where to return the product, how to get the product fixed, how to dispose of the product, how to receive a refund for the product, or what steps must be taken to receive a replacement product.

To view recalls issued in May, visit the Consumer Protection Safety Commission website.

Durham Foundation, MCCF Partner to Help Parents

The Durham Foundation (formerly Durham Home, Inc) has partnered with the Montgomery County Community Foundation to create "The Durham Foundation Community Child Care Assistance Pass Through Fund" at MCCF.

The purpose of this fund is to assist local working parents with the costs of nonprofit, licensed child care in Montgomery County. All proceeds from The Durham Foundation's August 29, 2026 "Through the Wicket" Croquet Tournament will be directed to this fund. Recently, Hoosier Heartland State Bank employee and Durham Foundation Associate Board Member, Caryn Heisel was named HHSB's 2025 "Vision Award"

first runner-up at the bank's annual Shared Values Awards Night. Caryn generously directed her \$5,000 award to substantially grow the Community Child Care Assistance Pass Through Fund.

The Durham Foundation is committed to empowering women of all ages. Its mission is to elevate the lives of women through its historic residence, Durham Home of Crawfordsville, scholarships at the Montgomery County Community Foundation, and strategic community partnerships.

Learn more about The Durham Foundation's "Through the Wicket" Croquet Tournament fundraiser at <https://thedurhamfoundation.com/events>



Photo courtesy Durham Foundation

Caryn Heisel generously directed her \$5,000 HHSB Vision Award first runner-up to substantially grow the Community Child Care Assistance Pass Through Fund.

WALLACE

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A crowd of about 30 attended the talk at the Gen. Lew Wallace Study & Museum.

ly the Civil War before and after Shiloh.

When asked why she became interested in Wallace to the point of writing a book about him, she stated that it was her time volunteering at the Monocacy National Historic Site that she realized how critical Wallace was to the defense of Washington D.C. in the summer of 1864, and how few people knew about it.

The lecture was attended by around 30 members of the community as well as the staff at the museum.

The third talk in the Dr. Howard Miller Series will occur later this summer and those planning to attend are encouraged to look to the museum's social media for updates.

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