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Volume 35, Number 11



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Warren Weekly

Your Hometown Newspaper

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Thought for the Week: Think like a man of action, act like a man of thought. Henri Bergson

NORMAL HOURS

The Warren Pharmacy is planning to be open normal hours M-F 9-5:30 and Sat. 9-Noon, throughout this unusual COVID 19 crisis. We have Gloves in stock, and a limited supply of a 2oz spray bottle of Hand Sanitizer. We also have a limited supply of Home Made Masks.

We are constantly attempting to obtain items necessary for each of us to survive this very contagious virus. Items, such as masks, gloves, thermometers, hand sanitizer, isopropyl alcohol, aloe vera gel, Lysol spray and even toilet paper are still in short or limited supply nationally. We are working daily to obtain the medications and supplies needed for our community to remain healthy and fulfil their responsibilities. May the God of heaven have Mercy upon our nation. We pray for our community, and we truly appreciate your prayers for us, to remain healthy!

We are on call after hours, and our home phone 375-4190 is in the Warren Phone Book.

SPRING SADDLES AND MORE!

We would like to send out a HUGE thank you to our community for doing the Warren Egg Hunt! It was wonderful to hear stories of people out hunting for eggs and just being in the fresh

air! We may need to make this a new Easter tradition for our town each spring!

With spring here, our shop is preparing all the necessities! Our greenhouse is in full operation for our opening on May 2nd and 3rd. We also have a large array of saddles for the cemetery. Though we can't have you in our store, we can certainly take and fill saddle orders over the phone for curb-side pick up or delivery.

As we continue to face new routines during our stay-at-home order, we're doing our best to provide flowers, plants and pottery to our surrounding areas! Thinking about someone special? Give Gebhart's Floral Barn a call and let us surprise them with a unique and thoughtful gift!

KBC BASEBALL

We will be taking forms until the end of April. That will give us enough time to set up teams and get shirts ordered. We will play in June and July. If the virus keeps on and we must cancel we will get your money back to you. I hope we can play.

NOMINATIONS SOUGHT

Who should be recognized for this award? Your neighbor, friend, co-worker, relative, teacher,?

The person could be a "silent" individual who puts others before themselves, but always helping to make Warren a better community.

Maybe the resident could be a person who supports and helps local organizations to achieve goals for the community.

The nominee must be a person or couple living in the Warren Community.

If you wish to nominate that special person or couple please send a written nomination listing detailed, achievements, for [church, organizations, community, volunteer accomplishments] and reason for nomination.

Deadline for nominations is Friday May 15 2020. Send all signed nominations to Rose Broyles PO Box 614 Warren In 46792.

FOOD PANTRY OPEN

The Warren pantry continues to be a "drive thru pantry". Volunteers continue to bring pre packaged food to your vehicle and put in your vehicles trunk.

The pantry can help to meet some of the needs of families having food insecurity.

Bread of Life Food Pantry is open every Wednesday . 2:00 PM – 4:00 PM and 6:00 PM–8:00 PM.

SMEKENS EDUCATION

PIVOTS TO SUPPORT COVID-19 AT-HOME LEARNING

In the days since COVID-19 shuttered schools across the United States, a Warren-based professional

development company has retooled its operation to create free video lessons to help teachers and families foster powerful at-home learning.

Using a webcam to capture their offices as makeshift classrooms, Kristina Smekens and her team of literacy experts at Smekens Education have been hard at work filming standards-based reading lessons that teachers and parents can share directly with students.

"We knew that teachers and families were thrust into at-home learning without advance notice and without the tools to sustain meaningful learning," said Smekens. "By providing ready-to-use lesson videos, our goal is to help teachers and families in timely and tangible ways."

It's with this in mind that Smekens Education created Literacy eLessons, a free video library that features short, newly-developed reading lessons that teachers and families can access from YouTube or Vimeo.

Launched on Sunday, March 29 with more than 30 video lessons, Literacy eLessons includes unique content for grades K-1, 2-3, 4-6, and 7-12. While all grade-level lessons share a common reading skill, lesson videos are differentiated to be age-appropriate.

Educators from around the globe have been enthusiastic

about the support from Smekens.

"As both a teacher and a parent, I feel so blessed to have resources like this," said Hilda Shirley, a sixth-grade teacher from Beavercreek, OH. "Although the district we live in provided a wonderful list of online resources, nothing compares to the videos that you have created and shared. THANK YOU! THANK YOU! THANK YOU!"

In addition to adding new reading lessons each week, the team at Smekens Education has also published a growing collection of lessons focused specifically on social-emotional learning.

During normal times, Smekens Education supports schools and districts with teacher professional development to improve instruction in reading and writing. A fully-vetted Technical Assistance Partner with the Indiana Department of Education, Smekens has canceled its major summer conference in order to help teachers and families in more immediate, tangible ways.

In addition to the free Literacy eLessons service, Smekens is also working with schools and districts to provide teachers with on-demand professional development—plus live coaching using teleconferencing platforms such as GoToWebinar and Zoom.



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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 distributed every Friday to rural postal patrons of Warren, Liberty Center, and Van Buren, Indiana. The Warren Weekly is available at Warren Market, Dollar General, and next to the Post Office in downtown Warren, along with various other businesses. The Warren Weekly is also available at Circle K in Van Buren. Total circulation is 3000.
 It is sent anywhere in the Continental United States for three (3) months for \$12.50, six (6) months for \$24 or \$48 for one year. Mail name, address, and payment to WARREN WEEKLY at: PO Box 695, Warren, IN 46792. Or you can request a digital copy (by e-mail) at a cost of \$24 per year.
 Deadline for news and/or advertising is 10 a.m. Tuesday, for that week's edition. Call if you need something in but won't have it here on time.
 Leave news and/or advertising at Town Hall or mail to PO Box 695, Warren or email to editor@warrenweeklyindiana.com.
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Kudos, Kicks & Karats

THE BENEFITS OF VOLUNTEERING

from the American Counseling Association
 Regardless of where you live, virtually every community has programs that rely on volunteers to operate. Hospitals, homeless shelters, schools, local theater and just about every other community-oriented program you can think of has a need for volunteers to keep it up and running.

And yet many of us don't volunteer. Of course, we have plenty of excuses. Lack of time, work demands, family responsibilities, we're too old -- it's a long excuse list that you might think about as you sit front of the TV most nights wondering why you're bored or lonely or feeling somewhat irrelevant.

One of the main benefits of volunteering is that it can perk up an otherwise fairly static social life. Volunteering offers the opportunity to make connections with the people you are helping and provides the chance to cultivate friendships with other volunteers.

Studies have found that when you volunteer your time and skills, and increase your social interaction, you are likely to improve both your mental and physical health. Experts advise that consistent socializing can lead to better brain functioning and help reduce the risk for depression and anxiety.

These benefits are particularly important in helping improve our lives as we get older. Surveys have found that some 45 percent of people admit to feeling lonely and that as many as one in ten people report having no close friends. Clearly, the improvement in socializing that comes with volunteering pays dividends in these areas, and those are dividends that accumulate regardless of age.

Volunteering to help with organizations serving the less fortunate is not only a way of doing something good for your community but also can bring a variety of personal benefits. It's been shown to be a way to improve self-esteem and to help develop emotional stability.

Some research has shown that people who volunteer may be at lower risk for dementia as they age and that volunteer activities may help strengthen the immune system. Studies have found that seniors often gain real physical benefits from volunteering, including a possible reduction in heart disease and a general sense of feeling younger.

Volunteering isn't a magic cure for all of life's ills, but it is a way to stay more active, to contribute to your community and to expand and strengthen your social life. And all of that can add up to a happier and healthier you.

"Counseling Corner" is provided by the American Counseling Association. Comments and questions to ACAcorner@counseling.org or visit the ACA website at www.counseling.org.

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|  <p>CITIZENS TELEPHONE CORPORATION 375-2111 <i>"Your Hometown Connection Partner"</i></p> |  <p>HERITAGE POINTE OF WARREN P O Box 326 801 Htgn Ave Warren, IN 46792 LifeAtHeritage.org 260-375-2201</p> | <p>This Space Available. Call the Warren Weekly for more info.</p> |

ASBURY CHAPEL UNITED METHODIST
 8013W 1100S -90, Montpelier
 Phillip Freel Jr, Pastor
 Worship 9:30 a.m.
 Sunday School 10:30 a.m.
 Wed Carry-in & Fellowship .. 6:30 p.m.

BANQUO CHRISTIAN CHURCH
 8294S 900W 35
 Harold Smith, Pastor
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.
 Bible Study 6:00p.m.

BOEHMER UNITED METHODIST
 Chad Yoder, Pastor
 Denise Heiniger, S.S. Supt.
 Sunday Worship 9:30a.m.
 Sunday School 10:45a.m.

CENTRAL CHRISTIAN CHURCH
 Van Buren, Indiana 765-934-2199
 Worship 9:30 a.m.
 Youth Group 4:30-7:30pm at SwitchUp
 Handicap Accessible
 Little Panther Preschool 765.934.2099

HEALING WATERS MINISTRY —
5811 W 600 S, MT ETNA
 Pastor Wayne Couch
 260/515-2517
 Sunday Prayer 9:15 a.m.
 Sunday School 9:30 a.m.
 Worship Service 10:30 a.m.
 Wednesday Bible Study 6:00 p.m.
 Sunday Evening Service 6:00 p.m.
 Daycare provided during Worship

DILLMAN UNITED BRETHREN
 8888S 1100W-90, Warren 375-2779
 Matt Kennedy, Pastor
 Worship Service 9:00a.m.
 Sunday School 10:00a.m.

HANFIELD UNITED METHODIST
 101 N 400 E - Marion 765/664-8726
 Timothy Helm, Senior Pastor
 1st Worship..... 8:30 a.m.
 Sunday School 9:45 a.m.
 2nd Worship..... 11:00 a.m.

THE NEW BEGINNING
 SR 218, 2 1/8 mile west of Poneto
 Steve Sutton, Pastor
 765/728-2065 for more info
 Sunday Worship..... 10:30a.m.
 Thursday Prayer Meeting 7:00 p.m.

HERITAGE POINTE
 Chaplains Gerald Moreland, Ginny Soultz & Dick Case
 Sunday Morning Worship 9:30 a.m.
 OTHER SERVICES BY ANNOUNCEMENT
 Monday thru Friday
 Chapel Services 9:00 a.m.

WARREN 1st BAPTIST CHURCH
 727 N Wayne St, Warren
 260-375-2811
 office@warrenfirsbaptist.net
 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

HILLCREST CHURCH OF THE NAZARENE
 375-2510
 Bus Service 375-2510
www.hillcrestnazchurch.org
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.
 Evening Worship..... 6:00 p.m.
 Youth Group (Wed.)..... 6:00 p.m.
 Wed. Midweek Service..... 6:30 p.m.

SOLID ROCK UNITED METHODIST
 485 Bennett Dr, Warren, IN
 375-3873
 Paul Burris, Pastor
 Sunday School 9:00 a.m.
 Worship Service 10:00 a.m.

LANCASTER WESLEYAN
 3147 W 543 S, Huntington
 468-2411
 Doug Sharrard, Pastor
 Pam Thompson, S.S. Supt.
 Sunday School 9:30 a.m.
 Worship 10:30 a.m.
 Wednesday:
 CYC/Teen/Adult Meetings 7:00 p.m.

LIBERTY CENTER BAPTIST CHURCH
 694-6622
 Aaron Westfall, Pastor
 Sunday School 9:15 a.m.
 Fellowship 10:00a.m.
 Worship 10:15a.m.
 Tues. Bible Study 7:00 p.m.
 Wed. Choir 6:30p.m.
 Monthly Meetings
 1st Mon Ministry Team 7:00 p.m.
 3rd Sat Mens Prayer Breakfast 8:00 am
 4th Mon ABW 1:30 pm

LIBERTY CENTER UNITED METHODIST CHURCH
 Pastor Diane Samuels
 Morning Worship 9:30 a.m.
 Sunday School 10:45 a.m.

THE CHURCH AT MCNATT
 375-4359
 Bill VanHaften, Pastor
 Lois Slusher, Supt.
 Brittney Miller, Youth & Family Dir.
 Coffee Fellowship..... 8:30 a.m.
 Worship 9:15 a.m.
 Sunday School 10:30 a.m.
 Bible Study - Wed. 7:00 p.m.

MT. ETNA UNITED METHODIST
 260/468-2148 Sr 9 & 124
 Rev. Michael Gallant - "Pastor Mike"
 Multi-Generational Worship 9:30 a.m.
 Fellowship 10:30 a.m.
 Sunday Youth 4-6 p.m.
 Everyone is Welcome

SALAMONIE CHURCH OF BRETHREN
 468-2412
 Mel Zumbrun, Pastor
 Worship 9:30 a.m.
 Church School 10:45a.m.

UNITED CHURCH OF CHRIST
 375-2102
 Interim Pastor Troy Drayer
 Youth Pastor Troy & Mindy Drayer
 Sunday Worship..... 9:30 a.m.
 Contemporary Service - Wed 6:30 p.m.
 Youth Sunday School during Worship Service
 Youth Group-Wed 6:30 p.m.
 Communion 1st Sunday of the Month

VB CHURCH OF THE NAZARENE
 765/934-3321 Parsonage
 Jeff Slater, Pastor
 Jim Knight, Superintendent
 Sunday School 9:30 a.m.
 Adult Worship 10:30 a.m.
 Children's Church 10:30a.m.
 Evening Praise Hour..... 6:00p.m.
 Hour of Power (Wed) 7:00p.m.

VB UNITED METHODIST CHURCH
 765-934-1431
 Pastor Cindy Osgood
 Worship Service 9:30 am
 Sunday School 10:30am
 Not Home Alone - Wed 3:00 pm
 Prayer-Bible Study (Thur) 7:00 pm
 UMW 2nd Wed 7:00 pm
 Little Ones Book Club 1st Tue 10:00 am
 Just Older Youth 3rd Tue 12:00 pm
www.vanburenumc.org

WARREN CHURCH OF CHRIST
 375-3022
 Ethan T Stivers, Senior Minister
 Andrew Fisher, Youth Minister
 Liz Richardson, Childrens MinistryAsst.
 Tara Bower - Secretary
www.warrenchurchofchrist.org
 Fellowship 9:15 a.m.
 Worship & Communion 9:30 a.m.
 Sunday School 11 to 11:50 a.m.
 Youth:
 K-6th grade, Mon 6:15-7pm
 Jr/Sr Hi, Sunday 6-8pm

WARREN WESLEYAN CHURCH
 6th & Nancy Sts. Warren
 260-228-9084
 Rev. Allen Laws, Pastor
 Wesley Welch, Supt.
 Sunday School 9:30 a.m.
 Worship 10:15 a.m.
 Wed Bible Study 6:00 p.m.

FARRVILLE COMMUNITY CHURCH
 11044 E 200 N, Marion, IN
 765-934-3609
 Pastor Al 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



Please Attend The Church of Your Choice

AREA NEWS

CBD FOR ESSENTIALS

Ananda Health is offering a limited amount of a month supply of CBD for only \$10.

This provision is for Health Care workers (any Hospital, long-term care or Physician Office employee), Emergency Responders, Police & Fire fighters.

CBD is well documented for supporting stress, sleep, anxiety, inflammation and immunity. We have some THC-Free products available for those concerned about Drug testing.

PENALTY WAIVERS

Waiver of Penalties for Late Property Tax Payments E.O. #20-005 states as follows in Section 6, Paragraph B:

"Property taxes remain due on May 11, 2020, however counties are to waive penalties on payments made after May 11, 2020, for a period of 60 days. This waiver does not apply to tax payments which have been escrowed by financial institutions on behalf of property taxpayers."

Each county shall waive any penalties for any property taxes paid within sixty (60) days after the statutory deadline; therefore, the spring installment may be paid up to and including July 10, 2020 without penalty.

However, taxpayers are encouraged to make timely payments (that is, on or before May 11, 2020) in order to ensure orderly operations of government.

Personal Property Tax Returns

The deadline under IC 6-1.1-3-7 to file personal property returns for the 2020-Pay-2021 tax cycle will remain May 15.

However, a taxpayer may on or before May 15 request a thirty (30) day extension under IC 6.1-1-3-7(b). The assessor is encouraged to inform the taxpayers of this extension right and grant this extension to give the taxpayer until June 14, 2020, to make a timely filing.

VIRTUAL JOB FAIR

Northeast Indiana Works and WorkOne Northeast are hosting a virtual job fair featuring five hospitals and hospital systems that will provide information about the many healthcare-related job openings in the Fort Wayne area.

The virtual job fair is scheduled from 10:30 a.m. to 11:30 a.m. EDT on Wednesday, April 22.

Adams Memorial Hospital, Bluffton Regional Medical Center, Cameron Memorial Community Hospital, IU Health and the Parkview Health are the five healthcare providers that will be participating in the job fair.

Presenters from each will discuss job opportunities in detail, along with benefits and how to apply. Jobs throughout the spectrum of healthcare will be featured.

The virtual job fair is being produced by the Indiana

Department of Workforce Development.

"Even before the COVID-19 pandemic put significant pressures on northeast Indiana's healthcare providers, the industry had numerous open positions at all levels," said Rick Farrant, communications director for Northeast Indiana Works. "We are excited to partner with the Indiana Department of Workforce Development in helping healthcare providers secure talent and in assisting individuals with exploring career opportunities."

Those interested in the job fair but unable to attend are encouraged to still register, as a recording will be sent via email the following day.

To register, visit <https://on.in.gov/vjfr3>

After registering, a confirmation email will be sent containing information about joining the webinar.

FAST START

Every promising Indiana student deserves the opportunity to pursue an affordable, world-class education. With its new Fast Start program, which could easily save Indiana families thousands of dollars, Purdue University has taken yet another step toward making this possible. Fast Start, created by Purdue in partnership with the philanthropic online learning

program Modern States, is designed to help Indiana high school students earn access to up to a year of college credit through free online courses and the corresponding College Level Examination Program (CLEP) exams. Students receive assured admission into Purdue if they complete five courses, pass the corresponding CLEP exams and meet the University's standard admissions requirements. This partnership with Modern States creates opportunities for Indiana students to take giant leaps in their education with a direct track to Purdue. The move also aligns with Purdue's land-grant mission and its continued commitment to affordability and accessibility — a longtime University priority that has led to nearly 60% of Purdue students now graduating debt-free.

"Too many young Hoosiers miss out on college either because of its cost or simply a disbelief that they can succeed there," says Purdue President Mitch Daniels. "Our Purdue-sponsored high schools are one attempt to open a new pathway to Purdue, and this new venture is another, with special relevance to rural and small-town youth."

Steve Klinsky, CEO and founder of Modern States, says, "Modern States and my

family are pleased to partner with Purdue to make college more attainable for students throughout Indiana. Purdue has long been a leader in innovations to help students, and we hope this effort will both help families throughout the state and create a model for many other universities nationwide."

Innovating for Indiana

Fast Start will allow Hoosier students to take online courses and CLEP exams at no cost. Passing five CLEP exams — the equivalent of one semester — can save students and their parents the cost of an entire semester, and almost \$11,000. And passing 10 CLEPs — the equivalent of one full year — amounts to more than \$21,000 in savings when considering Purdue tuition and housing. Every individual CLEP passed is a big savings. Additionally, the Fast Start option can move students toward early graduation and early entry into the workforce.

Purdue Fast Start offers support to high school students enrolled in the program, helping guide them through taking courses and tests, and navigating Purdue admittance. Students also can connect to Purdue alumni and friends for mentoring if desired. Once Fast Start students accept admission into Purdue, they will be known as Klinsky Scholars.

The program officially launches in Fall 2020, with inaugural students granted

CONTINUED PAGE 4



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PAID ADVERTISING

AREA NEWS CONTINUED

MORE PAGE 3
admission for the Fall 2021 semester. As Purdue Fast Start begins outreach to prospective students this spring, Purdue Extension, which has offices in every Indiana county, will be a vital resource in helping reach students and their families.

Fast Start is available to all Indiana residents. But it's especially beneficial to students in rural Indiana, in inner-city schools that often lack access to the full offering of Advanced Placement courses, or those for whom college education is less affordable. Purdue assures admission to students who pass a minimum of five CLEP exams through the program.

Purdue, the No. 6 most innovative school in the country according to U.S. News & World report, also is ranked as the No. 7 best value school in the U.S. by The Wall Street Journal/Times Higher Education.

The Fast Start program marks the University's latest innovation in affordability and accessibility, a priority that dates to its 2012 tuition freeze. Other innovative initiatives include the creation of statewide Purdue Polytechnic High School locations, the Back a Boilermaker income-share agreement program and the Degree in 3 fast-track program, among others.

"This is a great opportunity for us to improve the lives of Indiana residents by working with students to increase educational attainment all across the state," says Jason Henderson, senior associate dean and director of Purdue Extension.

Visit purdue.university/faststart for complete details on the Purdue Fast Start program.

PREMIUM RELIEF

Indiana Farm Bureau Insurance will give back more than \$8 million in auto insurance premium to our fellow Hoosier clients. The company will provide clients premium refunds of \$20 per eligible vehicle insured.

"With fewer people on the road during pandemic-driven stay-at-home orders, we felt it was only right to refund some of our clients' personal auto policy premium dollars," said Kevin Murphy, senior vice president, property and casualty division. "Our Farm Bureau family made a commitment to protect your family, and we remain dedicated to that vision—even during this unprecedented pandemic."

Indiana Farm Bureau Insurance (IFBI) is pleased to provide this relief to our clients during these unique times. The amount of relief each client receives will be directly proportional to the number of vehicles they

insure with Indiana Farm Bureau Insurance. For example, if a client has four eligible personal autos insured with IFBI they will receive \$80.

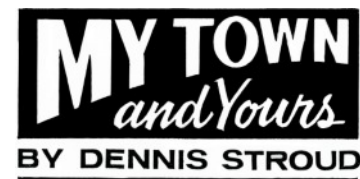
This action comes after Indiana Department of Insurance (IDOI) announced a 60-day moratorium on insurance policy cancellations for nonpayment of premium and assessment of late fees for any policyholder in Indiana. Indiana Farm Bureau Insurance is pleased to have implemented premium due date extensions from March 19, 2020 to May 18, 2020 for clients experiencing hardship as a result of COVID-19. Indiana Farm Bureau Insurance is happy to provide this assistance and additional customer service to our members who have been affected by COVID-19.

The premium refunds will be distributed to clients automatically by check or EFT, depending upon how they currently make payments; no additional action is necessary.

Indiana Farm Bureau Insurance has served Hoosiers for nearly 86 years. Organized in 1934 by Indiana Farm Bureau, Inc., the company has grown to include insurance products for auto, life, home, business and farm. Banking and other financial services and products are also available through its local offices and online at www.infarmbureau.com.

With a home office in downtown Indianapolis and local offices in all 92 counties, Indiana Farm Bureau Insurance serves Hoosiers

with more than 400 agents and approximately 1,200 employees living and working throughout the state. The company is a leader in auto and homeowners insurance and the largest writer of farm insurance in the state.



SAMUEL JONES PART 2

Samuel Jones journeyed to Indiana in the early spring of 1833, took out papers of entry at the land office in Fort Wayne, then proceeded to the ford of the Salamonie River and erected a cabin. He was assisted in his labors by two men he brought with him for that purpose. When the home was completed the three returned to Ohio. September 9, of that same year he returned with his family and household goods.

The means of transportation was two four horse wagons. At that time the nearest white family lived twelve miles south of his cabin. The cabin stood a little north of the Riverside Veterinary Clinic, where it stands today. In a short time, friends from Ohio followed and new arrivals made it necessary for Mister Jones to lay our town out.

He was a leader among men, interested in everything for the betterment of the community. He was active in politics and in 1848 was elected to the legislature to represent Huntington and Whitley Counties.

The founder of Warren was a spirited man and did much for the building of the community. He was interested in education and the first school ever held in the township was taught by a teacher paid by Mr. Jones to teach his children and those of his neighbors. He lived nearly forty years after coming and died in 1872. He is buried in the Masonic Cemetery.

TAX TIME DURING

CORONAVIRUS:

What Retirees Need To Know

By Chris Orestis

Retirement and the effects of aging come with a lot of changes, but at least one thing remains constant.

Every year, Uncle Sam wants to make sure you're paying any taxes you might owe him, and that's true whether you are retired or not. That said, though, there are tax rules that are specific to older Americans, so it's important to be aware of the different ways you might be able to reduce your tax bill that weren't available to you when you were younger.

CONTINUED PAGE 5

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GENEALOGY REPORT

WILSON

Margaret A. "Peg" Wilson, 86, of Montpelier, IN, passed away at Heritage Pointe, Warren, IN. on Sunday, April 12, 2020 at 2:18 AM.



She was born on Monday, March 26, 1934, in St. Joseph, MI. She married David D. Wilson on Saturday,

February 02, 1957 in Notre Dame, IN.; he preceded her in death on January 7, 2011.

Peg graduated High School in Benton Harbor, MI. She then went to the Holy Cross school of nursing where she became a registered nurse. She had worked at Caylor Nickel Medical Center, Bluffton, IN, and the Blackford County Hospital, Hartford City, IN. Peg was always kind to her patients and was well thought of in the Montpelier community. She was an avid Notre Dame fan, and was a season ticket holder for the Indianapolis Colts. She was a member of Tri Kappa, and the Tuesday Girls. Peg enjoyed traveling, cruises, playing Bridge, watching movies, and reading. She and her husband, David, wintered in Sarasota, FL. where she volunteered at Tidewell Hospice. The family would like to say a special Thank You to the staff at Heritage Pointe for the wonderful care they gave their mother.

She will be sadly missed by her Daughter - Diane (Mike) Reardon, Carmel, IN, Daughter - Elizabeth "Betsy" (Ed) Sipes, Marion, IN, Daughter - Mary Wilson, Montpelier, IN, Son - David D. (Kim) Wilson, Jr., Marion, IN, Daughter - Janet (Steve) Rogers, Hartford City, IN, Brother - Robert (Linda) Kennell, Grand Rapids, MI, Grandchildren - Troy (Emily) Sipes, Carmel, IN, Christopher (Beckah) Sipes, Marion, IN, James (Beth) Reardon, Carmel, IN, Akeem Wilson, Marion, IN, Brandon (Sarah) Conner, Hartford City, IN, Jared Conner, Hartford City, IN, David D. Wilson, III, Marion, IN, Anne Wilson,

Marion, IN, Zachery Reardon, Carmel, IN, Great Grandchildren - Adeline Mary Reardon, Oliver David Sipes, Mia Caroline Sipes, Beau Kyle Reardon, Leo Patrick Sipes, and Tessa Marie Sipes.

She was preceded in death by her Father - Harris Kennell, Mother - Dorothy (Bash) Kennell, Husband - David D. Wilson, Infant Son - Joseph E. Wilson, and Brother - Phillip Kennell.

Due to health concerns of the Covid-19, private family calling and will be held at Walker & Glancy Funeral Home. Father William Summerlin will be officiating at a graveside service on Thursday, April 16, 2020 at 4:00 PM at the St. John's Catholic Cemetery. Interment will follow in the St. John's Catholic Cemetery in Montpelier. A memorial mass will be held at a later date.

Preferred memorials: St. John's the Evangelist Catholic Church 209 S. Spring St. Hartford City IN 47348.

Arrangements are being handled by Walker & Glancy Funeral Home in Montpelier.

WEAVER

Martha J. Weaver, 86, of Marion, went home to be with her Lord and Savior at 12:45 pm on Friday, April 3, 2020, at Rolling Meadows Health & Rehabilitation Center in LaFontaine.

She was born in Marion on Sunday, August 27, 1933, to Ernest and Gladys (Stallings) Hall. On October 7, 1951, she married Gareth D. Weaver, and he survives.

Martha graduated from Van Buren High School and volunteered at Marion General Hospital for 40 years. She was a member of Liberty Baptist Church, where she served in the nursery for many years and ran the Liberty Lighthouse Bookstore for 26 years. During that time, she helped send Bibles to 219 countries. Martha loved to cook and host meals for her family and friends, and she especially enjoyed making homemade candy. Music was always part of her

life, and she enjoyed listening to Southern Gospel music. She had attended concerts at the Gospel Barn in Bluffton and knew the words to every song.


Survivors include her son, Danny W. Weaver of Buffalo, NY; daughter, Rhoda Ormsby of Gas City; two brothers, Glenn (Barbara) Hall of Avon Park, FL, and Claire Hall of Warren; two sisters, Wilma J. Embree of Warren and Glenna Pauline (late Howard) Plummer of Bluffton; six granddaughters, Carmen (Brad) Fleck of Urbana, Carrie Anderson of Wickenburg, AZ, Lynsey (Josh) McIntire of Hartford City, Mya Ormsby of Gas City, Rachel Weaver, and Rebecca Weaver; two grandsons, Curt (Amber) Anderson of Daleville and Daniel Weaver; 12 great-grandchildren; and son-in-law, Bruce Anderson of Marion.

She was preceded in death by her parents; daughter, Carol René Anderson; three brothers, Jay Hall, Maris Hall, and Phillip Hall; two sisters, Glenna Pauline Hall and Phyllis Marilyn Hall; and great-granddaughter, Nevaeh McIntire.

Due to the COVID-19 regulations, the family will be having private services to celebrate Martha's life. Entombment will take place at Gardens of Memory in Marion.

Memorial contributions may be directed to Marion General Hospital Auxiliary, 441 N. Wabash Ave., Marion, IN 46952.

WORKING

 Von Lee Working, age 82 years of Franklin, Indiana, passed from this life on Wednesday, April 8, 2020, at Otterbein Senior Life, Franklin, Indiana.

He was born in Wabash County, Indiana on Sunday May 30, 1937, and is the eldest son to the late Dwight Working, Sr. and Helen (Denton) Blair.

Von is survived by his loving wife of 51 years, Rachael (Wilson) Working, their son Kyle (Mistie) Working of

Marion, Indiana, and daughter Allison (Steve) McClain of Franklin, Indiana.

He is also survived by brothers Phillip (Verma) Blair of Mobile, Alabama, John (Dee) Blair of North Webster, Indiana, David (Kim) Working of La Fontaine, Indiana, Gary (Angela) Working of Marion, Indiana, and Steve (Shanna) Working of Huntington, Indiana; sisters Marjorie (Jerry) Poulson of Sebring, Florida, Janet (Lee) Dilts of Warren, Indiana, and Kay (Roger) Buckner of Mt. Etna, Indiana. He had 14 grandchildren and 11 great grandchildren also survive.

He was preceded in death by his parents, brother Dwight Working Jr., and step-mother, Eloise Working.

Von attended Warren High School, graduating in 1956. Earlier in his career, he worked at McKee Funeral Home in Garrett, Indiana, where he met lifelong friends Hans Mangus and Bill Murley. He spent most of his life as resident of Marion, Indiana, and worked as an engineering tech for RCA/Thompson Consumer Electronics in Marion where he met his wife. They were married on October 5, 1968, at Hillside Wesleyan Church. He was employed at RCA for 17 years until his retirement.

Still wanting to keep active, Von worked at County Market, later Lance's New Market, also in Marion. He and Rachael eventually became product/food demonstrators at several grocery stores in the area.

Von was an extremely talented artist and a proud US Army Veteran. He was also a member of Nelson Street Wesleyan Church in Marion, Indiana. His greatest joy were his grandchildren and great grandchildren whom he loved dearly.

Due to the Covid19 restrictions a Celebration of his Life with Military Honors will be held at a later date.

Indiana Memorial was honored to serve the Working family.

MORE PAGE 4

Normally, of course, April 15 is the deadline to file your tax returns. But this year, because of the disruption caused by the coronavirus, the deadline has been extended to July 15. Remember also, if you currently receive Social Security and don't file taxes anymore, you will receive a government stimulus check (or auto-deposit) of \$1,200 automatically without filing any additional paperwork.

Meanwhile, that tax deadline extension means you've got extra time to explore some of those rules that seniors can take advantage of. A few to be mindful of include:

You may qualify for a larger standard deduction. For many Americans, including many seniors, there's no reason to itemize your deductions anymore because the standard deduction is so high – \$12,200 for a single person and \$24,400 for a married couple filing jointly. But you can get an even higher standard deduction if either you or your spouse is 65 or older, and a still higher deduction if either of you is blind. If you aren't itemizing, then you want to make sure you're getting the maximum standard deduction that you are allowed because that's going to impact how much of your income is taxed.

Yes, your Social Security benefit may be taxed. The rules for how much – if any – of your Social Security benefit is taxed can be tricky, so you want to be extra careful with that. According to the Social Security Administration, if you're filing as an individual, and your Social Security benefit plus any other taxable income you have is between \$25,000 and \$34,000, you may be taxed up to 50 percent of your benefit. If your combined income is more than \$34,000 then up to 85 percent of the benefit may be taxable. For married couples filing jointly, if the combined income is between

CONTINUED PAGE 6

AREA NEWS CONTINUED

MORE PAGE 5

\$32,000 and \$44,000, you may have to pay tax on up to 50 percent of your benefits. If your income is more than \$44,000 then up to 85 percent of your benefits may be taxable.

You may be able to deduct long-term care insurance premiums. Owners of long-term care insurance policies can take tax deductions on premiums they pay for qualified plans – as well as other reimbursed medical expenses such as Medicare premiums – as long as the premiums are greater than 7.5 percent of adjusted gross income.

Selling your life insurance policy has advantages. There can be significant tax benefits for people who sell their life insurance policy through what is called a “life settlement.” Under the Health Insurance Portability and Accountability Act (HIPAA), the proceeds from a life settlement are fully exempt from federal taxes if the policy owner is terminally or chronically ill. Those who are not terminally or chronically ill do pay capital-gain taxes on the proceeds from the sale, minus the amount in premiums the policyholder paid over the life of the policy.

You may want to increase contributions to your retirement accounts. Of course, many seniors aren’t adding anything to their IRAs or 401(k)s. Instead, they are regularly withdrawing money to pay for monthly living expenses. But if you’re still working, you can increase your contributions, which can both reduce your tax bill now and give you an even larger nest egg when you do retire. The IRS limits how much you can contribute each year, but that limit increases once you turn 50.

The important thing to remember is that you may have options at tax time that you hadn’t thought about. Knowing the tax rules and how they apply to your personal situation, and

seeking professional advice, can make a huge difference.

About Chris Orestis - Chris Orestis, known as the “Retirement Genius,” is President of LifeCare Xchange and a nationally recognized healthcare expert and senior advocate. He has 25 years experience in the insurance and long-term care industries, and is credited with pioneering the Long-Term Care Life Settlement over a decade ago. Known as a political insider, Orestis is a former Washington, D.C., lobbyist who has worked in both the White House and for the Senate Majority Leader on Capitol Hill. Orestis is author of the books *Help on the Way* and *A Survival Guide to Aging*, and has been speaking for over a decade across the country about senior finance and the secrets to aging with physical and financial health. He is a frequent columnist for *Broker World*, *ThinkAdvisor*, *IRIS*, and *NewsMax Finance*, has been a featured guest on over 50 radio programs, and has appeared in *The New York Times*, *The Wall Street Journal*, *CNBC*, *NBC News*, *Fox News*, *USA Today*, *Kiplinger’s*, *Investor’s Business Daily*, *PBS*, and numerous other media outlets.

S-A TRIP DAY # 3

By Larry Ryan
The bus left the hotel at 8 am. and headed to the Magnolia Market in Waco. The attraction is a former granary which features a Museum/Gift Shop, two large, rounded silos, a bakery, a flower garden, and a plaza with various food vendors today. We quickly walked through the bakery because our hotel breakfast had not yet digested.

Our group met David Ridley, the owner of a tour guide business in Waco, who presented a testimonial of his turn around in life. Another David and Heather joined our bus for a tour of Waco. They informed us that the area had artesian springs in earlier years which

attracted people for their healing qualities. Then in 1953 a large portion of the city was destroyed by a tornado. The wind speed approached 250 mph. 114 people died and damage was near \$51 Million. A steel-reinforced, Alico building was the only downtown building that survived.

In recent years, Chip and Jo Gaines of the popular HGT network show, “Fixer Upper” series have been a major contributor for this city’s home construction progress. Also In recent years, Baylor University has been a basketball haven for girl’s teams. Just across from the university is an abundance of fast food restaurants which the students facetiously call, “The Grease Pit.”

Waco was founded in 1845, prior to Texas becoming a USA state. The city is also noted for the popular Dr. Pepper soda. It was formulated in 1845, but was not officially named until 1906. The city is also home to the Texas Rangers (police, not baseball) Museum. These rangers act like local/state FBI agents.

This bus stopped twice at the Jimmy Don Hope craft trailer in the city. After our first stop, he reached out to our tour director and requested to meet our group. He came onboard and spoke about his roots in the area. It was revealed that he is a very popular member of the community. He has a business of metal working and lives 15 miles outside of the city next to the George W. Bush ranch.

Our local tour guides informed us of a former resident, a black seaman in the military, untrained with using an artillery gun, who became a hero when he saved his commanding officer and then manned the combat weapon to shoot down 4-5 Japanese airplanes at Pearl Harbor at the start of WW II.

Waco has an early suspension bridge over the local river which was the future prototype for construction of the Brooklyn

Bridge. This bridge was built in 1870 to create a safe, river crossing for cattle and horses. The fee to use the bridge was 5 cents per head for each animal. The saving of animal lives was such a success that the cost of the bridge was repaid in just one year.

Waco is an Indian name, Huaco. Originally, Waco was a cotton production area.

Waco gained a poor reputation due to the David Korech and the Davidian Cult. The TV broadcasts came from Waco but the cult was located several miles away.

The movie, “Chisum Trail” and John Wayne have a connection in the Waco area.

Steve Martin was born here. Elvis Presley frequented the local Elite Café because it had “Refrigerated Air” in the 1950’s. Waco’s current population is 126,000.

We left Waco at 1:40 pm. and headed south past scattered trees, frequent buildings, and flat land pastures which stretched for a viewing distance of 2-5 miles. Really! The bus traveled past Ronald Reagan Boulevard before making it into the heart of Austin, TX. Immediately, modernistic, high rise office complexes were visible. More road construction caused a slowdown which created an excellent view of the state capital city. Next to the highway was the University of Texas football stadium.

The bus continued its southern migration and passed several hotels and auto dealerships as we entered San Antonio’s suburbs. Southern palm trees suddenly appeared. After checking in at the Drury

Inn Hotel, we found ourselves perched in a corner room on the 17th floor. One set of windows faced downtown towards the Alamo and the other windows gave us a view of a high rise construction project.

We soon descended to the 2nd level for the “Kick Back,” limited food service that the hotel furnished each evening. Afterward, we joined other travelers on a short “River Walk” in the center of the city. More tomorrow.

VIRTUAL PROGRAMS BRING STATE PARKS TO YOUR HOME

Instead of working on the frontline at state parks these days, interpretive naturalists are working online.

As a result, at-home “park visitors” who are unable to enjoy state park features interpreters normally provide, like in-person nature hikes and programs, can enjoy virtual hikes, presentations, and live streaming programs from their homes.

Topics include wildflower walks, nature talks, live captive animal feedings, history programs, craft tutorials, preschool programs, property tours, and more. Program length ranges from five to 50 minutes.

“People’s day-to-day activities have changed, slowed, or stopped altogether because of COVID-19, but nature keeps on moving,” said Ginger Murphy, deputy director for stewardship for Indiana State Parks. “Our interpretive

CONTINUED PAGE 8

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AREA NEWS CONTINUED

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naturalists are dedicated to sharing the outdoors, virtually, to keep Hoosiers engaged and uplifted."

Upcoming virtual programs can be found at calendar.dnr.IN.gov. Locate them by typing "Virtual" in the Keyword Search. You can also go to stateparks.IN.gov and click next to the turtle photo on "Find a Virtual Program." All state parks virtual programs are listed together at stateparks.IN.gov/10352.htm.

Visit your favorite park's Facebook page to look for videos. Search the page using #VirtualINStatePark, where you can also check out past virtual programs. If you don't know where to start, search for Brown County State Park and Monroe Lake for examples.

More programs are added every day, so keep checking in.

GRAIN SAFETY

In celebration of Stand Up 4 Grain Safety Week, the Indiana State Department of Agriculture is encouraging grain and grain bin safety for farmers and those working in the agriculture industry.

"Ensuring our farmers have the tools and resources necessary to keep themselves and those on their operations safe is our first priority," said. Lt. Governor Crouch, Secretary of Agriculture and Rural Development. "This week is a great opportunity to highlight various ways to make our farms as safe as possible."

This year, Stand Up 4 Grain Safety week runs April 13-17 and is hosted by the National Grain and Feed Association, Grain Handling Safety Council, Grain Elevator and Processing Society and a variety of Occupational and Safety and Health Administration programs. This week-long campaign is designed to bring awareness to the dangers of large amounts of flowing grain, grain bin dangers and general on-farm safety.

According to a report by Purdue University's

Agricultural Safety and Health Program, in partnership with Grain Journal, 2019 saw a 26.7% increase in grain entrapments from 2018, with 38 total incidents.

"Large amounts of grain, whether that is in the bin, in a grain cart or on the ground, can become dangerous very quickly," said Bruce Kettler, Indiana State Department of Agriculture Director. "We want to remind farmers and farm employees to think cautiously and carefully when dealing with large amounts of grain and to assess each situation before you start handling the grain."

There are a variety of ways farmers can increase safety while working with grain. Some of those include: having a plan in place if they have to enter a grain bin informing someone when they are entering a grain bin having an emergency response plan in place for farm owners and employees always wearing proper personal protective equipment.

We would like to thank our many partners, including The Andersons, Inc. and Lowe's Pellet & Grain for showing us their safety protocols on their facilities.

RELUCTANCE TO TECHNOLOGY

By Daris Howard
With the Coronavirus in full swing, the university where I work has shut down face-to-face classes and moved everything online. We now teach our students from the enclosure of our offices. Last summer, I finished a doctorate in online education with an emphasis on technology, so this situation provides an opportunity to use the training I received.

As the university decided to shut down our face-to-face classes, I quickly realized my computer camera was mediocre at best. My department committed to purchasing new equipment, including better webcams and document readers. But that ran into an immediate snag, as many other schools did the same thing. Most items were put on backorder and will not arrive until after the semester is over.

I spent hours testing for the best camera angle and the best lighting for illuminating my whiteboard. I created guidelines, documents, and software for my students who would need them. I sent out emails with step-by-step instructions for the students to join me for our first class together.

There were a few snags I had to iron out, but by the time I taught my first set of online classes, things went well. I made mistakes, but I had set a second computer in the background and logged it in as a student. With this computer I could see what the students saw and quickly knew if something was wrong. Some students struggled with the change, but most accepted it quite well.

While I was working through this, I thought of my mother and her reluctance to accept new technology. It was her ninety-fourth birthday just a couple of weeks ago. For Christmas two years ago, my sister gave Mom an Alexa so Mom wouldn't feel so alone in her apartment. The first time Alexa talked to Mom, she was frightened and thought there was an intruder in her apartment. It took her a while to calm down and get used to Alexa, but she finally did.

Back when Mom lived by us, she would come over for dinner, and my teenage daughter would tell Mom the newest jokes she had heard. One day Mom called, and I had the phone on speaker. When she found out that my daughter could hear her, she said, "Elli, check out this Alexa."

Mom then asked Alexa to tell her a joke. When Alexa finished, Mom laughed and laughed. But Alexa was clear across the room, so the only words I could make out from the joke were "the Beatles." I asked Mom what the joke was, and she said, "I don't know. I didn't get it."

It was just a machine talking to her that she found funny.

Last fall, I picked Mom up, and we drove four hours to a wedding. I was not familiar with the address, so when we got to the city where the wedding was, I turned on Google Maps.

Mom shook her head in disgust. "I don't know why you use that foolish thing. I'm sure I can tell you directions better than that phone lady can."

As we drove, the maps program said, "In 100 feet, turn right."

"No, no, no!" Mom said. "That's wrong. I used to come up here all the time."

"But, Mom," I said. "That was decades ago, and things change. The computer has it all programmed in."

"Well, I don't trust her," Mom said. "I'm sure she's taking us the wrong way."

About that point, Mom remembered that she had wanted to stop and get a wedding card.

"No problem," I said. "I will just have my phone tell us where the nearest drug store is."

The phone said there was one just fifty feet ahead on the left.

Mom let out a disgusted grunt. "Now you'll see how stupid your phone lady is. There's no drug store within ten miles of here."

Mom was just finishing saying that as I turned the car into the parking lot of the drug store. Mom looked up and saw where we were, and as she turned and scowled at me, I didn't even dare smile.

Mom glared at me and said, "And just for your information, I still don't trust her."

MORTGAGE RELIEF AND COVID-19 SCAMS: WHAT YOU NEED TO KNOW

(StatePoint) Unfortunately, during times of hardship, families are often targeted by fraud artists attempting to take advantage of those needing assistance. The COVID-19 crisis is no exception, with many scammers pretending to extend a critical lifeline to struggling homeowners through so-called "foreclosure rescue fraud."

According to Freddie Mac, this scheme involves bad actors offering false promises of being able to save your home from foreclosure. Common elements of this fraud include the following:

- Requiring you to sign over the title to your home.
- Asking you to sign unfamiliar documents and/or share your personal information.
- Charging you rent to stay in your home and/or potentially promising that you can purchase your home back when your financial situation improves.

Another common fraud involves a third party guaranteeing you a loan modification with a reduced mortgage payment. Such scams may operate similarly as

foreclosure rescue fraud, as fraudsters collect an upfront fee and promise to work with your loan servicer on your behalf.

So what can you do to protect yourself?

- Don't disclose. Never provide your information via phone or internet until after you have verified the caller or company's identity.

- Be suspicious. If someone has contacted you asking for personal or sensitive information, do your homework to verify the validity of the request before providing any information. Contact your servicer (the company listed on your mortgage statement) and confirm that they called you asking for information.

- Spot imposters. Scammers across the globe can make any name or number appear on your caller ID or email. Protect yourself from spoofing by letting calls go to voicemail first. If a call is important, the caller will leave a message. If you do answer and it is a robocall, don't press any numbers. Just hang up.

- Report fraud. Freddie Mac will never reach out to offer a refinancing opportunity or new loan over the phone. If you have been contacted by someone claiming to represent Freddie Mac, you can report it by visiting sf.freddiemac.com/working-with-us/fraud-prevention/feedback.

While there are fraudsters out there offering false promises, know that there is real assistance on offer during this crisis, too. Contact your loan servicer to discuss your options. If Freddie Mac owns your mortgage and you are a homeowner unable to make your mortgage payments due to a decline in income resulting from COVID-19, you can learn more about available mortgage relief options by visiting MyHome.FreddieMac.com.

Your family's health is no doubt top-of-mind these days. However, it's also important to remember that fraudsters are out in full-force, making your financial vigilance a crucial priority as well.

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