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www.warrenweeklyindiana.com

# Warren Weekly

Your Hometown Newspaper

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Thought for the Week: A friend is a gift you give yourself. Robert Louis Stevenson

### WW HOLIDAY HOURS

There will be a paper next week. Deadline will be Monday, December 23 for that issue - which will also be the holiday issue with all the greetings. There will not be a paper for the following week as there won't be much news to report. Please keep these dates in mind for your Christmas Greetings, advertising and news.

### LOCAL GIFT

#### OPPORTUNITIES

Warren Pharmacy still has Salamonie Summer Festival shirts for sale, \$5 each. There are shirts from 2024, 2023, 2022, 2021 and 2020 still available. These are only available until Sold Out!

You peruse the catalog and find information about ordering Lightning 5 and Historic Warren T-Shirts, sweatshirts and hoodies online through Bad Apple Graphics store. These make great gifts!

The Pharmacy also has the Salamonie Summer Festival Cookbooks available for \$15. Treasured Family Recipes by many local friends and family were contributed to this 2024 publications.

Over 70 pages of culinary delights and dietary information, including 2 pages on how to fold a napkin!

They are available at the Pharmacy and at Town Hall.

### NEED 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.

They even has some small and medium styrofoam or insulated boxes, designed for refrigerated items, along with ice packs.

### PURDUE SUCCESSION

#### PLANNING SERIES FOR WOMEN IN

#### AGRICULTURE KICKS OFF IN JANUARY

A Purdue Extension workshop series for women in agriculture will offer strategies for evaluating and improving farm estate and transition plans.

"Leaving a Lasting Legacy for Midwestern Farm Women: A Succession Planning Series," will be held from 6 to 9 p.m. Eastern time in Columbia City, Indiana on Jan. 21, Jan. 28, Feb. 4 and Feb. 11, at the Purdue Extension office, 524 Branch Court, Columbia City, IN. Huntington County Extension will also be assisting with the program.

The workshops will also be hosted at sites across Kansas, Nebraska, and Indiana. The series is being produced through a collaborative effort by extension programs at Kansas State University, the University of Nebraska-Lincoln, and Purdue University.

Topics covered will include motivation for succession planning, communicating with family, the financial aspects of estate and transition plans, and the legal aspects of putting a plan in place. A keynote speaker will be simulcast to every workshop location during each meeting, with time for questions and a hands-on activity for participants. A meal will be provided on each date.

"Planning for what happens to your farm assets when you're gone can be daunting, but it's so important, especially in agriculture, so that the transition to the next generation goes smoothly," said John Woodmansee, Whitley County Extension Educator. "This series will help participants learn best practices and new strategies for the transition and estate planning processes so

they can take that back to their farm or ranch and help lead the way in creating or reevaluating their plans."

Woodmansee said the program's structure is intended to strengthen networks of women in rural areas, which can provide opportunities for building trust and sharing information, but men are also certainly invited. "Connections are so important to rural women," he said. "We have seen the benefits that come from knowing your peers, having a place to share difficulties, and mitigating the isolation that so many in agriculture often feel."

The registration fee for in-person attendance is \$60 before Jan. 13 and increases to \$75 on or after Jan. 13. A virtual option is available for \$75. Participants are encouraged to attend all four sessions. More information and registration is available at <https://purdue.link/Legacy>.

This material is based upon work supported by USDA/NIFA under Award Number 2023-70027-40444. Purdue University is an equal access/equal opportunity university.

### MASTER GARDENER BASIC TRAINING COURSE SET FOR 2025

Would you love to learn more about gardening? If so, Spring 2025 is your chance! A Purdue Extension Master Gardener Basic Training Course will be offered to Huntington and surrounding county residents on Thursday afternoons from 2-5 pm, starting March 6th and ending May 29th, 2025. The program will be offered in collaboration with Huntington and Wabash County Extension. Classes will rotate locations to places such as Salamonie Interpretive Center, Asherwood

Nature Preserve, Miami and Huntington County Fairgrounds, and others.

The Master Gardener program is designed to build up your knowledge of home horticulture and train volunteers to assist with horticultural education programs for Purdue Extension. Upon completion of the training program, they are identified as Master Gardener interns. At that time, the volunteers are invited to extend the information in the areas of gardening and horticulture under the guidance of Purdue Extension to become certified Master Gardeners.

The Purdue Master Gardener basic training program will consist of 15 sessions. Topics which may be covered are Soils and Plant Nutrition, Plant Science, Plant Disease Diagnosis, Insect Identification and Control, Weed Identification and Control, Ornamentals in the Landscape, Lawn Care, Plant Propagation, Annuals and Perennials, and Pesticide Safety and Alternatives, etc. Purdue Extension Specialists, Extension Educators, Advanced Master Gardeners, and local horticulture experts serve as instructors. "Bring along your love of lifelong learning and join us for this great course," says Miami County Ag & Natural Resources Educator Courtney Schmidt.

Persons interested in registration information for the Master Gardener program should contact Purdue Extension Huntington County located at 1340 South Jefferson St. Huntington, IN, 260-358-4826, [emfarris@purdue.edu](mailto:emfarris@purdue.edu). Pre-registration is required. Deadline to register is February 6th, 2025. The cost is \$175. Couples may register together; cost is \$250 if sharing the manual.

### CHAUTAUQUA

The December 6, 2024 meeting of Warren Chautauqua Literary Circle was held at the First Christian Church Fellowship Hall. Christmas music was played on the piano, by Mary Sell as the members entered for the meeting. The meeting was called to order by President Sandy Thompson. The club Collect was repeated by the members.

The roll call was answered by the Best Christmas Ever, by each member and guests. Two guests were introduced: Debb Smithley and Julie Patrick. The minutes were read from the November 2024 meeting and a motion was made to accept them as read.

The Treasurer's report was given. Karen Hunnicutt purchased two scrapbooks for the memory items that were in the locker. A motion was made by Bonnie Meyers to reimburse

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It's getting to be that time of year. Contact the Warren Weekly today to get your Christmas Greeting ordered for the December 27 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)

**WARREN WEEKLY** • Owner/Publisher: Nicki L. Zoda  
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 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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 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.  
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**Kudos, Kicks & Karats**



*Treva's*  
**Recipe Box**  
 by Treva Flemming

Kylynn was in need of a carry-in snack for her French club Christmas party, so I told her we could come up with something for her to take.

She is very good about rummaging in my cabinets for snacks, that she came across a container of candied cherries. Now her and her papaw seem to have an addiction to maraschino cherries, which I literally have to threaten them to stay out of them, so she grabs the candied cherries and says can we use these. So what I was gonna do, was make some fruit cake, but I'm not gonna get that done this year, so I said well I'm not too sure how those will taste. She was very determined to get into those candied cherries one way or another so she told me, as she is reading the label, they have recipes we can use them in and of course it was a cookie recipe. So I gave in and said ok we will try them. So we made cherry chocolate chip cookies with them and I must say they were pretty good. So, will share with you the recipe and make note that I had to add 1/4 c. more of flour to the recipe, when I made them, so if your dough seems to be a little too light and fluffy, I would add the 1/4 c. extra flour

**CHERRY CHOCOLATE CHIP COOKIES**

- |                 |                         |
|-----------------|-------------------------|
| 2 1/4 c. Flour. | 3/4 c. brown sugar      |
| 1 tsp. Soda.    | 1 tsp vanilla           |
| 1 tsp salt.     | 2 large eggs            |
| 1 c. Margarine. | 12 oz. Semi sweet chips |
| 3/4 c. Sugar.   | 8 oz red candy cherries |

Preheat oven to 375 degrees. Beat butter and both sugars and vanilla in large bowl till creamy, add eggs one at a time mixing after each. Gradually add in the flour, salt and soda mixing well. Stir in cherries that have been chopped and chocolate chips.

Drop by rounded spoonful onto ungreased sheet and bake for 9-10 minutes. Bake till golden remove to cooling rack and enjoy.

If you wish you can add 1 c. Nuts, makes about 3 dozen

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- |  |   |   |
|--|---|---|
| <p><b>ASBURY CHAPEL UNITED METHODIST</b><br/>             8013W 1100S - 90, Montpelier<br/>             Nick Miller, Pastor<br/>             Sunday School ..... 9:30 a.m.<br/>             Worship ..... 10:30 a.m.</p> <p><b>BANQUO CHRISTIAN CHURCH</b><br/>             8924S 900W 35<br/>             Harold Smith, Pastor<br/>             Sunday School ..... 9:30 a.m.<br/>             Worship ..... 10:30 a.m.</p> <p><b>BOEHMER UNITED METHODIST</b><br/>             Steve Nevius, Pastor<br/>             Denise Heiniger, S.S. Supt.<br/>             Sunday Worship ..... 9:30a.m.<br/>             Sunday School ..... 10:45a.m.</p> <p><b>CENTRAL CHRISTIAN CHURCH</b><br/>             Van Buren, Indiana 765-934-2199<br/>             Worship ..... 9:30 a.m.<br/>             Youth Group 4:30-7:30pm at SwitchUp<br/>             Handicap Accessible<br/>             Little Panther Preschool 765.934.2099</p> <p><b>HEALING WATERS MINISTRY —</b><br/> <b>5811 W 600 S, MT ETNA</b><br/>             Pastor Wayne Couch<br/>             260/515-2517<br/>             Sunday Prayer ..... 9:15 a.m.<br/>             Sunday School ..... 9:30 a.m.<br/>             Worship Service ..... 10:30 a.m.<br/>             Wednesday Bible Study ..... 6:00 p.m.<br/>             Sunday Evening Service ..... 6:00 p.m.<br/>             Daycare provided during Worship</p> <p><b>DILLMAN UNITED BRETHREN</b><br/>             8888S 1100W-90, Warren 375-2779<br/>             Matt Kennedy, Pastor<br/>             Worship Service ..... 9:00a.m.<br/>             Sunday School ..... 10:00a.m.</p> <p><b>HANFIELD GLOBAL METHODIST CHURCH</b><br/>             101 N 400 E - Marion 765/664-8726<br/>             Curtis Banker, Senior Pastor<br/>             Worship..... 10:30 a.m.<br/>             Sunday School ..... 9:15 a.m.</p> <p><b>THE NEW BEGINNING</b><br/>             SR 218, 2 1/8 mile west of Poneto<br/>             Steve Sutton, Pastor<br/>             765/728-2065 for more info<br/>             Sunday Worship..... 10:30a.m.<br/>             Thursday Prayer Meeting ..... 7:00 p.m.</p> <p><b>HERITAGE POINTE</b><br/>             Chaplains Ginny Soultz, John Moyer &amp; Cindy Osgood<br/>             Sunday Morning Worship ..... 9:30 a.m.<br/>             Mon-Fri Chapel Services ..... 9:15 a.m.<br/>             Sunday Catholic Mass ..... 1:00p.m.<br/>             Thurs. Catholic Mass ..... 10:30a.m.</p> <p><b>WARREN 1st BAPTIST CHURCH</b><br/>             727 N Wayne St, Warren<br/>             260-375-2811<br/>             office@warrenfirsbaptist.net<br/>             Pastor Mark Joynerr<br/>             Youth Dir: Peter &amp; Mindy Fairchild<br/>             Sunday School .....9:00 a.m.<br/>             Sunday Worship .....10:00 a.m.<br/>             Youth Group: Grades 5-12 ...Sun 11:30<br/>             Eklesia ..... Sun 6:30pm</p> | <p><b>HILLCREST CHURCH OF THE NAZARENE</b><br/>             375-2510<br/>             Pastor Gale Sonny Bloom, Jr.<br/>             Bus Service 375-2510<br/>             www.warrennaz.org<br/>             Sunday School ..... 9:45 a.m.<br/>             Worship ..... 10:30 a.m.</p> <p><b>SOLID ROCK CHURCH OF WARREN</b><br/>             485 Bennett Dr, Warren, IN<br/>             375-3873<br/>             John Boyanowski, Pastor<br/>             Sunday School ..... 9:00 a.m.<br/>             Worship Service ..... 10:00 a.m.</p> <p><b>LANCASTER WESLEYAN</b><br/>             3147 W 543 S, Huntington<br/>             765.251.2322<br/>             Ron Forsythe, Pastor<br/>             Sunday School ..... 9:30 a.m.<br/>             Worship ..... 10:30 a.m.<br/>             Wednesdays:<br/>             Bible Study &amp; Prayer ..... 7:00 p.m.</p> <p><b>LIBERTY CENTER BAPTIST CHURCH</b><br/>             694-6622<br/>             Aaron Westfall, Pastor<br/>             Sunday School ..... 9:15 a.m.<br/>             Fellowship ..... 10:00a.m.<br/>             Worship ..... 10:15a.m.<br/>             Tues. Bible Study ..... 7:00 p.m.<br/>             Wed. Choir ..... 6:30p.m.<br/>             Monthly Meetings<br/>             1<sup>st</sup> Mon Ministry Team ..... 7:00 p.m.<br/>             3<sup>rd</sup> Sat Mens Prayer Breakfast 8:00 am<br/>             4<sup>th</sup> Mon ABW ..... 1:30 pm</p> <p><b>LIBERTY CENTER COMMUNITY CHURCH</b><br/>             Pastor Diane Samuels<br/>             Fellowship Time .....9:00a.m.<br/>             Morning Worship .....9:30 a.m.<br/>             Sunday School ..... 10:45 a.m.</p> <p><b>THE CHURCH AT MCNATT</b><br/>             375-4359<br/>             Daniel Tucker, Pastor<br/>             Lois Slusher, Supt.<br/>             Brittney Miller, Youth &amp; Family Dir.<br/>             Coffee Fellowship..... 8:30 a.m.<br/>             Worship ..... 9:15 a.m.<br/>             Sunday School ..... 10:30 a.m.<br/>             Bible Study - Wed. .... 6:30 p.m.</p> <p><b>MT. ETNA COMMUNITY LIFE CHURCH</b><br/>             260/468-2148 Sr 9 &amp; 124<br/>             Rev. Michael Gallant - "Pastor Mike"<br/>             Good Morning Church (Sunday School for all ages .....9:00 - 9:45<br/>             Worship Service .....10:00 - 11:00<br/>             Everyone is Welcome</p> <p><b>SALAMONIE CHURCH OF BRETHREN</b><br/>             468-2412<br/>             Mel Zumbrun, Pastor<br/>             Worship .....9:30 a.m.<br/>             Church School ..... 10:45a.m.</p> | <p><b>1st CHRISTIAN CHURCH OF WARREN</b><br/>             375-2102<br/>             www.firstccw.net<br/>             Troy Drayer, Senior Pastor<br/>             Takarra Myers, Youth Director<br/>             office@firstccw.net<br/>             Sunday Worship..... 9:30 a.m.<br/>             Wednesday Bible Study ..... 6:00 p.m.<br/>             Youth Sunday School during<br/>             Worship Service<br/>             Youth Group-Wed ..... 6:00 p.m.<br/>             Communion 1st Sunday of the Month</p> <p><b>VB CHURCH OF THE NAZARENE</b><br/>             765/934-3321 Parsonage<br/>             Jeff Slater, Pastor<br/>             Jim Knight, Superintendent<br/>             Sunday School ..... 9:30 a.m.<br/>             Adult Worship ..... 10:30 a.m.<br/>             Children's Church ..... 10:30a.m.<br/>             Evening Praise Hour ..... 6:00p.m.<br/>             Hour of Power (Wed) ..... 7:00p.m.</p> <p><b>VB CHURCH OF THE VINE</b><br/>             765-934-1431<br/>             Pastor Brad Hensley<br/>             vanburenchurchofthevine@gmail.com<br/>             Worship Service ..... 9:30 am<br/>             Sunday School ..... 10:45am<br/>             Not Home Alone - Wed ..... 3:00 pm<br/>             Prayer Group (Thur)..... 6:30pm<br/>             Men Serving God Group ... 4<sup>th</sup> Sat. 9am<br/>             Little Ones Book Club 1st Tue 10:00 am<br/>             Just Older Youth 3rd Tue ..... 12:00 pm</p> <p><b>WARREN CHURCH OF CHRIST</b><br/>             375-3022<br/>             Mickey Strong, Senior Minister<br/>             Andrew Fisher, Youth Minister<br/>             Liz Richardson, Childrens MinistryAsst.<br/>             Tara Bower - Secretary<br/>             www.warrenchurchofchrist.org<br/>             Fellowship .....9:15 a.m.<br/>             Worship &amp; Communion .....9:30 a.m.<br/>             Sunday School .....11 to 11:50 a.m.<br/>             Youth:<br/>             K-6th grade, Mon ..... 6:15-7pm<br/>             Jr/Sr Hi, Sunday ..... 6-8pm</p> <p><b>FARRVILLE COMMUNITY CHURCH</b><br/>             11044 E 200 N, Marion, IN<br/>             765-618-0027<br/>             Pastor Al Soultz<br/>             Sunday Worship..... 10:30 am<br/>             Sunday School Classes .....9:30 am<br/>             Wed. Bible Study .....7:00 pm</p> |
|--|---|---|



Please Attend The Church of Your Choice

# AREA NEWS

**MORE PAGE 1**

Karen Hunnicutt for the purchased items, seconded by Ann Spahr. The motion passed.

Old business: Karen Hunnicutt reported that the sound system and music stand from the locker, were donated to Heritage Pointe. It was greatly appreciated, especially the sound system for those with hearing difficulties.

A letter of membership was presented by Judy Lewis for Julie Herron. Voting for membership will at the January 2025 meeting.

The program was presented by Mary Sell and Kitty Throop. The ladies enjoyed and sang Christmas carols, including: O Come All Ye Faithful, written in approximately 1751; Joy to the World; What Child Is This, from about 1865; and We Three Kings. Go Tell It on The Mountain was played on the auto harp by Kitty. Mary played on the piano, It Came Upon a Midnight Clear and O Little Town of Bethlehem. The group sang Hark! The Herald Angels Sing, written about 1739, but in 1840 a newer version was adopted, and that is what we use today. The group also enjoyed, Angels We Have Heard on High, The First Noel, Away In A Manager, and Silent Night. The last song for the program was We Wish You A Merry Christmas.

The next meeting will be January 3, 2025 at 1:30 in the Fellowship Hall. Sandy closed with a Merry Christmas greeting and how much she appreciates Chautauqua. The meeting was turned over to the hostesses: Linda Howell and Jean Grasmick.

Delicious refreshments were served to: Carmen Anderson, Nancy Bonham, Sharon Gebhart, Karen Hunnicutt, Suellen Jones, Judy Lewis, Bonnie Meyers, Mary Sell, Ann Spahr, Pam Stouffs, Sandy Thompson, Kitty Throop, Millie Whiting, Betty Yoder, Carolyn Sparks, and guests Debb Smithley, Julie Patrick, and Julie Herran.

**A WATERFALLS MYSTERY TRIP**

by Larry Ryan

Occasionally I plan a mystery trip for my wife to keep life interesting. Both of us appreciate the sounds of waves

breaking and water falling; not just from our downspouts. So I researched a possible two day visit to some waterfalls in neighboring states.

The first one that caught my attention was in north central Illinois. It was located in Starved Rock State Park near the community of LaSalle, but on the other side of the Illinois River. The park was founded in 1911. So we packed and headed out early one morning via Highways # 24, US 30, and I-80 to the Utica, IL exit.

The first thing that amazed me in the park was a huge, overhanging, natural rock formation that resembled an amphitheater. I had never seen anything like it! My wife wasn't very excited to walk the wet trail and join me in this discovery, but being a trooper, she did. There were several other walking trails that led to some moderately steep sandstone-walled canyons. I had trouble calling them canyons after seeing the ones in the western United States. However, three of these areas were named the St. Louis, French, and Wildcat and had waterfall activity. There was also a trail to Lovers Leap. We avoided that one.

Archeologists claim that this location was a prehistoric, Native American site 10,000 years ago. The park gained its name more recently when researchers discovered that the Ottawa and Potawatomi warring tribes surrounded an Illinois tribe, the Illiniwek, that was stranded in this rocky area.

Consequently, the latter perished from starvation.

From there we headed northwest via I-39 and US 52 to Dixon, IL. Our intention was to stop at the boyhood home of Ronald Reagan, but discovered that renovations were in progress and the place was unavailable to visitors. The house was Queen Anne style where the youthful, 40th US President lived from 1920-23. So after lunch, we motored toward the Mississippi River and found ourselves in Galena, IL. It is a tourist mecca with many classy shops on Main Street. We spent very little time perusing this business district and started looking for overnight accommodations. Checked out a couple places and decided to continue on northward with the mystery trip since daylight was still plentiful.

The next destination was waterfalls in Decorah, Iowa. Yes, I had researched that fact! We were now adjacent to the great Mississippi River. After passing through Dubuque, Iowa and stopping for a few photo ops overlooking the river, our vehicle managed to locate US Highway # 52 again which ran straight into Decorah. I had even made a motel reservation ahead. Well, the room was reserved for the following night, but luck was with us and a room was available today. This well-manicured town of 8,000 residents was located in northeast Iowa. We spotted a small, local restaurant within a short walk and enjoyed our dinner.

After breakfast in the morning, we were given directions to Dunning's Spring Park. The park was located at the outskirts of town just off Ice Cave Road. A short, easy walk led us to witnessing the 200 foot Dunning Spring Waterfall. Its cascading, descending water flowed in various pathways from the limestone cliffs. The green background enhanced the appearance. It is the tallest waterfall in the state. This would have been a great venue for a picnic, but it was not lunch time yet.

We did not make the half mile walk to the Ice Cave Park and its waterfall. Our next stop was Siewer's Springs Falls in Decorah on Upper Iowa Road. The water here rippled over a man-made dam. This flow originated from an underground spring in a limestone-composition hillside. The place would have been another desirable lunch spot, but no picnic basket was planned and home turf was calling.

After filling the gas tank and the car rolling along a southern route, our cell phone rang. It was the Decorah motel desk clerk. She questioned: "Since you checked out, I presume that you will not need the requested reservation for tonight." We agreed quickly! Our home town came into view right after dusk.

**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 – About How Medicare Premiums Are Determined**

Dear Rusty: Please explain the Medicare premium increase based on income reported to Social Security? For those of us that waited to draw Social Security until age 70, and who are still working - drawing a salary, and planning to retire at age 75 after RMDs kick in at age 73 - how do we make sure that Social Security reports our earnings accurately, so we don't wind up with increased Medicare premiums? Why not charge increased Medicare premiums when we are younger, instead of waiting to sneak up on us when we are older? Signed: Confused about Medicare Premiums

Dear Confused: I believe you are referring to Medicare's "Income-Related Monthly Adjustment Amount," or "IRMAA." IRMAA increases the

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**Weekly Specials  
Dec 19 - 23**

**Merry Christmas to All!**  
*Open Monday Dec. 23rd 9am - 6pm*  
*Closed Tues & Wed 24th and 25th*

- Werther's Caramels - **\$3.99 ea**
- Christmas Spice Drops - **\$1.50 ea**
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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 18	7:00p	V - Town Council @ Town Hall
Dec 21		First Day of Winter
Dec 24		Christmas Eve
Dec 25		Christmas Day
Dec 31		New Year's Eve
Jan 1		New Year's Day
Jan 8	Noon	W - Chamber Luncheon @ KBC
Jan 8	7:00p	V - Town Council Meeting @ Town Hall
Jan 13	6:00p	W - Town Council @ Assembly 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](http://www.warrenweeklyindiana.com)

## AREA NEWS CONTINUED

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Medicare Part B (and Part D) premium amounts for those whose combined income from all sources exceeds specified levels for their IRS tax filing status. Social Security (and Medicare) get your earnings information from the IRS and use your reported IRS income (on your income tax return) to calculate your Medicare premium each year. But there is a twist – they use your reported combined income (also known as your “MAGI” or “Modified Adjusted Gross Income”) from 2 years ago to determine your current year’s Medicare premium. For example, they will use your 2023 MAGI to determine your 2025 Medicare Part B premium (and your Part D premium if you have Part D). So, if your income reported to the IRS on your tax return in 2023 is correct, Social Security will use that amount to determine next year’s Medicare premium.

IRMAA uses a sliding income scale to determine your Medicare premium. If you filed your 2022 taxes as “married/jointly” and your combined income for that year was \$206,000 or less, for 2024 you are paying the standard Medicare Part B premium of \$174.50, and there is no additional amount added to your Part D premium. But if your MAGI as a married couple was over \$206,000 your Medicare premiums will be more – e.g., MAGI up to \$258,000 makes your Part B premium \$244.60 and results in a Part D supplement of \$12.90 per month. And so on - as your MAGI further increases, so will your Medicare premiums until you reach the maximum. MAGI over \$750,000 means a Part B premium of \$594/month and a Part D supplement of

\$81/month. Thus, Medicare premiums are “means-tested” (those with higher income pay higher premiums).

A word about “MAGI” – MAGI starts with your Adjusted Gross Income on your tax return, to which is added any non-taxable interest you may have had, and 50% of the Social Security benefits (if any) you received during the income tax year. The total of those three amounts is your MAGI, from which your Medicare premium is determined for the forthcoming year.

So, if your 2023 combined income (your “MAGI”) as a couple was under \$206,000 you will pay the standard 2025 Medicare premium which, for Part B, will be \$185/month. If your 2023 MAGI as a married couple is more than \$206,000, you will pay higher Medicare premiums in 2025 due to IRMAA.

Why not pay higher Medicare premiums when we are younger? Well, that’s because IRMAA only applies when you are enrolled in Medicare, and your premium relates to your income while receiving Medicare benefits.

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](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadviser@amacfoundation.org](mailto:ssadviser@amacfoundation.org).

### THE WHEELCHAIR

by Daris Howard

Jack had loved cars since he was young. Now that he was retired, he especially loved the cars from his youth—vintage or antique cars, they were now called.

The biggest and best antique car rally was coming up, and the minute the tickets became available, Jack purchased one. He could hardly wait for the big day. His ticket was going to be

his Christmas present to himself. But just before the car show, he slipped and fell, putting him in a wheelchair.

Jack was not about to let that stop him. He had a son who lived in the town where the rally was being held. Jack was sure his son would be willing to take him to the show. He called to find out.

"David, if I can get down to your place, could you get me to the car rally?" Jack asked.

"Sure, Dad," David replied. "I'd love to go to it with you, but I have to work that day."

"That's okay," Jack replied. "If you can just get me there, I can spend the day, and then you can pick me up after work."

They worked out all the details. Jack would take the bus down to the town where David lived, arriving the night before the rally. Jack would stay at David's house, and David would take him to the car rally on his way to work.

Jack checked with the bus line, and they were willing to help him on and off. They would also fold up his wheelchair and put it into the luggage storage area. He was able to get a ride to the bus from a friend and was soon settled in for the four-hour trip. David was waiting at the bus stop when Jack arrived. David's wife had a nice meal for them, then Jack retired early. He wanted to be alert for the next day and not miss a second of it.

The next morning, after a robust breakfast, Jack was ready to go to the rally. David helped Jack into his car, and they were off. When they got to the rally, the doors were not yet open, and there was already a line. David helped Jack out of the car and into the wheelchair.

Jack knew David was supposed to be at work by eight. "David, you go to work. I'll be fine."

"Don't you want me to help you at least get into the rally?"

Jack shook his head. "I'm in line. I've got my ticket. What could go wrong?"

With one last assurance, David went to work. David worked all day and then came back to get his father. But Jack wasn't at the exhibit hall. Instead, David found out Jack was across the street at the nursing home. As David helped Jack into his car, he asked how the day went.

"What I want to know is who the idiot is who decided to

build a nursing home next to an exhibit hall!" Jack said.

"Why?" David asked.

"When I got to the door and was going to show them my ticket, I couldn't find it. While I searched for it, someone decided I must have escaped from the nursing home. They wheeled me all the way there before I was able to find my ticket. They still checked with the nursing home manager to make sure I hadn't escaped before they took me back."

"But you got back and went to the show all right, didn't you?" David asked.

"Yes, but there were more than a dozen times during the day that someone thought I escaped. Sometimes they called the nursing home, and a staff member came, and sometimes the person thought they would be helpful and take me back themselves. I swear I spent half of my day trying to straighten things out so I could stay in the exhibit."

"Is that why you were at the nursing home when I picked you up?" David asked.

"Not totally," Jack said. "There was one car I really wanted to ride in, so I may have let on to the owner that I'd escaped from the nursing home, hoping he would feel sorry for me and give me a ride back. Even though it was just across the street, I figured he'd lengthen the ride around town, and I was right."

"You let the car owner think you had come from the nursing home so he'd give you a ride?"

David asked in surprise. "Isn't that sneaky?"

"All I can say," Jack replied, "is if a man is dealt a bad hand, he should use it to his advantage." (Daris Howard, award-winning, syndicated columnist, playwright, and author, can be contacted at [daris@darishoward.com](mailto:daris@darishoward.com); or visit his website at <http://www.darishoward.com>, to buy his books.)

### 10 HEALTH RECOMMENDATIONS FOR THE NEW YEAR

(StatePoint) Looking to improve your health in 2025 and beyond? Check out these recommendations from the American Medical Association:

Make nutritional tweaks: Reduce your intake of sugar-sweetened beverages and processed foods, especially those with added sodium and sugar. Drinking sugary beverages, even 100% fruit juices, is associated with a higher mortality risk, according to a study published in JAMA Network Open. Drink water and choose nutritious, whole foods including fruits, vegetables, whole grains, nuts and seeds, low-fat dairy products, and lean meats and poultry.

Get active: A recent study published in JAMA found that putting down the TV remote and going for a walk can improve healthy aging—highlighting the importance of small everyday habits. Adults should get at least 150 minutes

**CONTINUED PAGE 6**

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## GENEALOGY REPORT

### FLINN

Shawn Michael Flinn, 59, passed away on Thursday, Nov. 28, 2024, at his home in Thompson Falls, Mont.

He was born on July 15, 1965, to Michael and Janis (Jinx) Flinn.

Shawn graduated from Eastbrook High School in 1983.

He was a utility contractor by trade.

Shawn enjoyed hunting, fishing and arrowhead hunting.

It was a family tradition to go rabbit hunting on Thanksgiving morning with his dad, as well as with his buddies, Mitchell, Timmy, Scott and PJ, going as a group, but never came home with a rabbit?

Shawn is survived by his loving wife, Jaclyn; her two children, Aidin Losure and Aubree Smith; his stepdaughters, Jessica Bollhoefer and Jasmine Sroufe; his mother, Jinx Flinn; his uncle, Jim (JoAnne) Horner; his sisters, Sheri (Scott) Reneer, Sheila VanNess and Shelley Flinn; his nephews, Kreig Holmes and Kyle VanNess; his nieces, Ashlee Burks, Rikki Reneer, Kaylee VanNess, Kortny VanNess and Kelsey Beaman; seven grandchildren; many cousins.


He is preceded in death by his father, Michael Flinn, and many aunts and uncles.

There will be no services at this time.

A private mass will be said in his name.

Arrangements are entrusted to Needham-Storey-Wampner Funeral & Cremation Service, North Chapel, 1341 N. Baldwin Ave., Marion.

### PERKINS

 David Wade Perkins, 46, of Huntington, passed away at IU Methodist Hospital, Indianapolis, on Sunday, Dec. 8, 2024.

He was born on July 3, 1978, in Marion to the late David Perkins and Karen (Hawkins) Wehr, who survives.

Wade married April A. (Bowers) Perkins on April 25, 2011. She survives in Huntington.

He proudly served in the United States Army during OIF (Operation Iraqi Freedom) as a combat engineer. He earned two Purple Hearts, Army Good Conduct, National Defense Service Medal, Global War on Terrorism Service Medal, Iraq Campaign Medal with Campaign Star, Army Service Ribbon, Combat Action Badge and the Driver and Mechanic badge with Driver vehicle.

Wade also was a member of Veterans of Foreign Wars Post #2689, Huntington.

He loved music. He was very talented, and he enjoyed singing, playing piano, playing the guitar or playing the drums. Wade loved his family, and they loved him.

He was an amazing and devoted husband, a wonderful son, a loving father and beyond proud to be a grandpa.

Wade loved hanging out at a campfire, grilling, fishing and just being with his family.

He will be greatly missed.

Along with his wife, April, and mother, Karen (Danny) Wehr, of Warren, he is survived by four daughters, Addie (Maytelin) Miller, of Huntington, Hannah Perkins, of Elkhart, Mazy Reader, of Hartford City, and Ella Perkins, of Huntington; one son, Claston Perkins, of Huntington; one stepbrother, Joe Wehr, of Fort Wayne; one stepsister, Kristy Wehr, of Fort Wayne; one grandson, Maverick Miller.

Calling hours will be on Friday, Dec. 13, 2024, from 1 to 3 p.m. followed by a funeral service at 3 p.m. at McElhaney Funeral Home, 715 N. Jefferson St., Huntington, with Pastor Jason Fields officiating.

A private burial will be at a later date.

In lieu of flowers, memorials may be made to Wounded Warrior Project or VFW Post #2689 in care of McElhaney Funeral Home, 715 N. Jefferson St., Huntington, IN 46750.

### BEST

Cathy Marie Best, 77, of Englewood, Ohio, and formerly of Markle, passed into the loving arms of her Lord and Savior, Jesus Christ, at 6:59 p.m., Sunday, Dec. 8, 2024, at Miami Valley Hospital in Dayton, Ohio.

She was a 1966 graduate of Liberty Center High School as salutatorian. She then graduated from Ivy Tech State College in Fort Wayne with her associate degree in medical assisting, graduating Suma Cum Laude. She worked for 30 years at Markle Medical Center and also taught at Ivy Tech. She was a member of Northern Hills Christian Church. Formerly was a member of the Markle Church of Christ, before moving to Englewood, Ohio, in November of 2019.

Cathy was born Oct. 31, 1947, in Bluffton, daughter of Cloyd E. and Marjorie G. (Dennis) Grover.

She was united in marriage to Phillip Lund Best, July 18, 1981, at the Markle Church of Christ. They celebrated 43 years of marriage.

Survivors include a son, Brandon (Sarah) Best, of Markle, and a daughter, Lorena (Geoff) Clark of Englewood, Ohio. She has six grandchildren — Emma Best, Mason Best, Grant Clark, Kayla Clark, Lilly Clark and Kyrsten Clark — and two brothers, Darrel Grover of Liberty Center, and Doug Grover of Hometown, and sister-in-law, Becky Grover of Warren.

She was preceded in death by her parents, Cloyd E. and Marjorie G. (Dennis) Grover, and a brother, Dennis Grover.

Visitation will be held Wednesday, Dec. 11, 2024, from 4-7 p.m. at Northern Hills Christian Church, 4945 W. National Rd. in Clayton, Ohio, with funeral at 7 p.m. at the church. Memorial donations can be made out to the Northern Hills Christian Church Missions Fund.

Second visitation will be Sunday, Dec. 15, 2024, at Markle Church of Christ, 455 E. Morse St. in Markle, from 2-6 p.m. and one hour before

service on Monday, Dec. 16, from 9:30-10:30 a.m. with funeral service at 10:30 a.m. at the church.

Memorial donations may be made out to Markle Church of Christ Missions Fund in care of Myers Funeral Home, P.O. Box 403, Markle, IN 46770.

### HICKS

Elmer E. Hicks, 84 of Marion, Indiana, passed away at IU Health Methodist Hospital in Indianapolis, Indiana, on Sunday, December 8, 2024.

Elmer was born on July 4, 1940, in Elk Park, North Carolina to Noah and Matilda Hicks. He married Janet (Van Ness) Hicks on November 21, 1959, at the Nazarene Church in Van Buren, Indiana. The two have spent 65 years united in marriage, building a family and home they are proud of. Elmer worked for Dana Corp for 35 years. He enjoyed golfing and spending time with his buddies at Arbor Trace for almost 50 years. Elmer was a fan of the Yankees, IU, Colts and Pacers.

Elmer was preceded in death by his parents, his son, Micheal Hicks, and siblings, Kathleen Greene, Murphy Hicks, and Hildreth Hicks.

Loving survivors include his loving wife, Janet Hicks of Marion, IN, children, Kevin (Robin) Hicks of Matthews, IN and Daryl Hicks of Marion, IN, 7 grandchildren, Brandi (Aaron) Smith, Micheal (Melina) Hicks, Kody (Jade) Hicks, Jessica Hicks, Corey Hicks, Travis Hicks and Dustin Hicks, 19 great grandchildren, and brother, Roger Hicks of North Carolina.

Friends and family may gather to share and remember on Monday, December 16, 2024, at Ferguson & Glancy Funeral Home located at 201 W. Main St. Van Buren, IN 46991, from 1:30pm to 3pm. A funeral service will begin at 3pm with burial following in the Van Buren Cemetery.



### UPTGRAFT

Janice M. Uptgraft, 91, of Bluffton, passed away Monday morning, Dec. 16, 2024, at Heritage Pointe in Warren.

Janice was born in Archbold, Ohio, on Sept. 6, 1933, to Logan and Mildred (Rupp) Houchin. She married Jack W. Uptgraft in Bluffton on Oct. 24, 1952. He preceded her in death on July 21, 2015.

Janice was a 1951 graduate of Bluffton High School and was a receptionist for Caylor-Nickel Clinic in Bluffton for 25 years until retiring in 1998. She and Jack loved to travel and spent 12 years wintering in Texas.

Survivors include two daughters, Deb (Bill) Pursley and Jody (Randy) Gentis, both of Bluffton; three grandsons, Ryan (Leah) Pursley, Randy (Gwen) Pursley and Cory (Aimee) Lucabaugh; a step-grandson, Ryan (Lindy) Gentis; five great-granddaughters, Renner Pursley, Farren Pursley, Emery Pursley, Oaklee Pursley and Adleigh Lucabaugh; and two step great-granddaughters, Lily and Ella Gentis.

Private family services will be held at Six Mile Cemetery in Bluffton at a later date.

### O'BRIEN

Paul A. O'Brien, 83 of Marion, Indiana, passed away on Monday, December 16, 2024, at Lutheran Hospital in Fort Wayne, Indiana.

Paul was born on May 19, 1941, in Indianapolis, IN, to Charles and Mable (Davis) O'Brien. He graduated from Manilla High School in 1959. Paul earned the Ross Reid Memorial award for being an outstanding basketball player in 1959. He attended Butler College and graduated from Ball State in 1977. Paul married Neta June (Stallsmith) O'Brien on July 7, 1963, at the Van Buren Methodist Church. Paul worked for Roberts and Schaefer as a Controller in Chicago, IL for 25 years. Paul and June attended Center Chapel Church in rural Marion,

**CONTINUED PAGE 6**

## AREA NEWS CONTINUED

**MORE PAGE 5**

Indiana. Paul had many hobbies and interests including gardening, bowling, playing euchre, IU Sports, and the St. Louis Cardinals. He was a man with both smarts and a sense of humor. Paul was a devoted family man and kept his family as his focus.

Paul was preceded in death by his parents, Charles and Mable O'Brien.

Loving survivors include his wife of 61 years, Neta June O'Brien of Marion, IN, sons, Randy O'Brien of Van Buren, IN, and Mike (Justine) O'Brien of Zionsville, IN, grandchildren, Derek (Kirstin) O'Brien of Anderson, IN, Conner (Samantha) O'Brien of Pendleton, IN, Tyler (Ashlee) O'Brien of Richmond, KY, Rachel O'Brien, of Indianapolis, IN, Kevin O'Brien of Chicago, IL, Nathan O'Brien of Jersey City, NJ, Michelle O'Brien of Cincinnati, OH, and Elizabeth Stallsmith of Marion, IN, brother, Roger (Martie) O'Brien of Lakeland, FL, and special friend, Richard Woolsey of Marion, IN.

Friends and family may gather to share and remember at Center Chapel Church located at 8733 E 200 S Marion, IN 46953, on Friday, December 20, 2024, from 10am to 1:30pm. A funeral service will begin at 1:30pm with Pastor Mark Sanders officiating. Burial will follow at the Van Buren Cemetery in Van Buren, Indiana.

In lieu of flowers, memorial contributions can be made to: Center Chapel Church

Arrangements have been entrusted to Ferguson & Glancy Funeral Home in Van Buren, Indiana.

**MORE PAGE 4**

a week of moderate-intensity activity, or 75 minutes a week of vigorous-intensity activity.

Get up-to-date: Get your vaccines in advance of respiratory virus season—including the annual flu vaccine and the updated 2024-2025 COVID-19 vaccine for everyone six months and older, as well as pregnant people. People 65 and older and those who are moderately or severely immunocompromised should receive a second dose of the 2024-2025 COVID-19 vaccine six months later.

RSV can be dangerous for older adults. The Centers for Disease Control and Prevention recommend those 75 and older, and 60 and older at high risk for severe RSV, get vaccinated. Immunizations are also available to protect babies from getting very sick from RSV. This is important because RSV is the leading cause of infant hospitalization nationwide.

If you have questions, speak with your physician and review trusted resources, including GetMyFluShot.org. You can also reduce the spread of respiratory viruses by covering coughs and sneezes, frequently washing your hands, wearing masks, improving air quality, and staying home if you are sick.

Get screened: Make an appointment for preventive care, tests and screenings to help your doctor spot certain conditions before they become more serious.

Know your blood pressure numbers: Visit [ManageYourBP.org](http://ManageYourBP.org) to understand your blood pressure numbers and take necessary steps to get hypertension under control. Doing so will reduce your risk of heart attack and stroke. If checking your blood pressure at home, visit [ValidateBP.org](http://ValidateBP.org) to see if your device has been tested for accuracy.

Learn your type 2 diabetes risk: Take a 2-minute self-screening test at [DolHavePrediabetes.org](http://DolHavePrediabetes.org). Steps you take now can help prevent or delay the onset of type 2 diabetes, which carries a higher risk of heart disease, kidney disease and vision loss.

Drink only in moderation: If consuming alcohol, do so in moderation as defined by the U.S. Dietary Guidelines for Americans—up to one drink per day for women and two drinks per day for men, and only by adults of legal drinking age.

Quit tobacco and nicotine: Ask your doctor for resources and guidance for quitting tobacco and nicotine. Declare your home and car smoke-free to eliminate secondhand smoke exposure.

Follow dosage instructions: When taking prescription opioids or other medications, store them safely to prevent diversion or misuse, and properly dispose of any leftover medication. If you're prescribed antibiotics, take the full course to prevent antibiotic resistance—a serious public health problem.

Manage stress: Good mental health is part of good overall health. Get sufficient sleep (at least 7.5 hours per night), exercise and ask for help from a mental health professional when you need it.

More health resources and tips can be found by visiting [ama-assn.org](http://ama-assn.org).

"The best way to address the post-holiday doldrums is to do something good for your health," said Bruce A. Scott, M.D., president of the AMA. "Even small, positive choices you make now can have a big impact on your long-term wellbeing."

**HOW TO DODGE FRAUDSTERS WHEN YOU'RE IN FINANCIAL DISTRESS**

(StatePoint) Although fraudsters will prey on anyone, many tactics specifically target those facing financial hardship in the wake of a natural disaster.

To help you avoid becoming a victim when you're most vulnerable, Freddie Mac is providing these tips and insights:

Watch Out for Common Disaster-Related Scams

As the intensity of severe weather events increases, understanding common disaster-related scams can help you avoid them. These include:

High-Interest Loans for Repairs: In this scam, someone may offer to loan you money for home repairs, often at a high interest rate, while you wait for your insurance money. In return, they ask for a post-dated check, your auto title or your tax refund. Although this may provide short-term relief, it's an example of predatory lending because the high interest rates could end up costing you more in the long term. Read any contract before signing it, and make sure you understand the total cost of the loan, including its terms and fees.

Repair Contractor Prepayment: In this scam, your home repair contractor may ask you to sign a "direction to pay form" that allows your insurance company to pay the contractor directly, even before the repair work is completed. This can leave you vulnerable to incomplete or poor quality work. To avoid this scam, read your contract carefully and do not authorize the full payment amount until you are satisfied with the final product.

Requests for Financial Information: In this scam, a person claiming to be a government employee or disaster relief professional may request financial information, saying they need it to help you recover from a crisis. Protect yourself by never giving anyone your personally identifiable information by phone, email, text or in person without confirming their identity. For example, ask for identification and independently call the entity the person claims to work for.

If You're Struggling to Pay Your Mortgage, Beware of Fraudsters

If you're struggling to pay your mortgage after a natural disaster or due to other circumstances and you are facing foreclosure, be on the lookout for two common types of fraud.

Foreclosure Rescue Fraud: In such a scheme, someone may falsely promise to be able to save

your home from foreclosure. The fraudster will commonly:

- Require you to sign the title to your home over to them.
- Ask you to sign unfamiliar documents.
- Ask you to share personal information.
- Charge you rent to stay in your home.
- Offer to pay your delinquent mortgage by purchasing your home.
- Promise that you can repurchase your home when your financial situation improves.

Fraudsters orchestrating these schemes pose as professionals and promise to stop foreclosure, often at a high price. However, they don't deliver on their promises. As a result, you could lose the title to your home and be at risk of foreclosure.

Loan Modification Scams: Loan modification scams may operate similarly to foreclosure rescue fraud. In these scams, fraudsters collect an upfront fee and promise to work with your loan servicer on your behalf. They claim that they can obtain a loan modification that reduces your payments.

If someone other than your loan servicer (the company listed on your mortgage statement) offers you mortgage assistance, don't provide your information.

If you are struggling with your mortgage payment, contact your lender, a certified HUD housing counselor or a housing finance agency. These trustworthy resources can present you with real options to help avoid foreclosure.

Learn more fraud prevention tips by visiting [myhome.freddiemac.com](http://myhome.freddiemac.com).

Unfortunately, fraudsters have made it their business to prey on pain. With the right knowledge, you can help ensure that no one takes advantage of you when you're down on your luck.



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