

Friday, February 2, 2023

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Warren Weekly

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Thought for the Week: The only thing that overcomes hard luck is hard work. Harry Golden

FISH FRY

The annual HCCOA Fish Fry will be held Friday February 2nd from 4-7 p.m. at the Knight Bergman Civic Center. Dinner will be Drive-Through only for a cost of \$12.00 per meal.

STATE ROAD 3 TO CLOSE

FOR BRIDGE CONSTRUCTION

WELLS COUNTY, Ind. – The Indiana Department of Transportation announces the closure of State Road 3 between State Road 18 and State Road 218.

Bridge construction is expected to begin on or after February 5, and is scheduled to last until the end of September. All work is weather-dependent and schedules are subject to change.

During the closure, drivers should use the posted detour of S.R. 18, State Road 5, and S.R. 218, or seek an alternate route.

INDOT encourages drivers to consider worker safety by slowing down, using extra caution and driving distraction-free when traveling in and around all work zones.

BENCH MURALS

The LaFontaine Arts Council (LAC) has partnered with the City of Huntington in their effort to procure new upcycled benches for the community. The LAC, in addition to donating towards the cost of the benches, will sponsor and oversee the implementation of murals for 8 of the new city bench structures to be installed downtown and in city parks. These benches, made by a midwestern company called

Canvus, have been constructed from recycled wind turbine blades and are a durable and sustainable alternative to the worn-down benches they will replace. Some of the benches offer features like lighting and shade and shelter from the elements.

The LAC is looking for Artists to submit their mural proposals for consideration. Each artist chosen will receive a stipend of between \$500 and \$1000, at the discretion of the LAC. Paint will be supplied to the winning muralists. Painting of the murals will commence in the Spring of 2024, weather permitting.

Artists are welcome to submit multiple designs. Design submissions are due by March 25, 2024 and can be submitted via the LAC web site. The LAC will choose the winners on March 27. Announcements will be made on the LAC Facebook page and all participants will receive notification via email.

The LAC provides rules and guidelines with canvas dimensions on the online submission form.

The LaFontaine Arts Council has been providing Arts in Education programming to the Huntington County Schools for over 30 years. Currently the council is funding programs including the Fort Wayne Philharmonic, Young Artist Awards, along with Grant and Scholarship programs. The LAC Board of Directors meets every fourth Tuesday at 6 pm and board meetings are open to the public. For more information, reach out to lafontaineartscouncil@gmail.

com or visit their web site at lafontaineartscouncil.org.

BEREAVEMENT SUPPORT

When a loved one passes away, grief can be bewildering and isolating. While each person experiences grief in their own way, getting support to help you understand your grief and find companionship with others dealing with similar struggles can be important in helping you navigate your feelings and move forward.

Parkview Hospice counselors facilitate bereavement support groups across the area. Any community member who has experienced the loss of a loved one, recently or longer ago, and is seeking a compassionate, supportive environment in which to heal is welcome to attend.

The groups focus on concepts in the book, "Understanding Your Grief," by noted author, educator and grief counselor Alan D. Wolfelt, Ph.D. Wolfelt's exploration of grief, self-compassion and practical steps toward healing has been a helpful guide for thousands of people nationwide. Wolfelt is founder and director of the Center for Loss & Life Transition in Fort Collins, Colorado.

Support group members will receive a free copy of the book, which they will read and discuss during the meetings as they explore the normal emotional responses to illness and death and ways to cope.

Experienced hospice social workers encourage group members on their grief

journey. Rev. Ken Weaver, LCSW, LMFT, hospice chaplain, and Cathy Petrie, LCSW, bereavement counselor, have led support groups together in Noble and LaGrange counties for 15 years. Petrie is joined by Angela Beer-Walker, LCSW, hospice social worker, in facilitating the Garrett group.

Past participants in Understanding Your Grief meetings have had these and similar comments on their experience:

- "It helped me share with my family and friends what I was going through. It helped with my deep depression. I didn't feel alone in my grief."
- "It gave me a safe place to express my thoughts, anxieties and feelings."
- "I am so glad I made the decision to attend. It gave me tools – the book and my leaders – to help me work through my feelings. It was nice to be with others who

knew exactly what you were feeling. I truly enjoyed that connection. They were very kind and thoughtful. They listened with no judgments."

Bereavement support groups are also available in Allen and Huntington counties on an ongoing basis.

The Allen County group meets 5:30 to 7 p.m. on the second and fourth Wednesday of each month in the PACH Conference Room at Parkview Randallia Hospital, 2200 Randallia Drive, Fort Wayne. Participants should use ground floor entrance 2 to access the PACH room.

The Huntington County group meets 5:30 to 7 p.m. on the second and fourth Wednesday of each month in the Parkview Home Health office at 2806 Theater Avenue, Suite A, Huntington.

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"LOVE WARREN" VALENTINE DAY GIVEAWAYS

Historic Warren Main Street has partnered with local businesses and will be having Valentine Day giveaways. Follow Historic Warren Main Street on Facebook to enter all 4 Giveaways! Contest kick-off February 1 and will end February 8, with the drawings on Friday, February 9th!

You won't want to miss a chance to win items from: Blue Poppy Design, Hoosier Type Company, Created Décor & More and Son-Rise Bakery!

Join the "Love, Warren – Love Local" February Fun and support local businesses for your Valentine Gifts.

WARREN WEEKLY • Owner/Publisher: Nicki L. Zoda
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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 available online only by noon on Wednesday. The paper can be read at the Warren Public Library for those who don't have internet access.
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Kudos, Kicks & Karats



Busy busy week, so much to do so little time. Seems like weekends fly by but the week goes so slow.

We celebrated John's 62nd birthday this week with a meal at the Texas Roadhouse and of course Kylynn had to make sure they did the cattle call for papaw, so much that she got on the makeshift cow, that was the deal. You can tell them to do the cattle call, but Kylynn had to set on the cow and she did.

I got all my end of year book work done and now I'm starting on the taxes. So for the next few weeks I'll be off into the world of ugh. Lol

Getting the cookbook ready to send to press that will be available during the festival. We got some great new and old recipes. Nothing better than good ole tried and true recipes.

Recipes that have been handed down from generation to generation. Then of course there is always the new recipes that start a family tradition.

Have a good week, I am hoping I do. Let's hope the ground hog gives us a good report.

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|---|---|---|
| <p>ASBURY CHAPEL UNITED METHODIST
 8013W 1100S-90, Montpelier
 Nick Miller, Pastor
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.</p> <p>BANQUO CHRISTIAN CHURCH
 8924S 900W 35
 Harold Smith, Pastor
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.</p> <p>BOEHMER UNITED METHODIST
 Steve Nevius, Pastor
 Denise Heiniger, S.S. Supt.
 Sunday Worship 9:30a.m.
 Sunday School 10:45a.m.</p> <p>CENTRAL CHRISTIAN CHURCH
 Van Buren, Indiana 765-934-2199</p> <p>Worship 9:30 a.m.
 Youth Group 4:30-7:30pm at SwitchUp
 Handicap Accessible
 Little Panther Preschool 765.934.2099</p> <p>HEALING WATERS MINISTRY —
 5811 W 600 S, MT ETNA
 Pastor Wayne Couch
 260/515-2517</p> <p>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</p> <p>DILLMAN UNITED BRETHREN
 8888S 1100W-90, Warren 375-2779
 Matt Kennedy, Pastor
 Worship Service 9:00a.m.
 Sunday School 10:00a.m.</p> <p>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.</p> <p>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.</p> <p>HERITAGE POINTE
 Chaplains Gerald Moreland, Ginny Soultz & John Moyer
 Sunday Morning Worship 9:30 a.m.</p> <p>OTHER SERVICES BY ANNOUNCEMENT
 Monday thru Friday
 Chapel Services 9:00 a.m.</p> <p>WARREN 1st BAPTIST CHURCH
 727 N Wayne St, Warren
 260-375-2811
 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
 Ekklesia Sun 6:30pm</p> | <p>HILLCREST CHURCH OF THE NAZARENE
 375-2510
 Pastor Steven Spencer
 Bus Service 375-2510
 www.warrennaz.org
 Worship 10:30 a.m.
 Wed. Midweek Service 6:30 p.m.</p> <p>SOLID ROCK CHURCH OF WARREN
 485 Bennett Dr, Warren, IN
 375-3873
 John Boyanowski, Pastor
 Sunday School 9:00 a.m.
 Worship Service 10:00 a.m.</p> <p>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.</p> <p>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</p> <p>LIBERTY CENTER COMMUNITY CHURCH
 Pastor Diane Samuels
 Fellowship Time 9:00a.m.
 Morning Worship 9:30 a.m.
 Sunday School 10:45 a.m.</p> <p>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.</p> <p>MT. ETNA COMMUNITY LIFE CHURCH
 260/468-2148 Sr 9 & 124
 Rev. Michael Gallant - "Pastor Mike"
 Good Morning Church (Sunday School for all ages 9:00 - 9:45
 Worship Service 10:00 - 11:00
 Everyone is Welcome</p> <p>SALAMONIE CHURCH OF BRETHREN
 468-2412
 Mel Zumbrun, Pastor
 Worship 9:30 a.m.
 Church School 10:45a.m.</p> | <p>FIRST CHRISTIAN CHURCH OF WARREN
 375-2102
 www.firstccw.net
 Troy Drayer, Senior Pastor
 Takarra Myers, Youth Director
 office@firstccw.net
 Sunday Worship 9:30 a.m.
 Wednesday Bible Study 6:00 p.m.
 Youth Sunday School during
 Worship Service
 Youth Group-Wed 6:00 p.m.
 Communion 1st Sunday of the Month</p> <p>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.</p> <p>VB CHURCH OF THE VINE
 765-934-1431
 Pastor Brad Hensley
 vanburenchurchofthevine@gmail.com
 Worship Service 9:30 am
 Sunday School 10:45am
 Not Home Alone - Wed 3:00 pm
 Prayer Group (Thur) 6:30pm
 Men Serving God Grp 2nd & 4th Sat . 9am
 Little Ones Book Club 1st Tue 10:00 am
 Just Older Youth 3rd Tue 12:00 pm</p> <p>WARREN CHURCH OF CHRIST
 375-3022
 Mickey Strong, Senior Minister
 Andrew Fisher, Youth Minister
 Liz Richardson, Childrens MinistryAsst.
 Tara Bower - Secretary
 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</p> <p>FARRVILLE COMMUNITY CHURCH
 11044 E 200 N, Marion, IN
 765-934-3609
 Pastor Al Soultz
 Sunday Worship 10:30 am
 Sunday School Classes 9:30 am
 Sunday Adult Bible Study 6:00 pm
 Thurs. Bible Study 7:00 pm</p> |
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Please Attend The Church of Your Choice

AREA NEWS

MORE PAGE 1

For information about the Allen or Huntington County groups or other bereavement support, call 260-373-9800 or toll free 800-363-9977.

APPLY TO GOVERNOR'S STEM TEAM

Governor Eric. J. Holcomb, Secretary of Education Dr. Katie Jenner and Treasurer of State Daniel Elliott invite Indiana high school students to apply for the 2024 Governor's STEM Team. Gov. Holcomb developed the competition in 2017 to highlight Indiana's top high school students for their achievements in science, technology, engineering and math (STEM).

"Each year that this honor is awarded, it is always inspiring to see not only the level of STEM knowledge and experiences that the recipients have gained through our Indiana classrooms, but also how they are applying what they have learned to make a positive difference in their communities and our state," said Dr. Katie Jenner, Indiana Secretary of Education. "We are eager to once again honor our top students in STEM, and I encourage all interested students to apply."

This program honors four high school students for their outstanding efforts and accomplishments in one of the STEM disciplines. Winning students each receive a \$1,000 deposit into an Indiana CollegeChoice 529 Direct Savings plan administered by Treasurer Elliott and letterman jackets identifying them as members of the Governor's STEM Team.

The submission period for the program is now open, and applications may be submitted via this [JotForm](#). The deadline for applications is 11:59 p.m. ET on Friday, February 16, 2024.

"Providing a \$1,000 CollegeChoice 529 account deposit to our STEM Team winners is truly an honor," said Treasurer Elliott. "We are excited to support the dreams, hard work and

future education of these amazing Hoosier students."

The Governor's STEM Team program will recognize the top high school STEM students in the state with consideration for coursework, extracurricular activities, work/research projects, leadership roles and community service.

Winners will be announced at a Statehouse ceremony in early May.

Indiana is known as a state that prioritizes STEM education and was recently highlighted as one of the top states in the nation for computer science, with 91 percent of public high schools offering a foundational computer science course. This commitment is also illustrated by:

- * Streamlining and prioritizing K-12 Academic Standards in mathematics, as well as science and computer science,

- * Strengthening Indiana's STEM teacher pipeline through the I-STEM initiative, Expanding grant eligibility for the Next Level Computer Science Grant program to allow state-accredited schools to apply, in addition to vendors,

- * Growing the Indiana STEM Cadre, focused on supporting schools through professional development that promotes research-based practices,

- * Awarding \$2.68 million in STEM Integration grants to 56 schools in 2023 to increase students' access to STEM courses, programs and resources,

- * Launching Indiana's first AI-Powered Platform Pilot Grant, providing over \$2 million to support 45,000 students at 112 schools with an AI-powered platform, as well as providing professional development for 2,500 educators, and

- * Adding 19 new STEM Certified schools in 2023, including the largest number of secondary schools to engage in the certification process to date, as well as a new designation highlighting emerging STEM programs and leaders and the strides they are making to create an engaging STEM culture.

FORESTRY EDUCATIONAL OPPORTUNITY AVAILABLE TO TEACHERS

Indiana educators are encouraged to apply for the 2024 Natural Resources Teacher Institute (NRTI), which will be held June 24-28 at the Forestry Training Center at Morgan-Monroe State Forest.

Hosted by the Indiana DNR Division of Forestry and Purdue University Forestry and Natural Resources Extension, this week-long immersive professional development program will

provide educators with the knowledge, skills, and tools to effectively teach their students about forest ecology, research, and management in Indiana. There is no cost to participants, and meals and housing are also provided.

Daily activities include visiting public and private forest sites, touring forest industry facilities, and exploring forestry research through the Hardwood Ecosystem Experiment.

Up to 18 educators will be accepted to participate. Participants must be available to attend all days of the program and fully participate in activities.

Participants will earn 30+ Professional Growth Points, as well as receive Project Learning Tree and Leopold Education Project curriculum materials, a forestry tool kit, Indiana-specific field guides, and a stipend for developing and implementing a lesson plan.

Learn more at dnr.IN.gov/forestry/program/s/education/nrti. To request an application, contact Lexi Eiler, forestry education specialist, at leiler@dnr.IN.gov or 317-234-5143.

SOCIAL SECURITY MATTERS

by Russell Gloor, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens
Ask Rusty – Will Withdrawing from 401(k) Affect My Social Security?

Dear Rusty: My full retirement age (FRA) is 66 and 8 months, which I'll reach in September 2024. I'm still working 3 days a week. I want to cash in my 401K and want to know if I have to wait until my FRA for IRS purposes or can cash it in anytime in 2024. I don't want to affect my Social Security or end up paying taxes on my benefits.
Signed: Seeking to Avoid Taxes

Dear Seeking: We're not experts on IRS matters here at the AMAC Foundation so I can't address 401(k) questions, but we can provide information on your Social Security circumstances and how 401(k) withdrawals may affect your SS. I assume from your question that you are now receiving early Social Security and wish to avoid any tax consequences thereto by cashing in your 401(k), as well as from working. Here's what you need to know:

- Since you will reach your full retirement age (FRA) in 2024, your 2024 work earnings limit will be \$59,520 up to the month you reach FRA. If you were born in January 1958, you'll attain FRA in September 2024. After you have reached your FRA there is no longer a Social Security limit to how much you can earn from working, so your work earnings thereafter will not affect your monthly Social Security benefit regardless of how much you earn. If your part

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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.

Feb 2		GROUNDHOG DAY
Feb 7	Noon	W - Chamber of Commerce Luncheon @ KBC
Feb 7	7:00p	VB - Town Council Meeting @ Town Hall
Feb 12	6:00p	W - Town Council Meeting @ Assembly Hall
Feb 13	6:30p	W - SSF Meeting @ KBC
Feb 14		VALENTINE'S DAY
Feb 19		PRESIDENT'S DAY
Feb 19	6:30p	W - KBC Board Meeting @ KBC
Feb 21	7:00p	VB - Town Council Meeting @ Town Hall

Bread of Life Food Pantry - Wednesdays - 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

MORE PAGE 3

time work between January and August 2024 won't put you over the \$59,520 limit, your work earnings will not negatively affect your gross monthly Social Security benefit.

- Assuming you are on Medicare, the premium for which is deducted from your Social Security payment, withdrawals from your 401(k) might affect your net monthly Social Security payment in two years hence. Medicare premiums are based upon your combined income from all sources, including 50% of the SS benefits you received during the tax year. If your 401(k) withdrawal(s) put you over an income threshold for your tax filing status, you may be required to pay an "IRMAA" (Income Related Monthly Adjustment Amount) on top of the standard Medicare premium. That IRMAA supplement would be deducted from your Social Security, which would affect the net amount of your Social Security payment. Your Medicare premium for each coming year is determined by your combined income from two years prior, so if you "cash in" your 401(K) in 2024, it would affect your net Social Security payments in 2026.

- Whether you will pay income tax on your Social Security benefits is determined by your combined income from everywhere, which the IRS calls your "Modified Adjusted Gross Income" or "MAGI." MAGI is your income from all sources (except ROTH IRA withdrawals) and includes half of the SS benefits you received during the tax year. If you file your taxes as a single, and your MAGI is over \$25,000 – or if you file your taxes as "married-jointly" and your MAGI is over \$32,000 – then 50% of the Social Security benefits received during the tax year becomes part of your overall income taxed by the IRS (at your normal IRS tax rate). But if your MAGI as

a single filer is more than \$34,000 – or as a married/jointly filer over \$44,000 – then up to 85% of the SS benefits received during the tax year becomes part of your overall income taxed by the IRS.

So, to recap:

- Your part time work earnings in 2024 won't affect your monthly Social Security benefit, unless your 2024 work earnings prior to September 2024 exceed \$59,520.
- Depending on the amount of your 401(k) withdrawals, your 2026 net Social Security payments may be impacted by Medicare's IRMAA provision. But your 401(k) withdrawals will not affect your gross Social Security payments.
- Depending on the amount of your 401(k) withdrawals, some of the Social Security benefits received during the 2024 tax year will likely be subject to income tax. That is, if your annual total income, including your 401(k) withdrawals, exceeds the MAGI thresholds described above.

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

MACKINAC ISLAND & AGAWA CANYON TRIP DAY 5, PT 1

by Larry Ryan
The 6:45 am alarm quickly brought us out of dreamland and the customary breakfast wetted our appetites.

Baggage handling was not on a strict schedule this morning. Several passengers boarded the bus at 8:45 for a tour of the Canadian Bush Plane Heritage Centre (Canadian spelling). It is operated by volunteers who pay tribute to the forest fire fighting pioneers.

Ten minutes later we arrived at the facility which had its beginning in 1987. After being divided into two tour groups, we learned that these people actually are involved in acquiring, restoring, preserving, and displaying these vintage bush planes. They were very knowledgeable as our unit moved from one airplane display to another. The 1909 Silver Dart was the first plane developed to scoop up water while flying low across a lake and dumping it above a fire. The wings contained the fuel tanks and were positioned high so a pilot had good visibility. More recent models had interchangeable landing gear and larger water-collecting tanks. These airplanes were nicknamed, "Water Bombers." Others called them, "Flying Fire Trucks."

There are an average 825 forest fires in Canada each year. Currently, the number is 25. Half of them are started by humans. A DHC-3 "Otter" plane carries 2000 lbs. of water. "Bird Dogs" are lead planes that identify fires for the following Water Bombers to attack. Other flying planes named, "Air Tankers" carry a fire retardant. Initially, single engine aircraft were utilized, but after an engine failure, twin engines were installed.

Between the years of 1951-1967, 466 "Otters" were built by the De Havilland Canada Company. 2/3 of these models were sold to the military in Canada, US, and other countries.

At 10:30 the group left the Heritage Centre, picked up the remainder of the travelers at the hotel, and headed south towards the USA. Before reaching the International Bridge, the bus passed a sign that read, "Hockey is more than a game; it is a Way of Life!" By 11:35, we had passed, individually, through customs with our passports in hand. My only purchase in Canada was a small bottle of red, enamel paint for use on an outdoor yard ornament. It was much less expensive than US auto paint. More later.

SMASH YOUR SAVINGS GOALS IN 2024

(StatePoint) If you recently received your 2023 W2, you may have realized how much money you should have been putting to work to accomplish your savings goals. Ouch, right? No need to stress though – now's the perfect time to make your hard-earned money hustle for you. Check out these power moves:

Ditch the fees. In 2022, U.S. banks collected \$7.7 billion in overdraft or non-sufficient funds fees from their customers. But, good news:

many financial institutions are now offering low or no-fee account options. The federal government's FDIC BankFind tool can help you choose the best bank for you. Be sure to verify a bank's network of ATMs to avoid withdrawal fees. Find yourself tapping into credit cards frequently? Know that people who utilize revolving debts pay significant burdens. According to the Consumer Finance Protection Bureau, Americans paid more than \$130 billion in credit card interest and fees in 2022.

Keep tabs on your tabs. Knowing where your money is and where it's going is important to understanding ways you can increase your savings in 2024. Using your bank's mobile app and creating alerts on key account activity are great ways to see what your money is doing.

Jump-start your money management. One of the quickest ways to boost savings is to open a high-yield checking or savings account. Research the options for industry-leading interest rates and the accounts that give you access to your money when you need it. These accounts are as accessible as the checking and savings accounts you're used to, but offer significantly larger interest rates. According to the Federal Deposit Insurance

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Lisa M. Garrott
Attorney at Law
Estate Planning &
Business Law



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GENEALOGY REPORT

KIGER

 Dale Cecil Kiger, 72, passed away on Wednesday, Jan. 24, 2024, at IU Ball Hospital, Muncie, after a brief illness.

He was born on December 24, 1951, to Cecil and Martha Kiger.

Dale grew up in Muncie and attended Muncie Schools.

He was a 1970 graduate of Muncie Central High School.

To say that Dale was a sports fan would be an understatement. He enjoyed baseball and football, but his favorite was certainly basketball, especially high school basketball. Some of his favorite teams included the Chicago Cubs,

Indianapolis Pacers, Las Vegas Raiders and Chicago Bears, but by far he was THE Muncie Central Bearcat FAN.

Dale knew every local team's players, statistics and history. He also enjoyed cars and cruising in his beautiful black Corvette.

In 1973, Dale moved to Warren and began working at Majestic Fireplace Company, Huntington.

He was a hard worker assembling fireplace inserts for 35 years.

Even though Dale lived an hour away during this time, you could always find him at a Muncie Central boys basketball game both home and away.

In 2008, he retired and moved back to his family home in Muncie. This gave him more time to attend not just basketball games, but all of Muncie Central's sporting events.

Dale was a loving brother, supportive uncle and had recently reconnected with several of his cousins.

He belonged to Muncie Central Alumni Association, Steel Workers Union and American Legion Post #368, Van Buren.

Dale was a veteran of the United States Army.

His best decision came recently when he accepted the Lord Jesus Christ as his savior.

Dale is survived by his sister, Christine Kiger Reynolds, of

Selma; his nephews, Ross (Marie, wife) Reynolds, of Parker City, and Travis (Victoria, wife) Reynolds, of San Antonio, Texas; great-nephews, Carter Reynolds and Grayson Reynolds; great-niece, Brooklynn Reynolds; several cousins; many friends; a host of fellow Bearcats.

He was preceded in death by his brother-in-law, Robert "Bob" Reynolds (2012), and his parents, Martha Kiger (2001) and Cecil Kiger (1979).


Friends may call at Meeks Mortuary and Crematory, Washington Street Chapel, 415 E. Washington St., Muncie, from 4 until 8 p.m. on Tuesday, Jan. 30, 2024.

Funeral services will be at 10 a.m. on Wednesday, Jan. 31, 2024, at Meeks Mortuary and Crematory, Washington Street Chapel, Muncie, with funeral messages provided by Pastor Jim Ballenger and Pastor Dave Owens.

Burial will follow at Tomlinson Cemetery, Muncie.

Pallbearers for Dale's funeral will include Ross Reynolds, Travis Reynolds, Joe Smart, Jon Peckinpaugh, Andrew Beard, Tom Reynolds and Tim Reynolds. Honorary pallbearers include David Wools and Rick Peckinpaugh.

DAVIS

 Thomas "Tom" E. Davis, 73, died on Friday, Jan. 26, 2024, at his Fowlerton residence.

He was born on January 8, 1951, in Marion the son of the late John Albert and Rebecca Ione (Garner) Davis.

To his mother's delight, Tom shared a birthday with Elvis.

He graduated from Fairmount High School in 1969.

Tom joined the United States Army in May 1971, serving during the Vietnam War and earning several medals and commendations. He, along with others, saved the President of Vietnam from assassination.

After returning from the Army, he married Donna Royal. They would have celebrated 50 years together in February.

Tom worked for Owens Illinois, Gas City, as glass machine operator for 13 years and then as a station electrician for AEP, Muncie, for 27 years, retiring in 2010.

While at AEP, he was instrumental in the setup of the Nuclear Power Plant, Lawrenceburg, and the first K-mart in Marion.

Tom was a member of Fowlerton Lions Club for 42 years, Van Buren American Legion Post #368 and the former Sons of Harmony Barbershop Chorus.

He enjoyed fishing and helping out with electrical work for the James Dean Festival.

Tom's granddaughter was his pride and joy and never missed one of her sporting events.

Even though he didn't get chosen to play, he was thrilled to get to see Let's Make A Deal TV Show with Glen and Keith.

Tom loved keeping his bird feeders filled and watching the birds that came to visit them.

He was a huge Three Stooges fan and from time to time could be seen doing the Curly Shuffle!

Tom is survived by his wife, Donna; sons, Kyle E. Davis, of Summitville, and the Rev. Thomas "Glen" (Lauren) Davis, of Willow Branch; granddaughter, Madison Abigail Davis; sister, Barbara Ann (Rick) Conley, of Cicero; brothers, John (Jane Ann) Davis, of Marion, and Ronald (Lynn) Davis, of Fairmount; brother-in-law, Mike Woods.

Honorary pallbearers are John Davis, Richey Conley, Corey Conley, Ryan Wood, Glen Davis and Kyle Davis.

Tom was preceded in death by his sister, Carolyn Wood, and brother, Timothy (Debbie) Davis.

Arrangements have been entrusted to Fairmount Chapel of Armes-Hunt Life Celebration Funeral Home and Cremation Services, 415 S. Main St., Fairmount, where services will be on Wednesday, Jan. 31, 2024.

Visitation will be from 11 a.m. to 1 p.m. with the

funeral service and military rites beginning at 1 p.m. with Pastor Jack Scott, Pastor Ella Nickles and Pastor Glen Davis officiating.

Memorial contributions may be made to Fowlerton United Methodist Church in care of the funeral home.

CARTER

Troy Dale Carter, 52, of Montpelier, IN, passed away at 8:42 AM on Friday, January 26, 2024 at his home in Montpelier, IN.

He was born on Wednesday, March 24, 1971, in Muncie, IN. Troy attended Muncie Central High School, Muncie, IN. and Jefferson High School in Monroe, MI.

Troy spent his early years in Monroe, MI, before moving to Muncie, IN. He worked at BRC and NRP both in Montpelier, and for Weaver Popcorn in Van Buren. He enjoyed playing and repairing guitars. Troy was an animal lover and especially loved his cat, Sylvester.

Troy will be sadly missed by his Daughter - Kristine Schultz, Pennville, IN, Son - Michael Carter, Monroe, MI, Daughter - Tritny Kincaid, Newport, MI, Daughter - Cassandra Keister, Monroe, MI, Girlfriend - Kathleen Foy, Montpelier, IN, Brother - Kevin L. Osborn, Carleton, MI, Brother - Terry Osborn, Columbia City, IN, Sister - Robin Smith, Gas City, IN, and 7 Grandchildren.

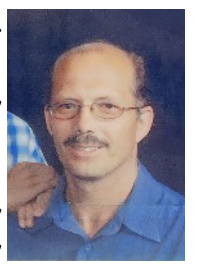
He was preceded in death by his Parents- Harold Victor & Jacqueline (Hersley) Osborn.

Friends and family are encouraged to come share and remember at Walker & Glancy Funeral Home located at 109 W. Windsor St. Montpelier on Thursday, February 1, 2024 from 1:00 PM to 2:00 PM. A service to honor his life will follow at 2:00 PM.

Preferred memorials: Blackford Community Foundation (Animal Shelter) PO Box 327 Hartford City IN 47348

PLASTERER

Roger D. Plasterer, 61 of Warren, Indiana, passed away on Saturday, January 27, 2023, at his home in Warren.




Roger was born on August 24, 1962, in Huntington, Indiana, to Paul and Lola (Wilcoxson) Plasterer. He graduated from Huntington North High School. Roger worked for Dana Corp for 26 years. He enjoyed fishing and farming. He always felt his greatest accomplishments were his son and his farm animals.

Roger was preceded in death by his father, Paul Plasterer, and brother, Gary Plasterer.

Loving survivors include his son, Dakota (Ava) Plasterer of Fort Wayne, IN, mother, Lola Plasterer of Warren, IN, siblings, Harold (Linda) Plasterer of Warren, IN, Carolyn (Steve) Redding of Huntington, IN, and Kay Plasterer of Encinitas, CA, and several nieces and nephews.

A memorial service will be held on Thursday, February 1, 2024 at Glancy-H. Brown & Son Funeral Home located at 203 N Matilda St. Warren, IN 46792 at 3pm with visitation beginning at 1pm.

ABSHEAR

 The Rev. John S. Abshear, 93, of Upland, passed away on Sunday, Jan. 28, 2024. He was born in Winchester, Ky., on Wednesday, April 9, 1930.

John graduated from Trapp School, attended Olivet Nazarene University, and obtained his Masters Degree from Trinity Theological Seminary.

He served in the United States Army and was stationed in Germany during the Korean Conflict.

John was a minister in the Church of the Nazarene for 40 years. He pastored churches at Selma,

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AREA NEWS CONTINUED

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Middletown, Luray, Van Buren and Dunkirk.

He loved building and used his skills in every church through remodeling, updating or expanding their facilities. This culminated in building a new church in Dunkirk with a congregational team of volunteer craftsmen and laborers.

During his retirement years, John was an assistant to the District Superintendent at the NEI District Center (Shiloh Park). He renovated existing buildings and constructed several large dormitories.

Another area of passion was mission work. He led mission trips to 18 different countries to minister, teach and to construct schools and churches.

John and Norma received the Generational Leadership award from the Church of the Nazarene.

He was designated as a Kentucky Colonel.

Survivors include his wife of 72 years, Norma Abshear, of Upland; daughters, Marta (Nelson) Metcalfe, Suzie (Ron) Tucker and Meleita (Don) Street; grandchildren, Kyle (Jenna) Metcalfe, Abbey Tucker and Kamrein Street; great-granddaughters, Piper Metcalfe, Kinsey Tucker and Evie Strait; sister, Lula Mae Puckett.

John was preceded in death by his parents, Frank and Lillie Abshear, and several brothers and sisters.


The family will receive visitors from 11 a.m. to 1 p.m. on Friday, Feb. 2, 2024, at Dunkirk Church of the Nazarene, 226 E. Center St., Dunkirk.

Immediately following the time of visitation, a service to celebrate John's life will begin at 1 p.m. with Pastor Tom Fett officiating.

Burial will take place at Fountain Park Cemetery, Winchester.

In lieu of flowers, the family requests that you use those funds do something fun and memorable with your family and send them a picture.

ARNOLD

 Harold Duane Arnold, 90, of Bluffton, passed Sunday morning, Jan 28, 2024, at Christian Care Retirement Community.

Harold was born on Aug. 21, 1933, in Liberty Township, Wells County, the son of Luster Arnold and Gertrude (Reese) Arnold.

He graduated from Rockcreek High School in Wells County with the Class of 1951.

He entered service in the U.S. Army in 1954 and was later honorably discharged.

Harold married Marjorie A. Jennings on March 3, 1956, in Markle. He worked as a typesetter for the Bluffton News-Banner for 26 years, was a realtor with McBride Realty for many years and then finished his working career as a custodian for the Northern Wells Community Schools system.

Harold was a member of the Markle Church of Christ.

Survivors include his wife of 66 years, Marjorie, of Bluffton. They had two sons, Kent (Linda) Arnold of Decatur, and Steven Arnold of Bluffton; and two daughters, Kelli Arnold of Indianapolis, and Jodi Arnold of Bluffton. They also had nine grandchildren, two step-grandchildren, and 21 great-grandchildren.


Harold was preceded in death by his parents, Luster and Gertrude Arnold; his brothers Dale Arnold, Bob Arnold, and Max Arnold; and his sister, Marjorie Spoolstra.

Visitation will take place from 6-8 p.m. on Thursday, Feb. 1, 2024, at the Thoma/Rich, Lemler Funeral Home in Bluffton.

Funeral services will take place at 10:30 a.m. on Friday, Feb. 2, 2024, at the funeral home with calling after 10 a.m. Pastor Gerald Moreland will officiate. Burial will follow at Elm Grove Cemetery in Bluffton.

Memorials may be made in Harold's memory to the Markle Church of Christ or to the Golden Apple Unit at Christian Care Retirement Community and can be directed to the funeral home.

PENROD

 G. Allan Penrod, 85, a longtime Bluffton resident, passed away on Monday afternoon, January 29, 2024, at Heritage Pointe of Warren.

Allan was born on July 22, 1938, in Wells County, Indiana to George W. & Florence L. (Bennett) Penrod.

On October 26, 1956, in Keystone, Allan and Marilyn Jane (Barner) were married. Shortly after they married, the newlyweds lived in Ayer, Massachusetts and then Bad Aibling, Germany, as Allen served our country in the United States Army, working in Army Security Agency. After returning to Wells County, he worked as a traffic Supervisor at Dana Corp. in Marion for 38 years and retired in 1998.

Allan was a member of the Bluffton Masonic Lodge 145, Fort Wayne Scottish Rite, and the American Legion Post 111 of Bluffton, and Bluffton Lions Club. The local Lions Club was instrumental in helping Allan receive his service dog, Saddle, who quickly became part of the family. Allan enjoyed making stained glass, including windows many of which can be found hanging in churches and homes over Wells County.

Survivors include his wife of 67 years, Jane Penrod along with Saddle, both of Warren; three grandchildren, Sarah (Dustin) Conner of Warren, Trudy (Richard) Wolfe of Hartford City and Carrie Penrod of Montpelier; and was a loving "Grampy" to three great-grandchildren; Rozlynn Wolfe, Camden Conner and Whitley Conner; and a daughter-in-law, Becky Penrod of Fort Wayne.

Allan is preceded in death by two sons, John M. Penrod and Mark A. Penrod; a sister, Rebecca Prentiss; a brother, Paul E. Penrod; along with his parents.

A Masonic Memorial Service will take place at 11:30 A.M. on Saturday (Feb. 3, 2024) at the Thoma/Rich, Lemler Funeral Home in Bluffton. Funeral services will directly

follow at the funeral home with Pastor Gerald Moreland officiating. Inurnment will follow at the Northridge Community Mausoleum at Fairview Cemetery in Bluffton, with full military honors by the United State Army Honor Guard and American Legion Post 111 Honor Guard.

Visitation will be held from 9:30 A.M. to 11:30 A.M. on Saturday, prior to the service.

Memorials may be made to the Boys & Girls Club of Warren and can be directed to the funeral home.

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