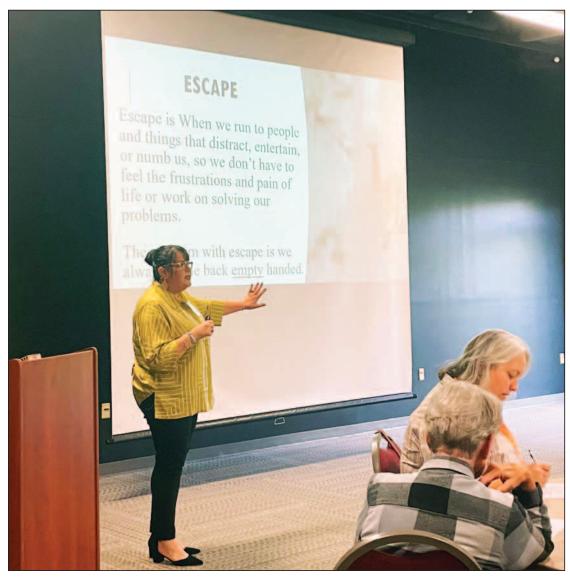
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Leading women

Stacy Dumbacher of "Run Hard, Rest Well", spoke at a Wells County Women in Leadership luncheon Thursday at the Chamber of Commerce. Dumbacher discussed "hitting pause" to work better and happier. (Photo by Holly Gaskill)

State contemplates strategic medical stockpile after national shortages

By LESLIE BONILLA MUÑIZ **Indiana Capital Chronicle**

Indiana is "seriously considering" creating its own stockpile of critical medical supplies after struggling to get stock from the Strategic National Stockpile during the Covid-19 pandemic, former State Health Commissioner Kris Box said Wednesday.

And Indiana Gov. Eric Holcomb said he lost no sleep over his pandemic-era policy choices mitigation measures that earned him praise from other states' health and political leaders Wednesday but backlash from some Hoosiers concerned about government overreach.

Box, Holcomb and other key figures spoke during an Indianapolis meeting of the Bipartisan Commission on Biodefense. The group formed in 2014 to assess and improve the nation's capacity to defend itself from biological threats.

Stockpile under study

There's a new vaccine available for the latest variant of Covid-19, and a new round of free, rapid athome tests — courtesy of the federal government — to go along with it. Holcomb received his flu and Covid-19 shots Wednesday, according to his official X account.

But for Box, who led Indiana's health apparatus for more than five years until this May, the tests are a reminder of one way Indiana struggled during the pandemic.

"I think it's a perfect example of where the federal government decided to amass those quick tests at the federal level so that they would be able to push them out," Box said. "... And we were using them to screen people at these mass-testing sites, and the sites that we had all over. And all of a sudden, our suppliers could no longer give them to us because so many were going to the federal government.

That forced the state to run more lab tests — results take days rather than minutes which Box said delayed quarantines and medication referrals. She also said Indiana struggled to get swabs, viral transport medium and other supplies.

When Indiana did receive equipment from the Strategic National Stockpile, it was "oftentimes" out-of-date, according to Box — although she noted, "We used it anyway, of course."

Box said Indiana is "seriously considering" launching a statelevel stockpile. Hoosier leaders, she added, have had "significant discussions" about the prospect.

She favored a regional approach, with multiple stockpiles dedicated to specific areas of the

The Indiana Department of Health didn't immediately respond to a request for comment.

Holcomb defends decisions

Holcomb received glowing praise from commission members all former health and political leaders from across the country for his leadership at the height of the pandemic and his post-crisis efforts to better fund public health.

That's despite significant pushback from other Hoosier leaders, and everyday residents.

Former U.S. Food and Drug Administration Commissioner Margaret Hamburg told Holcomb he "seemed remarkably able to maintain public trust and confidence," when other states and countries experienced a "denigration of public health expertise.'

Holcomb emphasized the importance of listening to experts

(Continued on Page 2)

Bluffton man is sentenced 16 years in molestation case

A man from Bluffton will spend the next 16 years of his life in prison after he molested a child entrusted in his care.

Carter Talmidge Arnold, 66, was sentenced to a combined 16 years in prison under two charges for child molesting. He is also ordered to pay court costs and fees associated with his charges

The sentence was issued after Arnold pleaded guilty to child molesting, a Level 1 felony, and molesting a child under 14 years old, a Level 4 felony, in Wells Circuit Court last month. As part of the plea agreement, 16 additional charges were Talmidge Arnold



Carter

According to a probable cause affidavit, a child in Arnold's care said that he would bribe her with drinks and snacks after he touched her inappropriately. When the child would ask for an item, Arnold created a bartering system where he required her to undress and perform sexual acts to "earn" the item.

He also made comments and threats in an effort to make her believe (Continued on Page 2)

AARP ranks Indiana in middle for long-term care system services

By WHITNEY DOWNARD **Indiana Capital Chronicle**

A new report from AARP ranking each state's system for longterm care placed Indiana in the middle of the pack — the third of five tiers of rankings that considered support for family caregivers and diversity of in home- and community-based services.

Indiana came in 27th, an improvement from its 2020 ranking of 44th. The report covered a three-year period, 2020-2022.

"I think that when you really dive in and take a look at this scorecard, we did see some improvements across nine of the indicators," Sarah Waddle, the state director for AARP Indiana, said. "We didn't see any decline, but there are still some indicators where we are ranked very low or in the lower tiers."

While the report found that nationally — for the first time more than half (53 percent) of Medicaid spending on longterm supports and services went to home- and community-based services, Indiana spent less than a quarter on such programs, at 23

Progress in Indiana has been ongoing, Waddle said, while the state switches to a managed care model. State leaders have said the change would allow the state to prioritize investments for HCBS, which the majority of elderly Hoosiers prefer.

"I think the message that we learned from the scorecard is that the majority of the country is now providing more than half of their resources toward home- and community-based services and Indiana

is still hanging around 20 percent," Waddle said. "And one thing we've got to do in order for that to happen is we've got to address workforce."

Mixed reviews on workforce measurements

On average, just over half (54 percent) of the workforce left their facilities within one year's time. In Indiana, the turnover rate is over 57 percent and understaffing means residents get less than the national average of care hours - 2.86 hours compared to 3.31 hours, according to the report.

"One of the most impactful investments states can make is improving the size, strength and stability of the paid direct care workforce," read the report, noting that term including family caregiv-

"Few workers in any (Long Term Services and Supports) setting are earning a living wage or basic employee benefits that provide security for their families ... These factors underscore the need for states to take continuing action to attract new workers and retain those currently in the field," the report continued.

Examples of health maintenance tasks Indiana allows to be delegated:

- · Administration of oral medications, insulin and enemas
 - Glucometer tests
 - Suppository insertion
- Eye/ear drop administration Examples of health maintenance tasks Indiana DOES NOT allow to be delegated:
 - Sterile wound care

• Nasogastric tube feeding (Continued on Page 2)

House GOP make case for Biden impeachment inquiry hearing

WASHINGTON (AP) -House Republicans launched a formal impeachment hearing Thursday against President Joe Biden, promising to "provide accountability" as they probe the family finances and lucrative business dealings of his son Hunter and make their case to the public, colleagues and a skeptical Senate.

The chairmen of the Oversight, Judiciary, and Ways and Means committees used the opening hearing to review the constitutional and legal questions involved with impeachment. They are trying to show what they say are links to Biden's son Hunter's overseas businesses, though key witnesses said they do not yet see hard evi-

dence of impeachable offenses.

Rep. James Comer, R-Ky, the Oversight chairman, said the lawmakers have "a mountain of evidence" that will show that the elder Biden "abused his public office for his family's financial gain."

Comer announced he was issuing subpoenas for additional banking records from Hunter Biden

and the president's brother, James Biden. He said the panel will continue to "follow the money and the evidence to provide accountabil-

It's a high-stakes opening act for Republicans, taking place just before a potential federal government shutdown, as they begin a process that can lead to the ultimate penalty for a president, dismissal from office for what the Constitution describes as "high crimes and misdemeanors."

The White House pushed back with statements throughout the hearing saying nothing can distract from the Republicans' inability to govern as the shutdown (Continued on Page 2)

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Sports. 6-7 Diversions 5

Mostly cloudy today, clear skies this weekend

Saturday Sunday High 74 | High 78 | High 80 Low 54 Low 53 Low 54

More Weather on Page 2



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Bluffton man sentenced

(Continued from Page 1)

she needed to endure more abuse to keep her family safe.

During his hearing in the Wells Circuit Court Wednesday afternoon, Judge Kenton Kiracofe addressed a statement from Arnold's pre-sentence investigation report.

"I think your actions are disgusting," Kiracofe said firmly. "Your comments, while honest, in no way justify what you have done. It is disturbing."

Arnold attempted to deflect responsi-

bility by placing the blame on the child. Kiracofe also addressed the prosecution during the hearing due to the fact that Arnold was facing far less time than he could have received in the plea deal.

"I trust the state couldn't meet the criteria for the case or could not under the circumstances," Kiracofe said. "Had this plea come before me open, this is not the outcome that would have happened. Be very grateful ... that this was negotiated to what it is.'

Arnold potentially faced over 40

years in prison due to the number of Level 1 felony charges.

Kiracofe indicated that Arnold's age is the only reason he accepted the plea agreement. When he is released, Arnold will more than 80 years old.

"I think you deserve every day the sentence calls for," Kiracofe concluded. "I am concerned about it. You can deflect your role all you want but you were an adult and this is a child. It is

sydney@news-banner.com

Wells County forecast

Weather

Friday, September 29, 2023

(24-hour observations at 9:56 p.m. Thursday)

High: 67; Low: 59; Precipitation: 1.52 inches of rain

Wabash River Level (at the Main Street bridge): 1.29

Today: Widespread fog, mainly before 8 a.m. Otherwise, mostly cloudy, with a high near 74. Northeast wind around 5 mph.

feet at 8:45 p.m. Thursday

Tonight: Patchy fog after a.m. Otherwise, partly cloudy, with a low around 54. Northeast wind around 5

mph. **Saturday:** Patchy fog before 9 a.m. Otherwise, mostly sunny, with a high near 78. East wind around 5 mph.

Saturday Night: Mostly clear, with a low around 53. East wind around 5 mph.

Sunday: Sunny, with a high near 80.

Sunday Night: Mostly clear, with a low around 54.

Monday: Sunny, with a

high near 81. Monday Night: Clear, with a low around 55.

Tuesday: Sunny, with a high near 83. **Tuesday Night:** Mostly clear, with a low around 58.

Wednesday: Mostly sunny, with a high near 81. Wednesday Night: Mostly cloudy, with a low around

AARP ranks Indiana

- Gastrostomy tube feeding (prohibition removed, 2023)
- Ventilator respiratory care

In particular, the report noted that pay for Long Term Services and Supports lagged behind comparable positions, with a \$3.90 gap for Hoosier workers.

'We don't see any decreases in those (workforce) areas, per se, but we know just from the conversation around managed care and throughout the pandemic that workforce really came to the forefront as an issue," Waddle said.

But Indiana received recognition for its commitment to allowing nurse practitioners to delegate certain care tasks, including 15 of the 22 measured indicators analyzed by the report.

Ambre Marr, AARP Indiana's state legislative director, credited that movement to a coordinated effort from several entities over the last three years, including legislation this year that removed prohibitions on certain types of feeding equipment for registered home health aides.

'(That limitation) really does cluster nurses in larger areas and leaves a lot of rural communities without any type of care. We have worked on that for many, many years," Marr said. "This past year, I would say we probably got further than (ever)."

Strengths with presumptive eligibility, community integration

Marr said one of Indiana's biggest strengths which the report recognized was its commitment to improving presumptive or expedited eligibility for HCBS under Medicaid.

"Indiana's kind of at the forefront of this expedited eligibility," Marr said. "It has been very successful in keeping people ... going from the hospital straight into a nursing home when

they could be discharged to a more "holistic" approach the community. But because we don't know if they're eligible for Medicaid, we send them to the nursing home first until we figure it out.

While Medicaid applications for LTSS must be processed within 45 days, that time is too long for many in need of services.

Better-resourced nursing homes have the flexibility to start right away and wait for approval, HCBS providers don't have the same flexibility. Under presumptive eligibility, those HCBS providers will be paid even while an individual's Medicaid application is processed and Medicaid will cover those costs.

"These policies can help people access HCBS almost as quickly as they can access nursing home services, thus helping people avoid shortterm nursing home stays that can turn into much more expensive long-term stays," the report said.

Many older Hoosiers prefer to age at home if given the choice, according to AARP. Especially considering that just 5.4 percent of nursing home residents live in a five-star facility — far lower than the national average of 16 percent.

Presumptive eligibility, which started as a pilot program during the COVID-19 pandemic, won Indiana an innovation point from AARP along with its policies encouraging Green Houses, a form of smaller, more intimate care.

Indiana did not score innovation points for: restorative care, known as CAPA-BLE for short; enhanced hazard mitigation plans; state family caregiver tax credits nor Multisector Plans for Aging — though the latter is something the state's Division of Aging is currently considering. Waddle said

Indiana's highest categorical ranking came in the Community Integration division, which Waddle said was to aging that focused on supports outside of the traditional LTSS.

"I think a lot of times, we get focused on maybe one or two agencies within state government that are supposed to fix all of this and we know that it's much broader than that," Waddle said. "(It's) about creating livable communities, places where people can age in place ... not all roads lead to FSSA on this. We've got to be talking more broadly.'

Much of this action occurs within the private sector, Waddle said, specifically with age-friendly health systems, or care that addresses a person's needs across their entire lifespan.

While every state has such health systems, Indiana has the largest presence nationwide when considering the size of the state's elderly population with 306 programs per one million older adults.

Self-directed services, family caregiver supports identified as weaknesses

Indiana's lack of support for family caregivers hurt its ranking, especially its lack of tax credits or flexible leave policies for caregivers. Family caregiver support was the only category where Indiana performed worse than average, coming in at the fourth tier.

While lawmakers have been resistant to implementing caregiver supports in the past, Waddle said Indiana policymakers could take its current process for selfdirection it uses for disabled Hoosiers and replicate it for the elderly.

'I think doing some education around what self direction is, learning more about it and then helping people understand it This is an opportunity for you to pick a caregiver and pay that caregiver and really direct how you want your care to be," Waddle said.

Under self-directed care, users have more control over who cares for them and how that care is delivered. In other states, the use of such services has skyrocketed from 740,000 people in 2009 to more than 1.5 million in 2021. Self-directed services also reduce family caregiver burdens and make long-term care easier for consumers.

Improvements ongoing In a media call, Susan Reinhard, a senior vice president with AARP's Public Policy Institute, recognized Indiana as one of the most improved states.

'You can't really compare ranks from one year to another," she said, recognizing differences in methodology and the inclusion of new parameters.

The 2023 scorecard utilizes tiers, rather than straight rankings, but the 2020 version placed Indiana in the bottom quartile of the country, in 44th.

"Much of that (progress) has to do with the efforts (Indiana has) been putting in over the last three years. They have been using the previous scorecard to help guide where they should make improvements and we're very proud of the recognition that officials in the state have given us."

However, Reinhard noted that the pressures on the long-term care system will only increase in the coming years. By 2035, it's estimated that the number of adults ages 65 and older will outnumber the number of children under 18 — and minority population growth is expected to increase even faster, though non-white consumers had even poorer long-term care experiences.

"It's really critical that we improve the aging experience for all Americans across the country" she said "Our ability to get this right largely depends on our ability to care for our loved ones as a society."

Medical stockpile though it was a very heavy

(Continued from Page 1) and being transparent.

But to reporters, he later said, "I don't have any regrets because I was operating with the information that I had at the time.

"Put yourself in a situation where you have multiple experts not agreeing with one another," Holcomb said. "And then you have to make the decision."

Holcomb said he was very comfortable" with his choices, adding, "(I) slept well every night - even time for our state." And he said Indiana was

flourishing post-pandemic less a "rebound" and more a "launch out." Holcomb cited high

Hoosier single-family house building permit issuances as one reference point, above more populated Midwest states like Illinois and Ohio.

"We're growing," he added. "So, you know, I get it: to each their own. Everyone's got an opinion."





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Impeachment inquiry

(Continued from Page 1) loomed. Spokesperson Sharon Yang

called the hearing a "baseless stunt" and said, "President Biden will always stay focused on the priorities of the American people – not these political The more than six-hour hearing

came as House Republicans face scattered resistance to an impeachment inquiry from their own ranks and deep reluctance in the Senate from Republicans who worry about political ramifications and say Biden's conviction and removal from office is unlikely.

As the hearing began, Democrats displayed a screen showing the days, hours and minutes left until the government shuts down as Congress struggles to fund the government before Saturday's deadline.

'We're 62 hours away from shutting down the government of the United States of America and Republicans are launching an impeachment drive, based on a long debunked and discredited lie," said Rep. Jamie Raskin, the top Democrat on the Oversight panel.

Raskin questioned the legitimacy of the hearing since the House has not voted to formally launch the impeachment inquiry. He said Republicans are rehashing five-year-old allegations raised by Donald Trump, who is Biden's chief rival in 2024, during the former president's 2019 impeachment over Ukraine.

"They don't have a shred of evidence against President Biden for an impeachable offense," he said.

The hearing Thursday did not feature witnesses with information about the Bidens or Hunter Biden's business. Instead, the panel heard from outside experts in tax law, criminal investigations and constitutional legal theory.

A top Republican-called witness, Jonathan Turley, a George Washington University law professor who is an expert in impeachment issues, said he believed the House had passed the threshold for an inquiry but that the current evidence was not enough for

"I do not believe that the current evidence would support articles of impeachment," Turley said.

Democrats, who decry the investigation as a political ploy aimed at hurting Biden and helping Trump as he runs again for president, brought in Michael Gerhardt, a law professor who has also appeared as an expert in previous impeachment proceedings.

In detailing the reasons Republicans say they have to impeach Biden, Gerhardt concluded: "If that's what exists, as a basis for this inquiry, it is not sufficient. I say that with all respect."

Still, questions remain as Republicans dig into the Biden family finances and the overseas business dealings of Hunter Biden, who has acknowledged being a drug user during much of the time under scrutiny. The president's brother, James, was also involved in some work with Hunter.

Republicans have been investigating Hunter Biden for years, since his father was vice president. And while there have been questions raised about the ethics around the family's international business, none of the evidence so far has proven that the president, in his current or previous office, abused his role, accepted bribes or both.

One former business partner of Hunter Biden has told House investigators the son was selling the "illusion of access" to his father.

Turley told the lawmakers the question remains, "Was the president involved?"

In the run-up to the hearing, Republicans unveiled a tranche of new documents and bank records that detail wire transfers from a Chinese businessman to Hunter Biden in 2019. Hunter Biden had listed his father's address on the wire transfer form, which Republicans say provided a clear link to the presi-

Abbe Lowell, an attorney for Hunter Biden, said the address on the wire transfer, which he says was a loan, was listed to the president's Delaware home because it was the address on Hunter

Biden's driver's license and "his only permanent address at the time.'

"Once again Rep. Comer peddles lies to support a premise — some wrongdoing by Hunter Biden or his family — that evaporates in thin air the moment facts come out," Lowell said in a statement.

House Republicans are also looking into the Justice Department investigation into Hunter Biden's taxes and gun use that began in 2018. Two IRS whistleblowers came forward to Congress in the spring with claims that department officials thwarted their efforts to fully investigate Hunter Biden and that they faced retaliation when they pushed back.

The claims have since been disputed by the Department of Justice, the IRS and FBI agents who worked on

"The Biden Justice Department protected the Biden family brand." said Rep. Jason Smith, a Missouri Republican and Ways and Means chairman.

What Smith did not mention was that the discussions occurred during the Trump Justice Department and were likely in keeping with the agency's practice of avoiding overt investigative steps concerning political candidates in the immediate run-up to an election.

But Republicans have pointed to a failed plea deal over the summer as proof that Hunter Biden received preferential treatment because of who his

"They tried to put together this sweetheart deal," said Rep. Jim Jordan, R-Ohio, the Judiciary chairman. The impeachment inquiry hearing is

taking place as the federal government is days away from what is likely to be a damaging government shutdown that would halt paychecks for millions of federal workers and the military and disrupt services for millions of Ameri-

House Speaker Kevin McCarthy announced the impeachment inquiry this month egged on by Trump and with mounting pressure from his right

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Police Notebook

INCIDENTS

City:

Wednesday, 2:30 p.m., 400 block of West Wabash Street. Officer attempted to give subject trespass warning.

Wednesday, 2:05 p.m., 70 block of Capri Court. Caller reported noise complaint of yelling and screaming. Ongoing issue.

Wednesday, 2:27 p.m., Three Rivers Credit Union. Report of subject in building attempting to pass a large fraudulent check. One person detained. Wednesday, 3:51 p.m., 700 block of Clark Avenue. Report of noise complaint.

Wednesday, 4:28 p.m., 900 block of South Oak Street. Unwanted party reported. Wednesday, 6:30 p.m., West Lancaster and South

West Lancaster and South Adams streets. Officer gave courtesy transport to subject.
Wednesday, 8:02 p.m.,

500 block of South Marion Street. Caller reported people outside yelling at him.

Wednesday, 9:17 p.m., 300 block of East South

Street. Caller requested permission to cut lock.

Wednesday, 10:07 p.m., 900 block of South Oak Street. Officer stood by for property retrieval.

Thursday, 8:24 a.m., Quilts N Gifts. Caller reported suspicious subiect.

Thursday, 9:00 a.m., Bluffton Police Department. Caller reported harassment.

Thursday, 9:02 a.m., 300 block of North Williams Street. Nichole Colwell arrested for violating protective order.



Chief Justice Loretta Rush, right, swears in the state's newest senator, Guilford Republican Randy Maxwell. (Photo from the Indiana Senate Republicans)

Randy Maxwell sworn in to Indiana Senate, succeeds Perfect of Lawrenceburg

By WHITNEY DOWNARD Indiana Capital Chronicle

Indiana's newest State Sen. Randy Maxwell, a Republican from Guilford, was sworn in Thursday by Indiana Supreme Court Chief Justice Loretta Rush, succeeding Sen. Chip Perfect, of Lawrenceburg, who resigned earlier this year.

Maxwell will serve the remainder of Perfect's term through November 2026 and represents all of Dearborn, Jefferson, Ohio, Scott and Switzerland counties as well as southern Jennings County. Maxwell was selected in a private caucus vote on Sept. 12, defeating two other candidates for the seat.

"I am honored to have been chosen to represent Senate District 43," Maxwell said in a release. "I am ready to give more time and commitment back to our communities and look forward to proudly serving Hoosiers at the Statehouse."

Maxwell holds degrees in finance and

entrepreneurship from Indiana University's Kelley School of Business and played for the Hoosiers' football team as a tight end in the late 90s. He works as the CEO of Maxwell Construction, a family-owned general contractor and development company, joining a number of lawmakers with homebuilding backgrounds.

Previous experience includes memberships with the Ripley County and Batesville Chambers of Commerce as well as an appointment to the Indiana Unemployment Insurance Board from former Gov. Mitch Daniels. Maxwell and his wife, Robin, have three children, the youngest of whom is in high school

"With decades of community involvement and service to speak for, my roots run deep in Southeast Indiana," Maxwell said. "This is why I stand ready to represent our communities' values at the Statehouse and see what more can be done to help our communities continue to grow."

IEDC releases full early Wabash aquifer test results

BONILLA MUÑIZ

Indiana Capital Chronicle

The Indiana Economic Development Corp. on Thursday released the full early results of tests conducted at the Wabash Alluvial Aquifer — which officials hope to tap for a massive high-tech campus 35 miles away.

The quasi-public agency made an executive summary, touting "abundant" water, available last week. Texas-based environmental consulting firm INTERA is conducting the ongoing analysis under a \$2.9 million contract.

The full results — in a slide deck presented to the Greater Lafayette Chamber of Commerce last week — also include a video of a presentation.

The slides show a preliminary airborne electromagnetic profile along the Wabash River. The technology is used to survey geological features like groundwater, according to the U.S.

Geological Survey.

They also show a three-dimensional geologic model and geologic cross-sections of the region and site itself, showing uniform aquifer and evidence of groundwater flow. The analysis focused on a 70-acre parcel of land on the Wabash River's south bank, about six miles downstream from

West Lafayette.

A site-specific geologic cross section parallel to the river. (From IEDC slide deck)The slide deck also shows a three-dimensional geologic model and geologic cross sections of the region and test site. The section of the aquifer studied — a 70-acre parcel of land on the Wabash River's south bank, about six miles downstream from West Lafayette — was mostly sand.

The surveying and models go with testing INTERA conducted.

Investigators drilled 17 exploratory boreholes — all finished as monitoring wells — along with two test wells to conduct two aquifer tests.

They found that the aquifer had hydraulic conductivity of 450-550 feet daily at the site. That measures how well water passes through soil or rock.

And they concluded that the two wells combined could support — at maximum — a pumping rate of 45 million gallons daily, according to the slides. The executive summary said they could "sustainably" support 30 million gallons daily.

IEDC officials hope to pump 100 millions of water daily to the LEAP Innovation District in Lebanon.

Some have indicated even the full results wouldn't tame their skepti-

cism of those plans.

"It was commissioned by the IEDC, and the study was performed by INTERA – the consulting firm they chose. They released an executive summary, not the official data, tests or results," Rep. Chris Campbell, a Democrat representing West Lafayette said in a statement last

She called for an independent study and further regulations, and said the Indiana Department of Natural Resources didn't have "adequate funding" to oversee the water transfer.

"These initial studies can't predict the consequences of such a large transfer of water to another part of the state," Campbell asked. "Will Tippecanoe County have to compete with Central Indiana for water usage in our infrastructure, farms and wells in the future?

Wells County lawmakers encourage students to apply to new career scholarship

STATEHOUSE – State Reps. Matt Lehman (R-Berne) and Lorissa Sweet (R-Wabash) encourage high school students who want to pursue work-based learning and credentials outside the classroom to apply for the state's newly launched Career Scholarship Account program.

Lehman said Hoosier students in 10th, 11th, and 12th grades at a state accredited public or private school can receive up to \$5,000 to access qualified training opportunities. About 1,000 spots are available for the 2023-2024 school year and students can apply for a Career Scholarship Account until the Oct. 1 deadline.

"A lot of students in our area plan to learn a trade and could benefit from this scholarship," Lehman said. "If you are a high schooler who wants to hit the ground running upon graduation, this is a great opportunity to receive some added financial support to help you achieve your career goals."

Sweet said Career Scholarship Accounts are available to high school students who

Sweet said Career Scholarship Accounts are available to high school students who are enrolled in a course or educational experience approved by the Indiana Department of Education. Eligible students may also be enrolled in an apprenticeship, applied learning experience, work-based learning and/or credential attainment experience approved by the Indiana Commission for Higher Education.

"Hoosier employers need more trained

workers and we know that increasing opportunities for high schoolers to skill up is part of that solution," Sweet said. "Students can use these scholarships to check out career fields and build their resume, which can help them no matter what direction they take upon graduation."

Approved students will receive \$5,000 over four disbursements and can use the money toward certain qualified expenses:

Expenses to enroll in and attend sequences, courses, apprenticeships, or programs of study:

- Career coaching and navigation services
- Postsecondary education and training;Transportation and equipment;
- Certification and credentialing examinations
- and any other expenses approved by the Treasurer of the State.

Approved courses and classes, which are

listed on the online application, can be in accounting, cybersecurity, information technology, software development, veterinary science and more.

The State Board of Education is also

The State Board of Education is also reviewing high school diploma requirements to provide more flexibility in a student's schedule, so they can pursue workbased learning and apprenticeship experiences.

For more information, visit in.gov/tos/csa, email CSA@tos.in.gov or call 317-232-0723.

Auditor Klutz to depart for private sector gig; replacement to be tapped by governor

By NIKI KELLY Indiana Capital Chronicle

State Auditor Tera Klutz announced Thursday she is leaving her post with more than three years left in her term — the fourth state auditor in a row to resign early.

The Republican is leaving to pursue an undisclosed private sector opportunity.

Gov. Eric Holcomb will appoint her successor, as he did with Klutz in 2017. She was then elected in 2018 and reelected in 2022.

"The past 20 years of leading and serving the financial offices of state and local government have been challenging, rewarding and the opportunity of a lifetime," Klutz said in a news release.

"In 2002, I left public accounting to join the Allen County Auditor's office because I was looking for more flexibility for my young family. What I found was my dream job," she said. "My career in government started as the state was dramatically changing the way property was assessed and taxed resulting in tax bill delays in all 92 counties. While working through those early challenges, I learned I had a pas-

sion for solving problems and helping people, which ultimately led me to run for office at the local and then state levels."

During her time in office, Klutz said she implemented a more efficient way to pay the state's bills in half the time, modernized the state's payroll system and overhauled the Indiana Transparency Portal to include easier access to government finance information.

"I'm grateful for Tera's service and partnership as Indiana's State Auditor, now State Comptroller, since I appointed her in 2017," Holcomb said. "As the first (certified public accountant) to serve in the position, Tera has been a faithful fiscal steward with a keen focus on transparency and accountability, most notably by modernizing technology. Throughout her tenure, Indiana has been recognized nationally for its responsible financial reporting. I wish her the absolute best in this next chapter."

Klutz, who recently lobbied to change the name of the office to comptroller — which she said more accurately reflected her duties — will continue her service through November 30.





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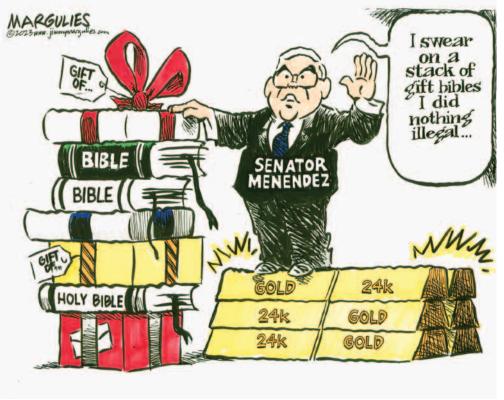
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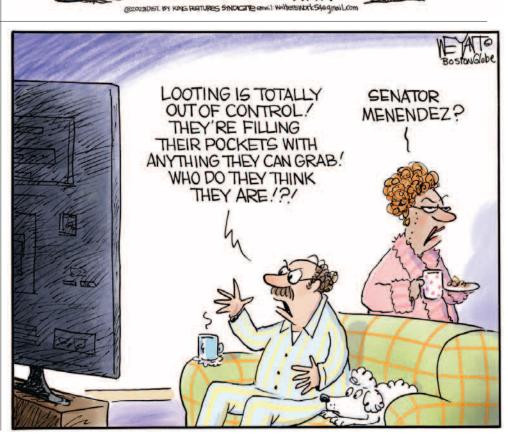
Sen. Menendez indicted - a look through cartoonists' eyes...





BOB MENENDEZ PLANS TO TAKE FULL ADVANTAGE





Other Opinions A union railroad job

It pays to be wary of politicians rushing out legislation after an accident or disaster, and the Railway Safety Act is a classic of the genre. It uses February's train derailment in East Palestine, Ohio, to enact a Big Labor priority.

The bill is courtesy of Ohio's Senate duo, Democrat Sherrod Brown and Republican J.D. Vance.

Norfolk Southern railroad is covering the more than \$800 million cost to clean up the hazardous chemicals, but the Senators say their bill is meant to head off future accidents.

Yet the bill's main provisions are irrelevant to the Ohio rail accident and most others. Instead it maximizes work hours for union laborers and slaps mostly redundant rules on rail carriers.

The biggest union giveaway is a mandate requiring rail carriers with more than \$1.032 billion in annual revenue to maintain two-person train crews. That would mean more jobs and longer hours for rail workers, and more dues for the union, but any safety benefit is speculative. The Federal Railroad Administration declined a crew-size mandate in 2019 after finding it would have no effect on safety, and the failed Ohio train had three men aboard. Yet the 12 rail labor unions have sought it for years

The same goes for the bill's handling of inspections. It mandates that railcars be inspected by a railroad-certified mechanic instead of a conductor, and it directs the Transportation Department to ban railroads from setting a maximum time limit for inspections. The result will be backed-up trains awaiting inspectors, but no visual check would have caught the heat failure that caused the Ohio derailment.

Sensors beat human eyeballs in detecting malfunctions, as shown in a pair of studies by consulting firm Oliver Wyman in 2015 and 2021. Rail carriers in recent years have focused on developing on-board technology for heat sensing and other common malfunctions, and the mandates will divert money that could finance future breakthroughs.

The biggest carriers already have two-man crews under their collective-bargaining agreements with the rail unions. Midsize carriers often don't, however, and they would be hit hardest by new costs. Sens. Brown and Vance rushed their bill into draft after the Ohio crash, and they seem not have considered how its rules will burden rail shipping.

Mr. Vance has said he "privately" has enough Republican support to clear the 60-vote Senate filibuster rule. But let's hope the months since the accident have given other Senators time to consider the merits rather than the easy politics. Majority Leader Chuck Schumer planned to schedule a full vote after the bill cleared the Commerce Committee in May, but only seven Republicans have said they would support it. It would also face a tough hurdle in the GOP-controlled House.

Lawmakers will always be tempted to follow a crisis with new laws they can take credit for, especially when the event is close to home. Yet there's no excuse for passing an ill-considered law loaded with unnecessary priorities that cater to a political special interest.

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The problems with net zero

Net zero is in trouble. In utterly predictable trouble, in the king's-wearing-no-clothes trouble.

The signs are all around. Governments from coastal America to Communist China and businesses from automakers to toymakers have promised that they will produce no net carbon emissions by some date conveniently far in the future. But as years have gone on, those dates have come to seem inconveniently near. Something has to give.

Political scientist Francis Fukuyama has described the process of improving societies — making them more politically democratic, economically advanced and culturally tolerant — as "getting to Denmark." And in fact, Denmark, though far from perfect, has done a better job of getting there than just about any

other country.

Which makes it interesting that Denmark's most widely known business, Lego, has thrown in the figurative towel in its effort to manufacture net-zero bricks. It turns out, as the Wall Street Journal's Dominic Chopping reports, bricks made of corn were "too soft," bricks made of wheat "didn't look right" and bricks made of other materials "proved too hard to pull apart or lost their grip."

Plus, sad to say, bricks made of recycled bottles would emit more carbon than its current processes. Lacking the power of a government to require consumers, at least outside tiny Denmark, to buy a palpably inferior product, Lego will go on emitting just as much carbon per brick as before.

Like the Danish King Canute who brushed aside his English courtiers' urgings that he stop the incoming tide, British Prime Minister Rishi Sunak delayed from 2030 to 2035 the ban on the sale of gasoline-powered automobiles and also postponed a ban on

gas-fired furnaces and water heaters.

Sunak's Conservative party seems unlikely to win the general election, which must be held by January 2025, but he evidently calculated that its chances would be reduced if voters thought his party would within a five-year term force them to buy expensive electric cars that could run out of charge on cold days

or expensive heat pumps that produce little heat.
Similarly, Germany's socialist-Green coalition
government limited its ban on gas heaters, Poland is
suing the European Union over its 2035 gas car ban,
and Dutch voters gave first place to a new political
party protesting limits on the nation's highly efficient

farmers' nitrogen emissions.

Of course, imposing such privations on ordinary citizens is just the point for climate activists who combine a penchant for aristocratic private jet travel with a loathing for the plebeian tastes of lowand middle-income consumers. As the Wall Street Journal's Gerard Baker points out, a British ban on carbon emissions and return to subsistence agriculture "wouldn't make the slightest difference to the climate"

There's similar resistance in the United States, and

not just on the Right. Matt Huber, leftist author of "Climate Change as Class War," decries net-zero "climate-minded policy-makers" who have moved from "policy tools" to discourage driving and meateating to "outright coercion: banning fossilfuel boilers, gas stoves, internal combustion engines ..."

Speaking of which, one reason the United Auto Workers is on strike against the Big Three — General Motors, Ford and Stellantis (Chrysler) — is to bolster its current members against the job losses inevitable if the Biden administration's net zero-inspired electric vehicle policies go into effect. EVs require only 70% as much labor as — and maybe less than — gasoline-powered vehicles.

Administration policy aims at a 67% sales share for electric vehicles in the 2030s, astronomically higher than the 7% this year.

Ford announced this week it was "pausing" construction of a battery plant with Chinese technology in Marshall, Michigan, and nonunionized Tesla and foreign-based EV and battery manufacturing is scheduled for nonunionized Sun Belt plants.

President Joe Biden may have marched briefly on the UAW picket line in Michigan, but, writes Michigan-based auto journalist Dale Buss, he is "no ally" of the strike. The UAW has conspicuously not endorsed Biden for reelection.

Net-zero policies get good marks from affluent voters in polls, but, as American Enterprise Institute's Ruy Teixeira writes, "The working class did not really sign up for the rapid green transition envisioned by Biden and most Democrats" — what Rep. Nancy Pelosi referred to in 2019 as "the Green Dream or whatever they call it."

New York Democrats seeking to phase out gas stoves, California Democrats seeking to ban nonelectric trucks, national Democrats forcing production of electric cars without provision for needed electricity production, transmission lines and charging stations — these are reasons that, to the puzzlement of liberal pundits, more voters see Biden-era Democrats than Trump-era Republicans as "extreme."

Net zero helps to explain why noncollege whites are less supportive of liberal economic policies than white college graduates. Working-class voters see Democrats not offering them free stuff, but instead piling on costs and preventing them from buying things they want. Net zero indeed.

Michael Barone is a senior political analyst for the Washington Examiner, resident fellow at the American Enterprise Institute and longtime co-author of The Almanac of American Politics. His new book, "Mental Maps of the Founders: How Geographic Imagination Guided America's Revolutionary

Leaders," will be released Nov. 28.

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Today in History

By The Associated Press

Today is Friday, Sept. 29, the 272nd day of 2022. There are 93 days left in the year.

Today's Highlight in History: On Sept. 29, 1938, British, French, German and Italian leaders concluded the Munich Agreement, which was aimed at appeasing Adolf Hitler by allowing Nazi annexation of Czechoslovakia's Sudetenland.

On this date:

In 1789, the U.S. War Department established a regular army with a

strength of several hundred men.

In 1829, London's reorganized police force, which became known as Scotland Yard, went on duty.

In 1943, General Dwight D. Eisenhower and Italian Marshal Pietro Badoglio signed an armistice aboard the British ship HMS Nelson off Malta.

In 1962, Canada joined the space age as it launched the Alouette 1 satellite from Vandenberg Air Force Base in California.

In 1965, President Lyndon Johnson

signed the National Foundation on the Arts and the Humanities Act of 1965, creating the National Endowment for the Humanities and the National Endowment for the Arts.

In 1978, Pope John Paul I was found dead in his Vatican apartment just over a month after becoming head of the Roman Catholic Church.

In 1982, Extra-Strength Tylenol capsules laced with deadly cyanide claimed the first of seven victims in the Chicago area. (To date, the case remains unsolved.)



Michael Barone

Pulling that sweet tooth

Dear Annie: I've had a HUGE sweet I was lucky to tooth all my life. I have also always have friends who been very active, and I eat healthy foods. However, I'm nervous that this is not enough to balance my intake of sugary goodies.

Now that I'm older, I realize that I can't keep eating so many sweets. Diabetes is common in my family, and my grandfather passed away from it when he was 46. Other members of my family have early stages of diabetes, and I am nervous that I will have it when I'm older, too, even though I eat healthy and exercise.

What are the best alternatives to eating sweets? You rock! — Sweet Tooth

Dear Sweet Tooth: I'm sorry about your grandfather. You are very wise to begin to think of ways to curb your sweet tooth. Too much sugar not only can lead to diabetes but a whole host of other health problems. The good news is that you are not alone. Craving sweets is an evolutionary behavior that kept our ancestors safe from eating poisonous plants. Some healthier alternatives to sugar are maple syrup, dark chocolate, honey and fruit. After eating these natural alternatives, my guess is that if you tried to go back to processed sugar, you would think it tasted too sweet.

While you're weaning yourself off of sugary treats, consider trying sugarfree candies. They can help satisfy your use for sweets without all the sugar. Best of luck, and congratulations on putting your health first. We only get one body; taking care of it is one of the most important things we can do.

Dear Annie: I am writing in response to "Big City Drinker" and wanted to share that they are not alone in wondering if they've become an alcoholic through being in and around a bar scene so often.

During my graduate college years, I worked at a bar and found myself struggling with the same situation.

Dear Annie by Annie Lane



bar was a familiar place where I felt all my friends were. I wanted to stay with these friends and co-workers and blow off steam after being treated poorly by patrons on many occasions. After some time, it was hard to separate in my mind my friends from the bar. Eventually, however, I found that the true friends stuck by me as I gradually chose to be "boring" and go home instead of hanging out until 1 or 2 in the morning.

noticed I was

going downhill

and would call

me out on it. It's

still something

I have to keep a

close eye on, even

though I don't

work in a bar

anymore. I found

that, for me, the

Best of luck to "Big City Drinker." Many of us out here have felt something similar to what you feel. — Fellow Bar Friend

Dear Fellow Bar Friend: Great work in recognizing that the bar lifestyle was not working for you. Your letter brings up a very important point; namely, that your true friends stuck by you when you went home early. Who wants fake friends? By recognizing that late-night drinking isn't working for you anymore, you will feel better both in your body and in your soul.

"How Can I Forgive My Cheating Partner?" is out now! Annie Lane's second anthology — featuring favorite columns on marriage, infidelity, communication and reconciliation — is available as a paperback and e-book. Visit http://www.creatorspublishing.com for more information. Send your questions for Annie Lane to dearannie@creators.

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My Answer

By Dr. Billy Graham Q: It's said that God forgives the sins of people and buries the sin. I believe He has done this for me, but it's hard to forgive myself. Some have

told me I enjoy wallowing in guilt, not believing that God can take the results of my sin and turn it into something worthwhile. Is this possible? -S.G.A: For some people guilt is an exercise. They won't accept the forgiveness that is offered to them, vet that is the

message that the Gospel

brings. When we cling to

our guilt, we do not honor

God and we handicap our

own lives. There's a well-known story of a Scottish fisherman who had spent the day fishing with friends.

Guilt is removed with confession and cleansing

That evening they were having tea in a little inn. One of the fishermen, in a characteristic gesture to describe the size of the fish that got away, flung out his hands just as the waitress was getting ready to set the cup of tea at his place. The hand and the teacup collided, dashing the tea against the whitewashed walls. Immediately an ugly brown stain began to spread over the wall. The man who did it was very embarrassed and apologized profusely, but one of the other guests jumped up and said, "Never mind." Pulling a pen from his pocket, he began to sketch around the ugly brown stain. Soon

there emerged a picture of

a magnificent royal stag

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with his antlers spread.

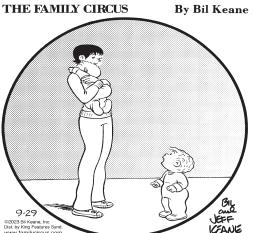
That artist was Landseer, England's foremost painter of animals. This story beautifully illustrates the fact that if we confess not only our sins but also our mistakes to God, He can make out of them something for our good and for His glory.

Guilt is removed with confession and cleansing. "If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness" (1 John 1:9).

(This column is based on the words and writings of the late Rev. Billy Graham.)

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"Are there any hugs left in your arms for me?"

The LOCKHORNS



"STOP TELLING JOKES ON ZOOM, LEROY ... YOU'RE NOT REMOTELY FUNNY."

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CROSSWORD By Eugene Sheffer

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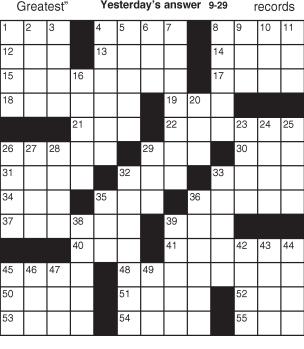
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Knights crush Bruins in regular season finale

HARTFORD CITY — Eight Norwell goals came off of the boot of seven different players in an 8-0 win over Blackford Thursday night.

The Knights (6-9-1) finished the regular season with a bang over the host Bruins (4-10-1), with the sectional coming next

By halftime, Norwell held a 6-0 lead. Goals were scored by Noah Schamerloh, Hudson Gerbers, Lane Lewis, Kale Fuess, Kyler Morris, and Jack Bowling. It was the first goal of the season for Gerbers, Fuess, and Bowling at the varsity level.

About midway through the first half, the Knights were already putting in substitutions and playing guys out of position. Defenders were playing up to try and score, forwards played back, and starters shifted in and out of the bench.

In the second half, all bets were off when senior goaltender Noah Fromm was removed from the net to try and score a goal. After many tries, was able to do with 11 minutes left in the game.

"This is a fun game for our guys," Norwell head coach Kiel Nunn said after the game. "I think it helps us kind of unwind, get rid of some of that energy, and now we're really ready to focus and get ready

to focus on the sectional. It's a fun game to have to kind of relax right before."

As noncompetitive as the game was, there can be an upside and a downside before the sectional, especially against a good Heritage squad.

As Nunn said, this allowed his team to reset and recharge for an intense matchup against the Patriots, who defeated the Knights 1-0 last week. The team will be getting a break over the weekend to rest up and practice Monday into battle on Tuesday.

On the other hand, the reps the players are getting are not the same as a tougher opponent. Players are not playing a full 90 minutes and are out of position, specifically to not embarrass an opponent.

Thankfully, Nunn has a game plan for that. "The problem is when you start moving pieces around, we're not playing where we normally are," Nunn said. "We get a little lazy in what we normally do with our passes. Thankfully, we have a practice coming up to really hit it, but that's always something you think about.'

Norwell will be practicing on its artificial turf football field, as the host school, Woodlan, plays on turf.

The match is slated for 5 p.m. Tuesday,

sports@news-banner.com



securing the 8-0 shutout. (Photo by Chad Kline)



Noah Fromm, typically the goalie for Norwell, smiles for the camera after scroing a goal for the Knights. (Photo by Ryan Walker)

Sports Roundup

Knights come back down 2-0 for NE8 win vs. Bulldogs

Norwell completed a comeback against New Haven in five sets at The Castle Thursday night.

The Knights lost the first set 27-25, lost the second 25-23, won the third 25-20, won the fourth 25-19, and won the fifth 15-11. With the win, the team is now 15-9 (2-3 NE8) on the season.

Stat leaders for the night were Vanessa Rosswurm with 12 kills, Rebeccas Settle with seven aces, Marlee Wenger with 26 assists, Mekynzi Beck with two blocks, and Jordyn Xayyachack with 26 digs.

The junior varsity team won in two sets. (25-12, 25-10) while the freshmen team won in two sets (25-10, 25-10).

Norwell will host Bluffton at 7:30 p.m. on Monday, Oct. 2.

Raiders fall to No. 10 **Warriors in volleyball**

Southern Wells fell at home against No. 10 Woodlan in a conference matchup Thursday night.

The Raiders lost the first set 25-8, 25-13, and 25-9.

Southern Wells will be at Lakeland Christian at 7:30 p.m. on Monday, Oct. 2.

Braves clinch home-field, sweeps slumping Cubs

By BILL TROCCHI **Associated Press**

ATLANTA (AP) — Max Olson hit his major league-leading 54th homer, and the Atlanta Braves clinched home-field advan-

tage throughout the postseason with a 5-3 win over the slumping Chicago Cubs on Thursday night.

Austin Riley had three hits and scored two runs as the Braves (103-56) won for the sixth time in seven games. The NL East champions can match the franchise record for wins with a seasonending sweep of the Nationals.

"(Truist Park) is one of the best atmospheres in baseball," Olson said of clinching home-field advantage. "A bunch of fans who come out and support, understand the game. It's the best place to play.'

Chicago has dropped 13 of 19 to fall out of position for an NL wild card. With the three-game sweep by the Braves, the Cubs (82-77) fell a half-game back of Miami for the third wild card, pending the result of the Marlins' rain-delayed game against the New

"Very frustrating," Cubs pitcher Marcus Stroman said. "We seem defeated at times. Everything that could be going wrong is going wrong. Hopefully luck starts to go in our favor in Milwaukee.'

Atlanta rookie A.J. Smith-Shawver allowed a run in 3 2/3 hitless innings. Kyle Wright (1-3) then came in and pitched 2 1/3 innings of one-run ball. Raisel Iglesias picked up his 32nd save with a perfect ninth inning.

Stroman (10-9) was charged with four runs, two earned, and four hits in two innings. It was his second start and fourth appearance overall since coming off the injured list Sept. 15.

"I don't think the confidence has dimmed," Stroman said. "Things are just not going our way. You can feel it and see it when things aren't going your way. Everyone still thinks we can get the job done, it is

FRIDAY, SEPT 29

Adams, 4:30 p.m.

just sometimes things aren't in your favor."

Seiya Suzuki had three hits and two RBIs for the Cubs. Nico Hoerner went 2 for 4 and scored a run.

"This team is going to fight tooth-and-

nail every game until the end of the season," Cubs manager David Ross said.

ONE BLAST, TWO RECORDS

Olson set a franchise record for RBIs in a season with his two-run drive in the first inning. The homer gave him 136 RBIs, surpassing the 135 for Eddie Matthews in 1953.

The big swing also gave the Braves 47

first-inning homers, breaking the MLB record. Olson has hit 12 of his 54 home runs in the first.

SIM GAMES ON DECK

The Braves are planning to hold intrasquad games on Tuesday, Wednesday and Thursday next week during their five-day break between the end of the regular season and the National League Division Series. They will be open to the public.

"I think it's just as we processed all this and doing something different than we did last year," Braves manager Brian Snitker said. "I thought we did a good job last year, but it wasn't good enough, I don't think."

The Braves lost to the Phillies in four games in the NLDS last season after having a five-day break after the regular season.

"We'll try to keep everything like we would on a normal week as best we can," Snitker said. "I don't know how long the games will be. It'll be up to the pitching, but still make it more realistic than what we did last year."

UP NEXT

Cubs: RHP Kyle Hendricks (6-8, 3.66 ERA) will open the final three-game series of the season at Milwaukee on Friday night.

Braves: RHP Allan Winans (1-2, 4.33) ERA) will face Washington RHP Trevor Williams (6-10, 5.55 ERA) as the Braves open their final regular-season series against the visiting Nationals.

Indianapolis Motor Speedway oval for 30th anniversary

NASCAR to return to

INDIANAPOLIS (AP) — NASCAR will return to the 2.5-mile oval at Indianapolis Motor Speedway next season for the 30-year anniversary of stock cars racing at the historic venue.

The inaugural Brickyard 400 was held on Aug. 6, 1994, and was won by Indiana icon Jeff Gordon in the first of his five Indianapolis victories. That NASCAR debut was the first race beside the Indianapolis 500 to be held at the famous track since 1916.

NASCAR raced on the oval from 1994 through 2020, but under Roger Penske's ownership of IMS the race was held on the 2.439-mile road course the last three seasons as part of a shared weekend with the IndvCar Series.

The Brickyard 400 will be held on July 21, with the Xfinity Series racing on the oval one day earlier.

'While it's been exciting to watch the NASCAR Cup and Xfinity Series drivers tackle the IMS road course over the last three years, being back on the oval for the 30th anniversary is a much-anticipated homecoming for drivers and fans alike," said Doug Boles, president of IMS. "Whether you've been with us all 30 years or are a new fan, the celebration as we 'come back around' will be can't-miss and truly unforgettable."

The last NASCAR driver to win on Indy's oval was Kevin Harvick in 2020. He's retiring at the end of the season. Michael McDowell won the Cup race in August, and Ty Gibbs won the Xfinity race.

'It's always an honor to race at IMS, but it's no secret that I'm excited for NASCAR's return to the oval," said 2021 Cup Series champion Kyle Larson. "The Brickyard 400 is one of the crown jewels of the sport's season. To win on the oval, especially during NASCAR's 30th anniversary at the track, is to add your name to the history

Larson is also running the Indianapolis 500 next year.



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BOYS TENNIS: (sectional at Norwell) Bluffton vs. Adams Central, Norwell vs. South FOOTBALL: Norwell at DeKalb, 7 p.m.; Norwell, 5 p.m. Bluffton at Heritage, 7 p.m.; Adams Central at

High School Calendar

Southern Wells, 7 p.m. SATURDAY, SEPT 30 BOYS TENNIS: (sectional at Norwell) championship TBD, 11 a.m.

CROSS COUNTRY (CO-ED): Norwell at NE8 CC Championship at Columbia City, 10 a.m.; Bluffton at Bluffton Invitational, 10 a.m.

MONDAY, OCT 2 VOLLEYBALL: Bluffton at Norwell, 7:30 p.m.; Southern Wells at Lakeland Christian, **TUESDAY, OCT 3**

BOYS SOCCER: (sectional at Woodlan) Norwell vs. Heritage, 5 p.m. GIRLS SOCCER: (sectional) Woodlan at

VOLLEYBALL: Norwell at East Noble, 7:30 p.m.; Southern Wells at Anderson Prep, 7:30 p.m.

WEDNESDAY, OCT 4 VOLLEYBALL: North Side at Bluffton, 7

THURSDAY, OCT 5 VOLLEYBALL: Norwell at Huntington North, 7:30 p.m. FRIDAY, OCT 6

FOOTBALL: Huntington North at Norwell, 7 p.m.; Adams Central at Adams Central, 7 p.m.; Heritage at Southern Wells, 7 p.m.

With new rules, MLB to draw more than 70 million fans, highest attendance since 2017

By RONALD BLUM **AP Baseball Writer**

NEW YORK (AP) — More than 70 million fans will attend Major League Baseball games for the first time in six years, a postpandemic rebound for a sport that instituted its biggest on-field changes in decades.

A pitch clock to speed play — game times are down 24 minutes to 2:40 for nineinning games — limits on defensive shifts to increase offense, new social spaces at ballparks and technology innovations to speed entry have factored into a 9.2% rise in average attendance to 29,176. Expanding the playoffs to 12 teams, which began last year, led to more than half the teams remaining in mathematical contention.

'Getting back above 70 million is an accomplishment for us," baseball Commissioner Rob Manfred said Wednesday. "I think it's the playoff format, balanced schedule, the rule changes this year in terms of the product, the stuff clubs have done locally in terms seating options."

Still, the average attendance remains below the record high of 32,785 in 2007 and MLB hasn't reached 30,000 since 2017.

"We want to be a 70-plus-million-fan business year after year. We want that to become routine for us," Manfred said. "I think we need to be a little realistic about the effect of, particularly in some of our bigger markets, smaller ballparks limit your ability to get to the absolute peak that you saw some years ago.'

Attendance is based on tickets sold, not fans who actually walk through turnstiles. The league brought in 68.55 million fans through Wednesday and advance sales for weekend series meant 70 million is essen-

Twenty-four teams were up, led by NL champion Philadelphia and Cincinnati. Of the six clubs with decreases, just two dropped by six figures: the Chicago White Sox and Washington.

Combined with the minors, baseball will top 100 million fans. Minor leagues drew around 32.1 million for 7,884 dates, an average of 4,076 and up 3.9%.

Marketing throughout the sport has been

"In the '90s and 2000s, generally when you would try to market a fan coming to a ballpark, you would do so through traditional marketing methods and that would include everything from putting billboards out there or putting radio spots or TV spots or print ads," Atlanta Braves President Derek Schiller said. "We don't do a whole lot of that at all anymore. Most of the marketing is done as a customized and as much as possible, a one-to-one type of relationship.'

Physical tickets have gone the way of flannel uniforms and pitchers batting. Long collectors items, World Series tickets were last physically printed in 2019.

MLB says 92% of tickets were digital this year, up from 86% last season. The trend started before the pandemic, with 14% digital in 2017 and 41% in 2019.

'Five years ago, you had to meet your friend off the train or in the parking lot, hand out your tickets, try to find a way to get to a gate that wasn't backed up," MLB chief operations and strategy officer Chris Marinak said. "The new experience is that you just email your tickets, you walk through a facial recognition gate where you never have to take out your phone and you tell your friend to meet you at your seats.'

Tickets may soon disappear entirely, replaced by facial recognition software similar to what's used in Global Entry. Philadelphia started a pilot program of Go-Ahead Entry at the Citizens Bank Park first base gate last month. More teams are likely to adopt it for 2024.

"It seems preposterous if you were to look five years ago that someone would be entering the stadium with just their face and their entire family walking in with them and by next year that will be at most MLB ballparks," Philadelphia Phillies vice president and chief technology officer Sean Walker said.

Teams also have given ballpark food much thought. Mobile food orders are available for all 30 clubs, including 25 through the MLB Ballpark app, four through Uber Eats and Seattle through a website. Twelve clubs provide for grab-and-go food.

Following a wave of ballpark construction that started in the early 1990s, a new trend of renovation is reducing seating sections and replacing them with fan gathering

"Anyone thinking about a baseball game has to think beyond that core of baseball fan that's going to come regardless," Toronto Blue Jays President Mark Shapiro said. "We have to have a more compelling fan experience."

Colorado opened The Rooftop high above Coors Field in 2014, spending \$10 million to convert 3,500 seats to a party deck.

Cleveland undertook a major renovation for the 2015 and 2016 seasons at Progressive Field that included a two-story bar in right field called "The Corner" and new drink railings below it. They became among the most sought-after seats. More changes are planned for left field in 2024 and 2025.

We saw this emerging trend where a certain segment of fans were interested in watching the game, but also interested in socializing," said Alex King, the Guardians' executive vice president of marketing and brands strategy. "If you have a group of friends, there's one or two fans in that group that are a little bit more avid fans and the rest of the group is a little more casual. How do you balance everyone's needs?"

Scoreboard

FOOTBALL

NFL AMERICAN CONFERENCE

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Tennessee	1	2	0	.333	45	67
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N.Y. Giants 1 2 0 .333 43 South **Pct PF** .667 55 **W** 2 **L T** 1 0 Atlanta New Orleans2 Tampa Bay 2 .667 .667 Carolina 0 3 0 .000 54 81 North W L T
Detroit 3 1 0
Green Bay 2 2 0
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West W L T Pct
San Francisco3 0 0 1.000
Seattle 2 1 0 .667
Arizona 1 2 0 .333
L.A. Rams 1 2 0 .333 Pct PF PA 90 87 42 88 Thursday's Games Detroit 34, Green Bay 20

Sunday's Games
Atlanta vs Jacksonville at London,

GBR, 9:30 a.m. Baltimore at Cleveland, 1 p.m. Cincinnati at Tennessee, 1 p.m. Denver at Chicago, 1 p.m. L.A. Rams at Indianapolis, 1 p.m. Miami at Buffalo, 1 p.m. Minnesota at Carolina, 1 p.m. Pittsburgh at Houston, 1 p.m. Tampa Bay at New Orleans, 1 p.m. Washington at Philadelphia, 1 p.m Las Vegas at L.A. Chargers, 4:05 p.m. Arizona at San Francisco, 4:25 p.m.

Arizona at San Francisco, 4:25 p.m.
New England at Dallas, 4:25 p.m.
Kansas City at N.Y. Jets, 8:20 p.m.
Monday's Games
Seattle at N.Y. Giants, 8:15 p.m.
Thursday, Oct. 5
Chicago at Washington, 8:15 p.m.
Sunday, Oct. 8
Jacksonville vs Buffalo at London,
1BR 9:30 a.m.

GBR, 9:30 a.m.

Baltimore at Pittsburgh, 1 p.m. Carolina at Detroit, 1 p.m.

Houston at Atlanta, 1 p.m. N.Y. Giants at Miami, 1 p.m New Orleans at New England, 1

Tennessee at Indianapolis, 1 p.m. Cincinnati at Arizona, 4:05 p.m. Philadelphia at L.A. Rams, 4:05

p.m. Kansas City at Minnesota, 4:25 p.m N.Y. Jets at Denver, 4:25 p.m. Dallas at San Francisco, 8:20 p.m. Open: Cleveland, L.A. Chargers, Seattle, Tampa Bay Monday, Oct. 9

Green Bay at Las Vegas, 8:15 p.m.

BASEBALL

American League **East Division**

z-Baltimore 100 59 z-Tampa Bay 97 Toronto 88 New York 81 62 .610 .553 71 78 83 Central Division GB x-Minnesota 76 75 61 83 84 Detroit .478 Cleveland Chicago 61 96 ... Kansas City 54 105 .3 West Division W L Pct .563 .547 .538 GB **L** 69 Texas

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87 72 85 73 71 88 49 110 Los Angeles Oakland x-clinched division z-clinched playoff berth Wednesday's Games Arizona 3, Chicago White Sox 0 Tampa Bay 5, Boston 0 Cleveland 4, Cincinnati 3 Baltimore 5, Washington 1 N.Y. Yankees 6, Toronto 0 Texas 5 | A Angels 0

Houston Seattle

Houston 8, Seattle 3
Kansas City at Detroit, sus. Thursday's Games
Detroit 8, Kansas City 0, 1st game Oakland 2, Minnesota 1 Chicago White Sox 3, Arizona 1 Detroit 7, Kansas City 3, 2nd game Baltimore 2, Boston 0 Toronto 6, N.Y. Yankees 0

Friday's Games Cleveland (Quantrill 3-7) at Detroit (Wentz 3-12), 6:40 p.m. Boston (Pivetta 9-9) at Baltimore (Means 1-1), 7:05 p.m.

(Weals 1-1), 7.03 p.m.

Tampa Bay (Civale 7-4) at Toronto (TBD), 7:07 p.m.

San Diego (Martinez 5-4) at Chicago White Sox (Cease 7-8), 7:40 p.m.

Minnesota (Ryan 11-10) at Colorado

(Blach 3-3), 8:10 p.m. N.Y. Yankees (Rodón 3-7) at Kansas City (Lyles 5-17), 8:10 p.m. Oakland (Waldichuk 4-8) at L.A Angels (Silseth 4-1), 9:38 p.m. Houston (France 11-6) at Arizona (Gallen 17-8), 9:40 p.m. Texas (Eovaldi 12-4) at Seattle (Woo 4-5), 10:10 p.m.

Saturday's Games Cleveland at Detroit, 1:10 p.m.

Tampa Bay at Toronto, 3:07 p.m N.Y. Yankees at Kansas City, 7:10

p.m. San Diego at Chicago White Sox, 7:10 p.m. Boston at Baltimore, 7:15 p.m. Texas at Seattle, 7:15 p.m. Houston at Arizona, 8:10 p.m. Minnesota at Colorado, 8:10 p.m. Oakland at L.A. Angels, 9:07 p.m.

National League

East Division 70 76 y-Philadelphia 89 New York 72 86 .45 Washington 69 90 .43 Central Division 69 77 78 x-Milwaukee 90 Chicago Cincinnati 82 81 75 Pittsburg.. St. Louis 69 90 ... West Division W L J

14½ Arizona San Diego 19½ 20½ San Francisco78 81 Colorado 57 101 x-clinched division y-clinched wild card Wednesday's Games Arizona 3, Chicago White Sox 0 N.Y. Mets 11, Miami 2, 1st game

x-Los Angeles 98

L

Cleveland 4, Cincinnati 3 Baltimore 5, Washington 1 Philadelphia 7, Pittsburgh 6 Atlanta 6, Chicago Cubs 5, 10 Milwaukee 3, St. Louis 2 Miami 4, N.Y. Mets 2, 2nd game

L.A. Dodgers 8, Colorado 2 San Diego 5, San Francisco 2, 10 innings

Thursday's Games
Chicago White Sox 3, Arizona 1
Milwaukee 3, St. Louis 0
Pittsburgh 3, Philadelphia 2
Atlanta 5, Chicago Cubs 3
Miami at N.Y. Mets, late L.A. Dodgers at Colorado, late

Friday's Games

Miami (TBD) at Pittsburgh (TBD),

6:35 p.m. Philadelphia (Walker 15-5) at N.Y. Mets (Megill 8-8), 7:10 p.m.
Washington (Williams 6-10) at
Atlanta (Winans 1-2), 7:20 p.m. San Diego (Martinez 5-4) at Chicago White Sox (Cease 7-8), 7:40 p.m.

go Write Sox (Cease 7-8), 7-40 p.m. Chicago Cubs (Hendricks 6-8) at Milwaukee (Rea 6-6), 8:10 p.m. Minnesota (Ryan 11-10) at Colo-rado (Blach 3-3), 8:10 p.m. Cincinnati (Williamson 4-5) at St.

Cincinnati (Williamson 4-5) at St.
Louis (Woodford 2-2), 8:15 p.m.
Houston (France 11-6) at Arizona
(Gallen 17-8), 9:40 p.m.
L.A. Dodgers (Lynn 12-11) at San
Francisco (Winn 1-2), 10:15 p.m.
Saturday's Games
Miami at Pittsburgh 6:35 p.m. Miami at Pittsburgh, 6:35 p.m. Chicago Cubs at Milwaukee, 7:10

p.m. Philadelphia at N.Y. Mets, 7:10

p.m. San Diego at Chicago White Sox,

Lottery Numbers

Thursday's Drawings HOOSIER LOTTERY Cash 5 — 02-03-07-18-33

Cash4Life — 03-09-20-23-27-29-39-40-41-47-52-53-57-58-61-69-70-73-78-80,

Cash Ball: 73 **Quick Draw Midday** — 04-08-12-15-25-32-37-39-42-44-45-48-50-51-62-64-65-

67-71-75, BE: 04 Daily Three-Midday — 05-03-01,

Daily Three-Evening — 05-07-09, SB:

Daily Four-Midday — 06-04-04-04,

Daily Four-Evening — 07-03-05-01,

Quick Draw Evening — 05-19-20-23-27-29-39-40-41-47-52-53-57-58-61-69-70-73-78-80, BE: 73 **Hoosier Lotto** — Estimated jackpot (for

Saturday): \$35.1 million

MEGA MILLIONS Estimated jackpot (for Friday): \$267 mil-

POWERBALL

Estimated jackpot (for Saturday): \$925

Garage Sales

GARAGE SALE Multi Family Sale. 508 Lamar St Friday 8-4 Saturday 8-2. We have a pyrex mixing bowl, depression batter mixing bowl, cabbage patch kids, other vintage glassware, card table, tons of miscellaneous items, name brand clothing mens small- 2XLT young girls plus 14/16- adult 2xl. Everything priced to sell.

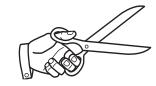
806 W. SPRING Friday, Sept. 29, 8 a.m. to 5

p.m., Saturday, Sept. 30, 8 a.m. to ? Boys' clothes size 8-18, girls' clothes size 14-18, plus adult men and women size small & medium, Squishmallows (all sizes), Boyd's Bears & Cats, recliner, artificial flowers, pictures, flower pots, Christmas items, baby items, books, games, toys and etc.

1315 HOLLENDALE DR., Sept. 29, 8 a.m. to 4 p.m., Sept. 30, 8 a.m. to noon. Household, lamp, table, Christmas, wreathes, crafts, plates.

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1815 BROOK CT., OSSIAN, IN 46777 GARAGE SALE Sept. 29th 9am - 5pm and Sept. 30th 9am - 3pm. Purses, Disney, Home Décor, Christmas, Misc. Construction Supplies and Tools. No Early Sales. Rain or Shine

ONE DAY ONLY September 29, 9 a.m. to 7 p.m., one mile north of Liberty Center half mile east, 2400 W 200 S. Getting rid of furniture projects, barn doors, vintage items, small women's, nice med. men's clothes and shoes, kids clothes, baseball

421 W WILEY AVE ESTATE SALE Antiques, Figurines, Outdoor Misc. Items & MORE! Fri. Sept. 29th 9-5pm & Sat. Sept. 30th 9am-?

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Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusively.

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Public Sale Calendar

OCTOBER 1-8 - (Online Only) Estate of Robert Isch, seller. 1978 White 2-50 diesel tractor, 2015 Ex-Mark Laser-Z zero turn riding lawn mower, 2002 Simplic-

SUDOKU ANSWER

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ity lawn mower, 2006 Simplicity Legacy riding lawn mower, single axle utility trailer, tandem axle trailer, 14' hay wagon, 3 bottom plow, Winco generator, lawn and garden, tools, antique & modern furniture, antiques, primitives, glassware, household. Preview: Sept. 28, Oct. 5, from 3-6 p.m., 601 E St. Rd. 124, Monroe. Sale manager, Patrick Carter, The Steffen Group Inc., 260-824-3006, www.steffengrp.com.

BIDDING NOW OPEN AND STARTS CLOSING OCTOBER

8 STARTING AT 4 PM EST

- Larry Beer, owner. Sports collector's dream! 950+ lots featuring lots of sports memora-

bilia, signed jerseys, bats & balls, MLB, NFL, MLB cards (some

cards Graded), die cast toys,

stamp collection, yard & hand

tools, Yamaha gas powered golf cart, like new Cub Cadet riding lawn mower, household, furniture, Fenton glass, Roseville & Hull pottery, more! Preview: Oct. 5, 4-6 p.m., 909 Woodridge Ct., Decatur. Krueckeberg Auction & Realty LLC, Kjauction.com, 260-724-7402 BIDDING NOW OPEN AND

STARTS CLOSING OCTOBER 15 STARTING AT 4 PM EST -Randy Rossman, owner and multiple consignors. Online only consignment auction. 1,000+ lots! Featuring furniture, household items, collectibles, antiques, tools, guns, & much more! Auction preview: Oct. 12, 3-5 p.m., 812 Elm St., Decatur. Pick up times: Oct. 16, 1-6 p.m. & Oct. 17, 9 a.m.-noon, 3 pick up locations in Decatur Kruecke-

berg Auction & Realty LLC, Kiauction.com. 260-724-7402 OCTOBER 15-OCTOBER 22 (Online Only Auction) - Michael & Jane Michaud, seller. Gravely zero turn riding mower, 2018 Family Farm Home single axle utility trailer, Craftsman portable air compressor, Craftsman & DeWalt power tools, late model appliances, antique furniture, assorted household, Christmas decorations, Berkley fishing boat w/14' trailer, assorted fishing. Preview: Oct. 12 from 3 p.m.-6 p.m. and Oct. 19 from 3 p.m.-6 p.m., 1791 E 1100 S, Warren. Sale managers, Patrick Carter & Nick Huffman. The Steffen Group

Inc., www.steffengrp.com, 260-824-3006. **BIDDING STARTS CLOSING** OCTOBER 17 STARTING AT

6 P.M. EST - Ronald L Franke estate, owner. Real estate 6 p.m.: 812 sf, full basement, 2 bed, 2 full bath, 14'x22' detached garage, .29 acre lot, Fort Wayne Community School, Wayne Township, Allen County. Personal property 6:30 p.m.: 2006 Chevy Monte Carlo SS, 105k miles, household, tools, riding lawn mower, furniture, collectibles, more! Preview: Oct. 9, 5-6 p.m., 930 Irene Ave., Fort Wayne. Pick up: Oct. 18, 3-6 p.m. Krueckeberg Auction & Realty LLC,

Blvd., Montpelier. Sale manager, Patrick Carter, The Steffen Group Inc., www.steffengrp.com, 260-824-3006.

Kjauction.com, 260-724-7402. OCTOBER 22-OCTOBER 27 -(Online Only Auction) - Michael & Jane Michaud, seller. Single story home situated on 4.55 Acres w/outbuildings. 3 bedroom and 2 full bathrooms with 1,880 square foot and an attached 2

Carter & Nick Huffman, sale managers. The Steffen Group Inc., 260-824-3006, www.steffen-**OCTOBER 22- OCTOBER 29** - (Online Only Auction) - Harvey E. & Wilma D. King, seller. H&D Repair Center & Body Shop retirement auction. Automotive & body shop equipment, pickup truck, tractor, Rotary Lift 9,000lb. capacity 2-post hydraulic lift, mower. Preview: Oct. 19 from 3 p.m.-6 p.m. and Oct. 26 from 3 p.m.-6 p.m., 300 Standard Oil

car garage. Open houses: Oct. 12 from 3-6 p.m., Oct. 19 from 3-6 p.m., Oct. 26 from 4-6 p.m.,

1791 E 1100 S, Warren. Pat

Federal government heading towards shutdown this weekend

The federal government is just days away from a shutdown that will disrupt many services, squeeze workers and roil politics as Republicans in the House, fueled by hard-right demands, force a confrontation over federal

While some government entities will be exempt — Social Security checks, for example, will still go out - other functions will be severely curtailed. Federal agencies will stop all actions deemed non-essential, and millions of federal employees, including members of the military, won't receive paychecks.

A look at what's ahead if the government shuts down on Sunday.

What is a government shutdown?

A shutdown happens when Congress fails to pass some type of funding legislation that is signed into law by the president. Lawmakers are supposed to pass 12 different spending bills to fund agencies across the government, but the process is time-consuming. They often resort to passing a temporary extension, called a continuing resolution or CR, to allow the government to keep operating.

When no funding legislation is enacted, federal agencies have to stop all nones-

sential work and will not send paychecks as long as the shutdown lasts.

Although employees deemed essential to public safety such as air traffic controllers and law enforcement officers still have to report to work, other federal employees are furloughed. Under a 2019 law, those same workers are slated to receive backpay once the funding impasse is resolved.

When would a shutdown begin and how long will it last?

Government funding expires Oct. 1, the start of the federal budget year. A shutdown will effectively begin at 12:01 a.m. Sunday if Congress is unable to pass a funding plan that the president signs into law.

It is impossible to predict how long a shutdown would last. The Democratic-held Senate and Republican-controlled House are working on vastly different plans to avert a shutdown, and House Speaker Kevin McCarthy is struggling to win any support from hardright conservatives to keep the government open.

Many are bracing for a stoppage that could last weeks.

Who does a shutdown affect?

Millions of federal workers face delayed paychecks when the government shuts down, including many of the roughly 2 million military personnel and more than 2 million civilian workers across the nation.

Nearly 60 percent of federal workers are stationed in the Department of Defense, Veterans Affairs and Homeland Security.

While all of the military's active-duty troops and reservists would continue to work, more than half of the Department of Defense's civilian workforce, which is roughly 440,000 people, would be furloughed.

Across federal agencies, workers are stationed in all 50 states and have direct interaction with taxpayers — from Transportation Security Administration agents who operate security at airports to Postal Service workers who deliver mail.

U.S. Transportation Secretary Pete Buttigieg has said new training for air traffic controllers will be halted and another 1,000 controllers in the midst of training will be furloughed. Even a shutdown that lasts a few days will mean the department won't hit its hiring and staffing targets for next year, he said.

"Imagine the pressure that a controller is already under every time they take their position at work, and then imagine the added stress of coming to that job from a household with a family that can no longer count on that paycheck," Buttigieg said.

Beyond federal workers, a shutdown could have farreaching effects on government services. People applying for government services like clinical trials, firearm permits and passports could see delays.

Some federal offices will also have to close or face shortened hours during a shutdown.

Businesses closely connected to the federal government, such as federal contractors or tourist services around national parks, could see disruptions and downturns. The travel sector could lose \$140 million daily in a shutdown, according to the U.S. Travel Industry Association.

Lawmakers also warn that a shutdown could rattle financial markets. Goldman Sachs has estimated that a shutdown would reduce economic growth by 0.2 percent every week it lasted, but growth would then bounce back after the government reopens.

Others say the disrup-

tion in government services has far-reaching impacts because it shakes confidence in the government to fulfill its basic duties. The U.S. Chamber of Commerce warned, "A well-functioning economy requires a functioning government."

What about court cases, the congress and presidential pay?

The president and members of Congress will continue to work and get paid. However, any members of their staff who are not deemed essential will be furloughed.

The Supreme Court, which begins its new term Monday, would be unaffected by a short shutdown because it can draw on a pot of money provided by court fees, including charges for filing lawsuits and other documents, court spokeswoman Patricia McCabe

The rest of the federal judiciary also would operate normally for at least the first two weeks of October, said Peter Kaplan, a spokesman for the judiciary.

Even in a longer shut-

down, the entire judiciary would not shut down, and decisions about what activities would continue would be made by each court around the country. The justices and all federal judges would continue to be paid because of the constitutional prohibition on reducing judges' pay during their tenure, according to the Congressional Research Service.

Notably, funding for the three special counsels appointed by Attorney General Merrick Garland would not be affected by a government shutdown because they are paid for through a permanent, indefinite appropriation, an area that's been exempted from shutdowns in the past.

That means the two federal cases against Donald Trump, the former president, as well as the case against Hunter Biden, the son of President Joe Biden, would not be interrupted. Trump has demanded that Republicans defund the prosecutions against him as a condition of funding the government, declaring it their "last chance" to act.

The average long-term U.S. mortgage rate reaches highest point in nearly 23 years

LOS ANGELES (AP) — Home loan borrowing costs climbed again this week, pushing the average longterm U.S. mortgage rate to its highest level in nearly 23 years, another blow to prospective homebuyers facing an increasingly unaffordable housing market.

The average rate on the benchmark 30-year home loan rose to 7.31 percent, from 7.19 percent last week, mortgage buyer Freddie Mac said Thursday. A year ago, the rate averaged 6.70

Borrowing costs on 15-year fixed-rate mortgages, popular with homeowners refinancing their home loan, also increased. The average rate rose to 6.72 percent from 6.54 percent last week. A year ago, it averaged 5.96 percent, Freddie Mac said.

"The 30-year fixed-rate mortgage has hit the highest level since the year 2000," said Sam Khater, Freddie Mac's chief economist. "However, unlike the turn of the millennium, house prices today are rising alongside mortgage rates, primarily due to low inventory. These headwinds are causing both buyers and sellers to hold

NEW YORK (AP) -

An appeals court Thursday

rejected Donald Trump's

bid to delay a civil trial in

a lawsuit brought by New

York's attorney general,

allowing the case to proceed

days after a judge ruled the

former president committed

years of fraud and stripped

him of some companies as

intermediate appellate court,

clears the way for Judge

Arthur Engoron to preside

over a non-jury trial start-

ing Monday in Manhattan in

New York Attorney General

The decision, by the state's

punishment.

out for better circumstanc-

High rates can add hundreds of dollars a month in costs for borrowers, limiting how much they can afford in a market already out of reach for many Americans. They also discourage homeowners who locked in rockbottom rates two years ago from selling. The average rate on a 30-year mortgage is now more than double what it was two years ago, when it was just 3.01 per-

The combination of elevated rates and low home inventory has worsened the affordability crunch by keeping home prices near all-time highs even as sales of previously occupied U.S. homes have fallen 21 percent through the first eight months of this year versus the same stretch in 2022.

This is the third consecutive week that mortgage rates have moved higher. The weekly average rate on a 30-year mortgage has remained above 7 percent since mid August and is now at the highest level since mid-December 2000, when it averaged 7.42 percent.

Mortgage rates have been climbing along with

Court rejects Donald Trump's bid

ruling that threatens his business

that the statements have dis-

claimers that absolve him of

liability. His lawyers have

ment were left Thursday

with Trump's lawyers and

take many years to get to

trial," Trump wrote Wednes-

day in a post on his Truth

Social platform that appeared

to conflate several of his legal

Messages seeking com-

In New York "these cases

said they would appeal.

James' office.

to delay trial in wake of fraud

the 10-year Treasury yield, which lenders use as a guide to pricing loans. The yield has surged in recent weeks amid worries that the Federal Reserve will keep short-term interest rates higher for longer to fight inflation.

The central bank has already pulled its main interest rate to the highest level since 2001 in hopes of extinguishing high inflation, and it indicated last week it may cut rates by less next year than earlier

The threat of higher rates for longer has pushed Treasury yields to heights unseen in more than a decade. The yield on the 10-year Treasury was at 4.61 percent in midday trading Wednesday. It was at roughly 3.50 percent in May and just 0.50 percent early in the pan-

While mortgage rates don't necessarily mirror the Fed's rate increases, they tend to track the yield on the 10-year Treasury note. Investors' expectations for future inflation, global demand for U.S. Treasurys and what the Fed does with interest rates can influence rates on home loans.

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Oct. deadline is Tues., Sept. 26!

Trump's lawyers first sought to delay the trial before Engoron's ruling, but said the decision only bolstered their claims that

the judge was abusing his

more than what's listed on annual financial statements

Engoron on Sept. 14, accusing him of ignoring the law and hindering their preparations by failing to comply with a June appeals court order that he narrow the scope of the trial based on the statute of limitations.

An appeals court judge, David Friedman, granted an interim stay of the trial while the full appeals court considered the lawsuit on an expedited basis. Thursday's ruling lifted the stay, allowing the trial to proceed as scheduled. The appeals court did not rule on the defense's underlying complaints about Engoron. Through a court lawyer, Engoron declined to participate in the appeals court process. Other proceedings in the case went on while

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Trump Tower, a Wall Street office building, golf courses and a suburban estate. Trump has denied wrongdoing, arguing that some

of his assets are worth far

Letitia James' civil lawsuit. foes. "My Political Witch Trump is listed among Hunt case is actually scheddozens of possible wituled to start on Monday. Nobody can believe it? This nesses, setting up a potential courtroom showdown with is a 'Railroading' job, pushed hard by the Radical Left DOJ the judge. The fraud ruling for purposing Election Inter-Tuesday threatens to upend ference. A very SAD time for his real estate empire and New York State, and Ameriforce him to give up prized New York properties such as

that Engoron said he used to secure loans and make deals. Trump has argued

Trump's lawyers sued

They filed the lawsuit under a provision known as Article 78, which allows challenges to some judicial decisions, and asked that the trial be postponed until that matter was resolved.

the panel mulled a delay.