

Friday, December 3, 2021

Volume 36, Number 44



www.warrenweeklyindiana.com

# Warren Weekly

Your Hometown Newspaper

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Thought for the Week: *If men could only know each other, they would neither idolize nor hate. Elbert Hubbard*

LAST WEEK'S DIGITAL ISSUE CAN BE FOUND AT  
[WWW.WARRENWEEKLYINDIANA.COM/2021](http://WWW.WARRENWEEKLYINDIANA.COM/2021) FOR  
THOSE OF YOU WHO DIDN'T SEE IT LAST WEEK.



### PULSE OPERA HOUSE REOPENS! DECEMBER 3

It's Christmas! Let's get ready to JINGLE!!! After being closed for 22 months, the Pulse is reopening with Every Christmas Story Ever Told (and then some!). This madcap romp through the Christmas season features Pulse regulars, Stacia Brinneman, Drew Henly, and Matt Stephenson.

Instead of performing Charles Dickens' beloved holiday classic for the umpteenth time, the three actors decide to perform every Christmas story ever told — plus Christmas traditions from around the world, seasonal icons from ancient times to topical pop-culture, and every carol ever sung.

Performances are scheduled for December 3, 4, 5, 10, 11, 12. Tickets are \$15 for general admission and \$5 for children 12 and under. Friday and Saturday shows are at 8:00 p.m. Sunday shows are at 4:00 p.m. Seating for the show will be limited to 85 per performance, so reservations are recommended.

The theatre is located at 127 1/2 Wayne Street in Warren. Reservations may be made online at [www.pulseoperahouse.org](http://www.pulseoperahouse.org) or by leaving a message at 260-375-7017.

Pictured above l-r: Matt Stephenson, Drew Henley and Stacia Brinneman

### COUNCIL NOTES

The Town Council of the Town of Warren met Monday, November 22, 2021 in a Regular Meeting at Assembly Hall, Council Meeting Room, 131 N. Wayne Street, in accordance with rules of Council and applicable law.

Those present were: Town Council, Ethan Stivers, Carrie Miller, Steve Buzzard, Tavis Surfus: Clerk-Treasurer, Marilyn Morrison. Employees, Dennis Spitler: Others.

President Stivers opened the meeting at 6:00 PM.

Minutes of the Regular Meeting of November 8 were approved as submitted.

Ben Adams, Commonwealth Engineering, introduced Chris Harrison, Business Development Manager, who will be overseeing the remainder of the Water Upgrade Project and will continue to provide water and wastewater assistance as needed. Adams updated the status of the Upgrade Project noting that the construction of the Water Tower should be completed this year although the exterior painting and some additional work will be delayed until Spring 2022. The installation of a new well has been delayed pending the need for reissuing of permits by IDEM as the well had to be moved from the initial site due to the condition of the piping at that site. No time line available for that portion of the project. Also discussed was project report for the ten year comprehensive plan as prepared by Adams with updated project cost estimates as requested by Council. The report includes water, wastewater, and stormwater proposed projects with

replacement of the Nancy Street Left Station being at the top of the priority list. The report will also be used as the basis for the update of the Town's CEDIT Comprehensive Plan which expires on December 31, 2021.

Marshal Spitler submitted photographs and provided a verbal report on the progress of the ordered cleanup of a property located at 826 N. Nancy Street. Discussion continued with the owner and Council as to progress at the site.

A deadline of December 31, 2021 was set for removal of six vehicles located on the property.

The owner is to attend the January 10, 2022 meeting of Council for continued discussion of the situation.

Marshal Spitler submitted two quotes for Motorola Radio systems for two of the police vehicles necessary due to updating of County Communication system: Cops Gear \$6642.00; ERS of Fort Wayne \$10164.92. Surfus moved, seconded by Buzzard to accept the quote of Cops Gear. Motion approved unanimously.

Further discussion regarding renewal of a lease of land in Tower Park with the Warren Sportsman club was delayed until 2022 as draft revision of a new lease was rejected by that group.

Ordinances 2021-28, 29, 30, Wages and Benefits for 2022, were submitted in introduction.

The ordinances reflect a .65 cents per hour increase in hourly wage for employees and establishment of a set wage of \$20 per hour for part time

police officers with removal of automatic annual increases for part time officers. There were no amendments to the benefit sections of the ordinances.

The Accounts Payable Register in the amount of \$442,272.28 was approved by consensus.

Morrison reported that the newly amended disconnect policy was now in use. Morrison asked for preapproval of payment for 2021 Firemen Compensation as that invoice will not be available until December 1st and payment is needed at that time of submission. Approved by consensus.

Morrison recommended that due to disparity in bidding for tree/brush trimming affecting primary electric service lines that Council consider using an outside company to handle the project. Following discussion and by consensus, Council approved moving forward with the recommendation.

Due to the age of the accepted quote on installation of a heating/air conditioning unit at Town Hall, the vendor is to notify the Town by January 1, 2022 with a schedule for the project and notice as to whether the bid will be honored.

The next Regular Meeting of Council is scheduled for December 13th. There is also an Executive Meeting and Special Session scheduled for that date for discussion/selection of an individual to fill the January 1, 2022 vacant Council position.



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**Phone:** (260)375-6290 **e-mail:** editor@warrenweeklyindiana.com  
 WARREN WEEKLY is a free paper for the Warren, Indiana area. It is distributed every Friday to rural postal patrons of Warren, Liberty Center, and Van Buren, Indiana. The Warren Weekly is available at Warren Market, Dollar General, and next to the Post Office in downtown Warren, along with various other businesses. The Warren Weekly is also available at Circle K in Van Buren. Total circulation is 3000.  
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 Deadline for news and/or advertising is 10 a.m. Tuesday, for that week's edition. Call if you need something in but won't have it here on time.  
 Leave news and/or advertising at Town Hall or mail to PO Box 695, Warren or email to editor@warrenweeklyindiana.com.  
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**Kudos, Kicks & Karats**

**GIFTING A PUPPY THIS HOLIDAY SEASON? READ THESE TIPS FIRST**

(StatePoint) Thinking of surprising a friend or family member with a puppy this holiday season?


"Before gifting someone with a commitment that lasts well beyond the holidays, make sure you've made your list and checked it twice," says Claire Komorowski, chief executive officer of PuppySpot, a USDA-licensed company whose mission is to make lives better by placing healthy puppies into happy homes.

Having introduced over 200,000 puppies to loving homes, PuppySpot encourages potential dog owners to make responsible decisions this holiday season and are offering the following Do's and Don'ts to help:

- Don't:**
1. Surprise your friend, partner or spouse unless they've openly communicated that they're ready to take on the commitment and can prepare for the puppy's arrival.
  2. Wait too long to start looking if you know this is something you and your family want for the holidays.
  3. Try and cut costs. Healthy, well-bred puppies can be expensive. If you see something that seems too good to be true, it probably is.
  4. Expect a puppy to arrive fully-trained and well-behaved. Puppies can be mischievous and require a lot of time and attention.

- Do:**
1. Leave plenty of time for the entire process, you don't want to rush selecting the right pup for you.
  2. Realize your puppy may not arrive at the exact moment you had hoped for. These are living, breathing animals that require stops and care along their journey. They are not a warehouse package.
  3. Plan to be home for the holidays to acclimate your puppy. Be sure to consider what happens when the holiday

CONTINUED PAGE 8



It's getting to be that time of year.  
 Contact the Warren Weekly today to get your **Christmas Greeting** ordered for the December 24 issue of the Warren Weekly!  
 Contact us at [editor@warrenweeklyindiana.com](mailto:editor@warrenweeklyindiana.com) or 260.375.6290 or [www.warrenweeklyindiana.com](http://www.warrenweeklyindiana.com)

- ASBURY CHAPEL UNITED METHODIST**  
 8013W 1100S -90, Montpelier  
 John McCullough, Pastor  
 Sunday School ..... 9:30 a.m.  
 Worship ..... 10:30 a.m.
- BANQUO CHRISTIAN CHURCH**  
 8294S 900W 35  
 Harold Smith, Pastor  
 Sunday School ..... 9:30 a.m.  
 Worship ..... 10:30 a.m.  
 Bible Study ..... 6:00p.m.
- BOEHMER UNITED METHODIST**  
 Steve Nevius, Pastor  
 Denise Heiniger, S.S. Supt.  
 Sunday Worship ..... 9:30a.m.  
 Sunday School ..... 10:45a.m.
- CENTRAL CHRISTIAN CHURCH**  
 Van Buren, Indiana 765-934-2199  
 Worship ..... 9:30 a.m.  
 Youth Group 4:30-7:30pm at SwitchUp  
 Handicap Accessible  
 Little Panther Preschool 765.934.2099
- HEALING WATERS MINISTRY —**  
**5811 W 600 S, MT ETNA**  
 Pastor Wayne Couch  
 260/515-2517  
 Sunday Prayer ..... 9:15 a.m.  
 Sunday School ..... 9:30 a.m.  
 Worship Service ..... 10:30 a.m.  
 Wednesday Bible Study ..... 6:00 p.m.  
 Sunday Evening Service ..... 6:00 p.m.  
 Daycare provided during Worship
- DILLMAN UNITED BRETHREN**  
 8888S 1100W-90, Warren 375-2779  
 Matt Kennedy, Pastor  
 Worship Service ..... 9:00a.m.  
 Sunday School ..... 10:00a.m.
- HANFIELD UNITED METHODIST**  
 101 N 400 E - Marion 765/664-8726  
 Curtis Banker, Senior Pastor  
 Worship ..... 10:30 a.m.  
 Sunday School ..... 9:15 a.m.
- THE NEW BEGINNING**  
 SR 218, 2 1/8 mile west of Poneto  
 Steve Sutton, Pastor  
 765/728-2065 for more info  
 Sunday Worship ..... 10:30a.m.  
 Thursday Prayer Meeting ..... 7:00 p.m.
- HERITAGE POINTE**  
 Chaplains Gerald Moreland, Ginny Sultz & Dick Case  
 Sunday Morning Worship ..... 9:30 a.m.  
 OTHER SERVICES BY ANNOUNCEMENT  
 Monday thru Friday  
 Chapel Services ..... 9:00 a.m.
- WARREN 1st BAPTIST CHURCH**  
 727 N Wayne St, Warren  
 260-375-2811  
[office@warrenfirsbaptist.net](mailto:office@warrenfirsbaptist.net)  
 Pator Rusty Strickler  
 Youth Dir: Peter & Mindy Fairchild  
 Sunday School ..... 9:00 a.m.  
 Sunday Worship ..... 10:00 a.m.  
 Youth Group: Grades 5-12 ...Sun 11:30  
 Eklesia ..... Sun 6:30pm

- HILLCREST CHURCH OF THE NAZARENE**  
 375-2510  
 Pastor Steven Spencer  
 Bus Service 375-2510  
[www.warrennaz.org](http://www.warrennaz.org)  
 Worship ..... 10:30 a.m.  
 Wed. Midweek Service ..... 6:30 p.m.
- SOLID ROCK UNITED METHODIST**  
 485 Bennett Dr, Warren, IN  
 375-3873  
 Paul Burris, Pastor  
 Sunday School ..... 9:00 a.m.  
 Worship Service ..... 10:00 a.m.
- LANCASTER WESLEYAN**  
 3147 W 543 S, Huntington  
 765.524.3390  
 Pastor Trevor O'Dell, Pastor  
 Sunday School ..... 9:30 a.m.  
 Worship ..... 10:30 a.m.  
 Wednesdays:  
 Bible Study & Prayer ..... 7:00 p.m.
- LIBERTY CENTER BAPTIST CHURCH**  
 694-6622  
 Aaron Westfall, Pastor  
 Sunday School ..... 9:15 a.m.  
 Fellowship ..... 10:00a.m.  
 Worship ..... 10:15a.m.  
 Tues. Bible Study ..... 7:00 p.m.  
 Wed. Choir ..... 6:30p.m.  
 Monthly Meetings  
 1st Mon Ministry Team ..... 7:00 p.m.  
 3rd Sat Mens Prayer Breakfast 8:00 am  
 4th Mon ABW ..... 1:30 pm
- LIBERTY CENTER UNITED METHODIST CHURCH**  
 Pastor Diane Samuels  
 Morning Worship ..... 9:30 a.m.  
 Sunday School ..... 10:45 a.m.
- THE CHURCH AT MCNATT**  
 375-4359  
 Bill VanHaften, Pastor  
 Lois Slusher, Supt.  
 Brittney Miller, Youth & Family Dir.  
 Coffee Fellowship ..... 8:30 a.m.  
 Worship ..... 9:15 a.m.  
 Sunday School ..... 10:30 a.m.  
 Bible Study - Wed. .... 7:00 p.m.
- MT. ETNA UNITED METHODIST**  
 260/468-2148 Sr 9 & 124  
 Rev. Michael Gallant - "Pastor Mike"  
 Multi-Generational Worship 9:30 a.m.  
 Fellowship ..... 10:30 a.m.  
 Sunday Youth ..... 4-6 p.m.  
 Everyone is Welcome
- SALAMONIE CHURCH OF BRETHREN**  
 468-2412  
 Mel Zumbrun, Pastor  
 Worship ..... 9:30 a.m.  
 Church School ..... 10:45a.m.

- UNITED CHURCH OF CHRIST**  
 375-2102  
[www.warrenucc.net](http://www.warrenucc.net)  
 Troy Drayer, Senior Pastor  
 Terry Lee Miller, Youth Pastor  
 Sunday Worship ..... 9:30 a.m.  
 Contemporary Service - Wed 6:30 p.m.  
 Youth Sunday School during Worship Service  
 Youth Group-Wed ..... 6:30 p.m.  
 Communion 1st Sunday of the Month
- VB CHURCH OF THE NAZARENE**  
 765/934-3321 Parsonage  
 Jeff Slater, Pastor  
 Jim Knight, Superintendent  
 Sunday School ..... 9:30 a.m.  
 Adult Worship ..... 10:30 a.m.  
 Children's Church ..... 10:30a.m.  
 Evening Praise Hour ..... 6:00p.m.  
 Hour of Power (Wed) ..... 7:00p.m.
- VB UNITED METHODIST CHURCH**  
 765-934-1431  
 Pastor Brad Hensley  
 Worship Service ..... 9:30 am  
 Sunday School ..... 10:30am  
 Not Home Alone - Wed ..... 3:00 pm  
 Prayer-Bible Study (Thur) ..... 7:00 pm  
 UMW 2nd Wed ..... 7:00 pm  
 Little Ones Book Club 1st Tue 10:00 am  
 Just Older Youth 3rd Tue ..... 12:00 pm  
[www.vanburenmc.org](http://www.vanburenmc.org)
- WARREN CHURCH OF CHRIST**  
 375-3022  
 Ethan T Stivers, Senior Minister  
 Andrew Fisher, Youth Minister  
 Liz Richardson, Childrens MinistryAsst.  
 Tara Bower - Secretary  
[www.warrenchurchofchrist.org](http://www.warrenchurchofchrist.org)  
 Fellowship ..... 9:15 a.m.  
 Worship & Communion ..... 9:30 a.m.  
 Sunday School ..... 11 to 11:50 a.m.  
 Youth:  
 K-6th grade, Mon ..... 6:15-7pm  
 Jr/Sr Hi, Sunday ..... 6-8pm
- WARREN WESLEYAN CHURCH**  
 6th & Nancy Sts. Warren  
 260-228-9084  
 Rev. Allen Laws, Pastor  
 Wesley Welch, Supt.  
 Sunday School ..... 9:30 a.m.  
 Worship ..... 10:15 a.m.  
 Wed Bible Study ..... 6:00 p.m.
- FARRVILLE COMMUNITY CHURCH**  
 11044 E 200 N, Marion, IN  
 765-934-3609  
 Pastor Al Sultz  
 Sunday Worship ..... 10:30 am  
 Sunday School Classes ..... 9:30 am  
 Sunday Adult Bible Study ..... 6:00 pm  
 Thurs. Bible Study ..... 7:00 pm

Please Attend The Church of Your Choice





## AREA NEWS

### OPEN ENROLLMENT

During the annual open enrollment period, it could be helpful to choose a Medicare Part D plan that works with your local Pharmacy. The Warren Pharmacy is constantly trying to fulfil all the regulatory requirements to serve the pharmaceutical needs of our local area. Check with the Warren Pharmacy, or your agent, before you sign up for 2022. Choose a plan that can save you time and miles of travel.

### FIBER PROJECT FOLLOW UP.....

With the cold weather setting in, it is necessary to put a halt on our fiber optic installations in the rural areas. We know that several areas still have a pile of dirt around the in-ground tubs that were installed. It is our intention to leave this extra dirt around the tubs in order for it to settle over the winter. This will save us from having the areas sink and therefore require additional dirt to be brought in next spring. As soon as the weather breaks in 2022, there will be a crew going around to clean up these areas and reseed.

Our installation crews will also start up the process of completing the in house hook ups at that time. It is our intention to have everything complete by early summer 2022, providing the weather cooperates and spring comes early!

Please give our office a call if you have any questions or concerns.

Citizens Telephone Corporation

### SSF 2022

It's only eight months away, Salamonie Summer Festival 2022. Have you thought about what your float will look like? The parade will take place on Friday, July 1, 2022 in downtown Warren.

It's never too early to get your entry in.

We are needing school bands back in our parade, any help with this is appreciated. The Theme for the parade

will be "Homemade Happiness."

Fireworks will take place at Tower Park on Sunday, July 3, 2022 with rain date of July 9.

We will have a band on Friday night after the parade and before fireworks. Karaoke will take place on Saturday evening.

Planned events for the 2022 festival will include, Princess and Hero party; Car Truck, Bike and Golf Cart show; Touch a Truck event; Mark's Ark; Antique Tractor Show; Pioneer Breakfast; Family Fun Freeway, and more to come!

The festival committee meets the second Tuesday of every month at 6:30 at the Knight Bergman Center and our next meeting will be January 11, 2022.

### NOTES FROM TOWN HALL

Snow Time - the snow blades are standing ready to be installed on the truck, the street mix has been ordered, equipment to haul now is ready and now we wait.

Please help us help you during this winter as we work to keep streets clear by

moving your vehicle either off the street, if possible, or to a cleared side of the street as soon as possible. Your help is always appreciated by the guys in the trucks.

Leaf Time - Leaf vacuuming has basically come to a close. If you bag leaves or yard waste, take to the mulch pile at the Utility Garage on Second Street but, please, empty the bag and take them with you.

2022 Payment Plans - Methods to pay utility bills for the Town will see a major change in 2022 with the addition of online options for payment and for access to account information. No official date set for installation but will be one of the first months. Of course, payments will always be accepted in the office also. An information sheet will be included in your January or February billing.

Meetings and Closings - Warren Town Council has only one meeting scheduled in December for Monday, December 13th. The office will be closed December 23, 24, and 27 for Christmas and

December 31 and January 3 for New Years.

Disconnect date for December 1st bill - due to the Holiday Schedule, disconnect for the December 1st utility bill will be January 4, 2022.

### MEMORIAL BOWS

Bows for the Town Christmas Tree are still available at Town Hall courtesy of Gebhart's Floral Barn. At \$2 each, the name of the person being honored is added to the bow before placement on the tree at Town Hall. White for one deceased, red for one living, and yellow for service members living or deceased. The proceeds are used by the Chamber of Commerce to defray costs of Christmas Lighting in the downtown. The beautiful tree at Town Hall has been donated this year by the family of Maud Nuss.

### FARMER'S ALMANAC

The Warren Pharmacy has the 2022 Farmers Almanac available. The Almanac contains tips for gardening, farming, cooking and recipes, along with weather predictions and many helpful insights that affect your life, including the best days to get your hair cut. Best of all, it is FREE when you fill a prescription at the Warren Pharmacy. Extra copies can be purchased for only \$1.00.

*Check the Classifieds*



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Monday	4pm-7pm	Friday	11am-6pm
Tue-Wed	11am-6pm	Saturday	9am-5pm

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### Community Calendar

Items listed here are open to the public. If there is an admission charge or items are for sale or a donation is necessary, there is a one-time \$5 fee to be listed. Events can be listed for as long as 6 months. (If an event is canceled, please notify WW.) Only event, place, time, and sponsor, for events in Warren, and the surrounding area will be listed.

Dec 3-5	Pulse Opera House - Greatest Christmas Story ... Told
Dec 5	5:30p Live Nativity @ SWCC Church, Poneto
Dec 10-12	Pulse Opera House - Greatest Christmas Story ... Told
Dec 13	6:00p W - Town Council Meeting @ Assembly Hall
Dec 14	6:30p W - SSF Meeting at KBC
Dec 15	7:00p V - Town Council Meeting
Dec 20	6:30p W - KBC Board Meeting at KBC
Dec 21	FIRST DAY OF WINTER
Dec 24	CHRISTMAS EVE

*Bread of Life Food Pantry - Wed 2 - 4:00pm at KBC;*

*Bargain Basement - Friday & Saturday 9 - 4 at KBC*

*These Events Can Also Be Found at www.warrenweeklyindiana.com*

## AREA NEWS CONTINUED

### WONDERLAND OF LIGHTS

Come see the state park like never before! Ouabache Wonderland of Lights runs nightly Dec. 3- 31, 2021 from 6:00 p.m. to 9:00 p.m. Admission is \$5/car (cash or check only). This is a safe and exciting way to celebrate the holidays. The drive through event has many lighted displays throughout the park that can be seen from inside your car, including a synchronized light show at the Fire Tower Plaza and over 40 displays in the campground. Gift certificates for entrance into the Wonderland of Lights are available for \$5. Gift certificates are available only during the event times of 6-9 pm at gatehouse.

The event also has an opportunity for children to mail letters to Santa and receive an answer back.

Drop letters into Santa's mailbox with a self-addressed stamped envelope. Santa's mailbox is located at the main gatehouse each night, 6-9pm, until December 20.

Proceeds from event go to Friends of Ouabache State Park to support park projects.

For more information, email [friendsofouabache@gmail.com](mailto:friendsofouabache@gmail.com) or call Ouabache State Park 260-824-0926.

Ouabache State Park ([stateparks.IN.gov/2975.htm](http://stateparks.IN.gov/2975.htm)) is at 4930 E. St. Road 201, Bluffton, 46714

### PACKING/SHIPPING

#### MATERIALS

The Warren Pharmacy has plenty of extra materials for packing boxes and shipping your packages. Bubble wrap, bags of air, brown wrapping paper, styrofoam peanuts and empty small and medium sized boxes are available Free at the Warren Pharmacy.

We even have some small and medium styrofoam or insulated boxes, designed for refrigerated items, along with ice paks.

### EXTRAVAGANZA

Taylor University Chorale and Taylor Sounds present Sing Noel: A Christmas Extravaganza.

Performance, Saturday, December 4, 7:30 pm at Rediger Chapel Auditorium, Boren Campus Center, Taylor University, 236 West Reade Avenue, Upland, IN 46989.

No admission charge

Join the Taylor University Chorale, Taylor Sounds, and friends for the return of Sing Noel: A Christmas Extravaganza. After a year without Christmas concerts, the Chorale is singing in the season with extra Christmas magic. Come join the celebration, Saturday, December 4 at 7:30pm in Rediger Auditorium.

Admission is free and all are welcome.

### WHAT TO KNOW ABOUT

#### EARLY IRA WITHDRAWALS

While you're working, you may be contributing to an individual retirement account (IRA), which can provide a tax-advantaged way to save for your future. So, is it ever a good idea to tap into your IRA before you retire?

Ideally, you should leave this account intact until your retirement. After all, you could spend two or more decades in retirement, so you'll need a lot of financial resources. Still, life is unpredictable, so there may be times you'll consider taking money from your IRA. You'll need to be aware, though, that if you withdraw funds before you turn 59½, you will generally trigger a 10% penalty. Plus, you'll be taxed on whatever you take out, thereby losing, at least in part, the benefits of tax-deferred earnings offered by a traditional IRA. (With a Roth IRA, you can withdraw your contributions free of taxes and penalties, but the earnings may be taxed and penalized if you take them out before you're 59½.)

If you need to withdraw funds from your IRA before you're 59½, you may be able to avoid the 10% early

withdrawal penalty if you meet an exception, such as one of these:

**Paying for college** – You are allowed to take penalty-free withdrawals to pay for tuition and other qualified higher education expenses for you, your spouse, children or grandchildren. However, since the withdrawals may be considered taxable income, they could reduce the student's eligibility for financial aid.

**Buying a first home** – You and your spouse can each withdraw up to \$10,000 from your respective IRAs to buy your first home. To qualify as a first-time homebuyer, you (and your spouse) need to have not owned a home for the two years preceding your home purchase.

**Having a child** – Following the birth or adoption of a child, you and your coparent can each withdraw up to \$5,000 from your respective IRA without paying the 10% penalty.

**Covering medical expenses** – You may be able to avoid the early withdrawal penalty if you use the money to pay for

unreimbursed medical expenses (for you, your spouse or dependents) that exceed 7.5% of your adjusted gross income. You may also qualify to take a withdrawal without penalty to pay for health insurance premiums if you are unemployed. In the case of a disability, the 10% early withdrawal penalty also may not apply.

These aren't the only exceptions to the 10% withdrawal penalty, but they do cover many of the common reasons that people may consider an early withdrawal from their IRAs. And if you do need to take an early withdrawal, consult with your tax advisor to determine your eligibility for avoiding the 10% penalty. Keep in mind, though, that you do have ways to potentially reduce the necessity of withdrawing from your IRA early. One proven technique is to build an emergency fund

containing at least three to six months' worth of living expenses, with the money kept in a liquid account. You might also consider opening a line of credit. A financial professional can help you explore other options, as well.

Ultimately, if you can leave your IRA intact until you retire, you'll be helping yourself greatly. But if you do need to tap into your account early, at least be familiar with the possible drawbacks – and how you might avoid them.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor, Nicole Johnson.

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## GENEALOGY REPORT

### COBBS

Joseph John Cobbs, 64, of Alpine, Texas, passed away at his home on August 21, 2021.



Joe was born on March 3, 1957 to Rev. Ernest L. and Geraldine (Swing) Cobbs.

Throughout his childhood, Joe lived in Indiana including the towns of Lincolnville, Converse, Shippshewana, Arcola, Russiaville, and Ossian. Following high school at Norwell, Joe moved to Alpine, Texas, where he lived until his death. Joe enjoyed fishing, cooking, gardening, small engine repair, and carpentry.

Joe is survived by brothers: James (Katy) Fremont, Indiana; DeWain (Jeannie), Warsaw, Indiana; Charles, Upland, Indiana; sisters: Patricia (Dan) Stanley, Van Buren, Indiana; and Catherine (Gerald) Clayton, Sidney, Ohio. He is also survived by 14 cousins, and many nieces and nephews.

Joe was preceded in death by his parents.

A family graveside service was recently held by the family at Fairview Cemetery, Hometown, Indiana.

### MUSSELMAN

Lena Marie (Wilson) Musselman, 83 of Heritage Pointe of Warren,



passed away late Monday evening, November 22, 2021 at Parkview Hospital in Huntington.

She was born on July 15, 1938 in Olive Hill, Kentucky to Robert & Norma (Roe) Wilson and graduated from Olive Hill High School. She married Paul J. Musselman on September 4, 1966 in Warren. They shared 34 years of marriage before he preceded her in death on December 31, 2000. Lena was a homemaker for 55 years and worked at Heritage Pointe in Warren. She enjoyed doing crafts and loved to watch Jeopardy &

Wheel of Fortune on T.V.

Along with her enjoyment for reading and enjoyed collecting angels and dolls.

Lena made the world best Peanut butter fudge for her family and friends!

Survivors include her daughter, Michele R. (Richard) Hampton of Poneto, her grandchildren that she dearly loved; Kyle (Lauren) Hampton of Marion, Austin Hampton of San Antonio, TX, and Jayla Hampton of Markle, along with 5 great grandchildren.

Lena was born the 3rd of 12 children in her family. She is survived by her siblings; Talmage (Donna) Wilson of Springfield, OH., Mike (Dottie) Wilson of Winchester, KY, Robert (Judy) Wilson of Olive Hill, KY, Barb (Bob Graves) Trent of Columbus, OH, Carol (Jack) Wilson of Williamsburg, VA and Teresa (Kenny) Binion of Olive Hill, KY.

She is preceded in death by her parents, husband and siblings; Carl Wilson, Delores Thompson, Kenneth Wilson, Terry Wilson and Rita Coats.

Funeral services will be held at 12 Noon on Saturday (December 11, 2021) at the Thoma/Rich, Lemler Funeral Home in Bluffton with Pastor Steven Spencer officiating.

Friends are invited to visit with the family for one hour prior to the service. Burial will follow at Woodlawn Cemetery in Warren, next to her husband.

Memorials may be made in Lena's memory to Heritage Points of Warren.

Funeral arrangements have been entrusted to the care of the Thoma/Rich, Lemler Funeral Home in Bluffton.

### BROWN

Alan E. Brown, 87, was a loving, spirit-filled gentleman.



On Nov. 22, 2021, dedicated caregivers of both The Heritage Pointe of Warren and Heartland Hospice, lovingly assisted Alan at the end of his life's journey.

Alan was born in 1934 in Huntington, IN to Ralph O. and Vernice (Haynes) Brown and currently resided in Warren, IN.

Alan is survived by his devoted wife of 51 years, Melody L. Brown (Myers); his 3 sons, Neal Brown, David (Helen) Brown, and Tyson (Nicki) Brown; his 5 grandchildren, Erik, Michelle, Jayce, Abbey, and Ethan; and his 2 great-grandchildren, Xavier and Madison; and his sister, Linda Jo (John) Krieger.

Preceding Alan in death are his sister Sandra Fay Kline (Ed Kline surviving husband) and Alan's first wife, Pauline K. Boxell, mother of Neal and David.

Alan graduated high school at Huntington Township and received further education while in the Air Force and at Huntington College. No matter where he went, a book was always in his hand.

Alan served in the Air Force from 1956 to 1960 in multiple locations (Burlington, VT; White Sands, NM; Iwo Jima; and Thule, Greenland). His specialty was Water Purification and he also served as an Apprentice Astro-Physicist at the White Sands Observatory in NM (Sac Peak). Alan was loved by all who met him, never met a stranger, and led a very creative life. After working for several companies in accounting positions, Alan met his second wife, Melody, in 1969 while they were both employed at Phelps Dodge Magnet Wire in Ft. Wayne, IN.

They also worked together for many years in self-employment as interior decorators and in their ServiceMaster cleaning service franchise. Alan retired from Alamo Blinds in Ft. Wayne, where he served as Plant Manager. Alan continually sought to expand his understanding of God's plan for us and did all he could to spread that enthusiasm for God during his lifetime. He was a member of New Hope United Brethren Church in Huntington, IN. His Christian heart found comfort and direction in his vast library of

books, most of which were God-centered. He has finally begun his eternal Heavenly journey with his list of questions for God in hand.

Private cremation services were held. All are welcome to join Alan's family for a Remembrance of Life Celebration on Sunday, January 9, 2022, from 2-5pm at D.O. McComb and Sons Lakeside Park Arrangement Center and Hospitality Room at 1140 Lake Ave, Fort Wayne, IN.

Memorials may be made to Heartland Hospice, 2720 Dupont Commerce Ct #210, Fort Wayne, IN 46825.

### REYNOLDS

Susan J. Reynolds, 69, of Montpelier, IN, passed away at 6:43 PM on



Monday, November 22, 2021 at her home in Montpelier, IN.

She was born on Friday, January 11, 1952, in Blackford County, IN. Susan was a 1970 graduate of Blackford High School. She received her LPN from St. Francis School of Nursing. She had worked at Marion General Hospital ER, Caylor Nickel, Bluffton, IN, Memorial Hospital, and retired in 2017 from Swiss Village, Berne, IN. She was a former member of the St. Margaret's Catholic Church. Susan was a past member of the Millard Brown American Legion Auxiliary, was formerly on the Jamboree committee, and Montpelier Fire Dept. Auxiliary. She enjoyed knitting, doing crossword puzzles, Halloween, was an avid IU fan, and most of all loved spending time with her grandchildren, family, and friends.

Loving Survivors include her Son - Adam Smith, Montpelier, IN, Brothers - Paul "Eddie" (Janice) Smith, Montpelier, IN, Joe B. "Jody" Smith, Montpelier, IN, Grandchildren - Kaisyn Smith,

Montpelier, IN, Audrianna McCammon, Montpelier, IN, and several Nieces & Nephews.

She was preceded in death by her Father - Joe E. Smith, Mother - Norma W. (Sharp) Smith, Daughter - Madisyn Reynolds, and Sister - Sheila A. Slater.

Family and friends may gather to share and remember at Walker & Glancy Funeral Home 109 W Windsor St Montpelier on Friday, November 26, 2021 from 3:00 PM to 8:00 PM.

A service to celebrate her life will be at Walker & Glancy Funeral Home at 10:30 AM on Saturday, November 27, 2021 with Rev. Steve Sutton officiating. Interment will follow in the St. John's Catholic Cemetery in Montpelier.

Preferred memorials: To The Family For Funeral Expenses.

### ROGERS

Robert David Rogers, 82, of Huntington, IN died Wednesday, Nov. 24, 2021, at 6:45 p.m., at his home.

Mr. Rogers graduated from Andrews High School in 1956. He served in the U.S. Air Force for six years. He attended Fort Wayne Bible College. He retired in 1990 from General Electric as a Water Treatment Specialist after 32 years of service. He was a member of The Mission House Church of Huntington.

He was born on Dec. 2, 1938, in Monroe, MI, to Charles and Gladys Covell Rogers. He married Carolyn Riley on Jan. 30, 1965, in Westernport, MD. She survives in Huntington.

Additional survivors include three daughters, Catherine (Dean) Whitesell, of Punta Gorda, FL, Rebecca (Chris) Collins, of Huntington, and Heather (Adam) Brockhaus, of Warren; three grandsons, Andrew (Angela) Lamar, Michael (Alysa) Lamar and Jeremy (Melinda) Shelley; four granddaughters, Cassandra (Keith) Zygand, Katherine Collins, Courtney (Jon) Mills and Gabrielle

**CONTINUED PAGE 6**

## AREA NEWS CONTINUED

**MORE PAGE 5**

Mason; and 12 great-grandchildren.

Calling will take place on Tuesday, Nov. 30, 2021, from 10 a.m. to noon, at The Mission House, 734W-100S, Huntington. A funeral service will immediately follow with Rev. Jim Splawn officiating.

Burial will be in Star of Hope Cemetery.

Memorials may be made to The Mission House, in care of Bailey-Love Mortuary, 35 W. Park Drive, Huntington, IN 46750.

**HOW MEDICAL TECHNOLOGY IS HELPING THOSE WITH PARKINSON'S DISEASE**

(StatePoint) When Ann Hanley was 49 years old, she noticed that she had persistent stiffness in her shoulders and her arms weren't swinging normally when she walked. This became particularly pronounced when it affected her ability to travel to horse races with her husband, who manages a farm, breeding champion racehorses. After visiting several specialists, a neurologist recognized she had Parkinson's disease (PD). The diagnosis was a shock, as Hanley had previously

viewed PD as a disease that mainly affected older men. Initially the idea of living with a progressive disease was overwhelming for Hanley -- a self-described social butterfly -- and so was maintaining her desire to be active.

PD is the second most common progressive neurodegenerative condition, affecting more than 1 million people nationwide, according to the Centers for Disease Control and Prevention. While it can't be cured, medications are often prescribed to help manage symptoms. Unfortunately, some of these drugs are associated with side effects like involuntary movements and motor fluctuations. And over time, these medications can become less effective.

Now 63, Hanley is a veritable expert on her condition and an advocate for other patients. Seven years ago, she began volunteering at the University of Kentucky Hospital, shadowing a leading neurosurgeon who specialized in a PD treatment called Deep Brain Stimulation (DBS), which helps patients manage the motor symptoms of the disease when medication alone is no longer effective. DBS uses a small medical

device implanted in the body and connected to leads that stimulate a portion of the brain to control the motor functions affected by movement disorders, including tremors, slowness and rigidity.

Until recently, physicians have had to rely on older DBS technology. However, the Boston Scientific Vercise Genus DBS System, approved for use in 2021, is designed to customize therapy to match each patient's specific needs and allow for flexible stimulation therapy delivery as the disease progresses. This is important, because PD advances over time, and no two people experience progressions the same way.

"Ultimately, with early enough intervention, DBS is a tool that can help people with PD reduce tremors, increase mobility, and even reduce the amount of medication needed -- offering a reprieve from unpleasant side effects," says Dr. Michele Tagliati, MD, director, Movement Disorders Program, Cedars Sinai (Los Angeles). "In particular, this therapy is designed with patient comfort and convenience in mind and gives physicians the ability to manage the ever-evolving needs of a patient as their Parkinson's advances."

Hanley knew it was time to try DBS herself when her walking had slowed, she was stooped over, her back hurt relentlessly and she was experiencing significant tremor in her right hand and leg. After undergoing the procedure, she was amazed at how DBS had helped her.

"When they turned on the device, I experienced an indescribable moment. My

symptoms were suddenly reduced, and I felt more in control of my motion," says Hanley.

With DBS, Hanley was able to completely come off her PD medications and experienced increased mobility. While results vary for different patients, she's now able to walk, cycle and swim regularly, and attend every horse race with ease.

Today, Hanley is an advocate for DBS therapy and volunteers support to other patients, assisting during their appointments and even holding their hands during the DBS procedure. She's also raised \$3.5 million dollars through her fundraising efforts to support PD research at the University of Kentucky Hospital.

To learn more, visit DBSandMe.com, a resource developed by Boston Scientific.

If you or a loved one have PD, consider talking to your doctor about the most appropriate treatment, and if DBS could be an option for you.

**WHAT EVERY NEW PARENT NEEDS TO KNOW ABOUT RSV**

(StatePoint) While COVID-19 and influenza continue to make headlines, another contagious respiratory virus has been spreading at an alarming rate, one which can be severe and even life-threatening to infants and toddlers.

Indeed, respiratory syncytial virus, or RSV, is so common that nearly 100% of children have been infected with the virus by age two. It's also the leading cause of hospitalizations in all infants. While most people, including

infants, develop only mild symptoms, for some, it can progress to severe complications. Despite these facts, many parents have never heard of RSV. This is why the American Lung Association with support from Sanofi Pasteur, is working to educate expectant mothers, parents and caregivers about RSV's symptoms, when to contact a healthcare provider, and the steps they can take to protect themselves and their children.

"Typically, peak season for RSV infection in the United States is fall through spring, however, a rise in cases in the summer of 2021 prompted a health advisory from the Centers for Disease Control and Prevention. With people taking fewer precautions as COVID-19 restrictions are lifted, RSV is spreading at an unusually high rate," says Albert Rizzo, M.D., chief medical officer for the Lung Association.

Recognizing RSV

Here are the symptoms of RSV, as well as how to recognize signs that may indicate a worsening illness:


- Mild cold-like symptoms, including congestion, runny nose, fever, cough and sore throat.
- Very young infants may be irritable, fatigued and have breathing difficulties.
- A barking or wheezing cough can be one of the first signs of a more serious illness.
- Infants with severe RSV will have short, shallow, rapid breathing. This can be identified by a "caving-in" of the chest between and under the ribs (chest wall retractions), a "spreading-out" of the nostrils with every breath (nasal flaring), and abnormally fast breathing. In addition, the mouth, lips and fingernails may turn bluish due to lack of oxygen.

When to call the doctor: Parents should call their pediatrician if their child has a poor appetite or decreased activity level, cold-like symptoms that become

**CONTINUED PAGE 8**

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## AREA NEWS CONTINUED

### MORE PAGE 6

severe, a shallow cough that continues day and night, or their child is experiencing any new, worrisome symptoms. They should seek emergency care if their child is having trouble breathing.

### Preventing Infection

RSV is spread through close contact with someone who's infected via coughing and sneezing, or from touching objects such as toys or doorknobs that have the virus on them.

"Those in contact with an infant or young child, especially if they were born prematurely, are very young, have chronic lung or heart disease, a weakened immune system, or have neuromuscular disorders, should take extra care to keep them healthy by washing hands, covering coughs or sneezes and avoiding them when sick, if at all possible," Dr. Rizzo adds.

There's no vaccine yet to prevent RSV, but scientists are working hard to develop one. However, everyone can help stop its spread in the following ways:

- Avoiding close contact with infected people.
- Avoiding sharing cups, bottles or toys that may be contaminated with the virus.
- Washing hands with soap and water after coming into contact with an infected person.

More information about RSV is available at [Lung.org/RSV](http://Lung.org/RSV).

For parents of little ones, being aware of RSV is critical during its peak season and beyond.

### 5 WAYS TO PROTECT YOUR HOLIDAY BUDGET

(StatePoint) It may be the season of cheer, but for many, the holidays are rife with anxiety about expenses. A recent survey shows that staying on budget is Americans' top concern this holiday season, followed by incurring long-term debt, shipping costs and being charged late or hidden fees.

Here are five tips to protect your holiday budget:

1. Set a spending cap with friends and family. Americans plan to spend \$998 on gifts this holiday season, according to the National Retail Federation. 'Tis the season for giving, but make sure you don't overspend. Know your budget up front and communicate that with loved ones. Another idea to limit spending is to put everyone's name into a hat. Each person draws one name and buys a gift for just the person they selected. You can add a bit of intrigue by keeping the identity of your recipient a secret until you open gifts!

2. Take advantage of deal days. Timing is everything for getting the best prices. Do your homework in advance to pay significantly less and wait for big sales days, such as Super Saturday before Christmas, which is great for last-minute gifts.

3. Purchase gift cards with peace of mind. Gift cards are a popular, convenient gift, but some would-be buyers may hesitate to purchase them out of fear that the business may end up closing, especially those still struggling during the ongoing pandemic. Erie Insurance is taking away that concern with gift card reimbursement coverage, which is provided to certain eligible homeowners at no additional charge. The coverage provides reimbursement for up to \$250 per gift card at local businesses within 100 miles of a customer's home if the business permanently closes within a year after purchase. Reimbursement coverage is limited to \$500 per policy period.

4. Track when products are discounted with a browser extension. Do you want the best deals but don't have the time to spend searching for them? There are extensions you can download on web browsers that will compare prices and even apply the best coupon codes at checkout.

5. Use credit card rewards. You've earned those points throughout the year and now

is a great time to cash them in. The simplest way to use points is for gift cards, as it's one of the top requested gifts and there are many categories to choose from, including restaurants, clothing and grocery stores. Another option is to take advantage of the money saved from a statement credit to cover the expense of holiday gifts.

Being mindful of your spending now can help you have a low-stress holiday season and start the new year off on the right foot.

### RAISING AWARENESS OF PARKINSON'S NON-MOTOR SYMPTOMS VIA STORYTELLING

(StatePoint) With the help of an Airstream trailer traveling the country, people with Parkinson's disease will soon have a unique opportunity to record and share their experiences and personal stories as part of a program called "Yours, Truly."

Nonmotor symptoms associated with Parkinson's disease, as a whole, can be more troublesome than motor symptoms, in terms of quality of life. The stigma around these symptoms may also create challenges. As a recent survey shows, caregivers to those living with Parkinson's disease psychosis are hesitant to discuss Parkinson's non-motor symptoms involving psychosis with physicians in the presence of patients so as not to embarrass them. "Patients and caregivers are reluctant to talk about non-motor symptoms out of concern for their loved ones," said Leilani Pearl, senior vice president of communications at the Parkinson's Foundation. "Having a place to hear and share the unique experiences of others living with Parkinson's will increase awareness of symptoms and may help others get the care they need."

"Parkinson's disease affects about 1 million people in the United States, which may

present with both motor and non-motor symptoms. Around half of the people living with Parkinson's disease may develop hallucinations or delusions over the course of their disease, but the majority of people don't proactively tell their physicians about these symptoms. That's why I believe it's so important to share experiences across languages and cultures," said Dr. Gus Alva, assistant professor at University of California, Riverside Medical School, Department of Neuroscience.

The storytelling campaign is in collaboration with StoryCorps, a non-profit organization whose mission is to "preserve and share humanity's stories in order to build connections between people and create a more just and compassionate world." Sponsored by Acadia Pharmaceuticals Inc., "Yours, Truly" invites people with Parkinson's disease and their care partners to record interviews about their lives and preserve their story in StoryCorps' national archive.

Signs and symptoms of Parkinson's disease can vary, with people experiencing both motor symptoms (such as slowness of movement, resting tremors, limb stiffness and trouble with balance) and non-motor symptoms (such as constipation, impaired bladder control, anxiety and depression, loss of mental sharpness/acuity, hallucinations and delusions). When people living with Parkinson's disease experience hallucinations and/or delusions related to their condition, it is known as Parkinson's disease psychosis. A hallucination is a perception-like experience that occurs without an external stimulus and is seen,

heard, felt, tasted or smelled. A delusion is a false, fixed belief despite evidence to the contrary.

To share or view a story, access educational resources in English or Spanish, or to find out where you can visit the StoryCorps airstream, visit

[www.YoursTrulyPDP.com](http://www.YoursTrulyPDP.com). Already, several Parkinson's families have shared their stories and added their voices to StoryCorps' national archive.

### MORE PAGE 2

excitement dies down. Puppies need a great deal of attention, especially during their first year.

4. Use reputable services, like PuppySpot, which is authorized by the American Kennel Club and has its own independent scientific advisory board that collaborates with the USDA to ensure all national standards are exceeded. To learn more about PuppySpot and its promise to connect the nation's top breeders to caring, responsible pet owners, visit [www.puppyspot.com](http://www.puppyspot.com).

While there is perhaps no more joyful holiday surprise than a puppy, this is one gift that should never be given lightly. By weighing the decision carefully, you can ensure that a puppy's new home is their fur-ever home.

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