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MONDAY, SEPTEMBER 23, 2024

BLUFFTON, INDIANA • Wells County's Hometown Connection

\$1.00

Singing their hearts out

Street Fair Idol contestants took center stage Saturday.

By SYDNEY KENT

The third time was the charm for this year's Bluffton Street Fair Idol winner, Thomas Garza.

Garza earned the first place spot -- and the \$700 prize -- on Saturday night with an original composition, "Tread Lightly." The rap included a back-and-forth conversation with Garza's actual 11-year-old voice.

Plenty of people in the crowd were excited to see the Bluffton native, who took home second place in 2023 and third place in 2022.

"Great job," judge Ryan Lehnertz said. "From last year to this year -- it's leaps and bounds. I don't say that lightly."

Garza said he first began writing lyrics in fifth grade and started rapping the following year. He plans to finish his degree in audio engineering at Ball State University in the future.

"I'm going to keep chasing rap and going for it," Garza said after the show on Saturday. "I work for an entertainment company in Fort Wayne and they help me a lot. I want to keep growing and going after it."

Emily Edmiston, who also competed last year, took home second place singing "Power of Love" by Celine Dion. Edmiston's show choir roots shined bright as she kept her composure, smile and tone on point throughout the entire act. She was commended on her breath control.

Jessica Clark, another Idol veteran, started the show with high expectations after a near-flawless delivery of "Feeling Good" by Nina Simone. Clark's strong voice and wide range earned her third place -- and the \$200 that comes with the honor.

Though Garza will not be eligible to compete next year after winning first place,

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Kendra Mounsey sings her song.



Above, winner Thomas Garza, second from right, smiles with his family, Makenna, left, Megan and Steve, right. At left, Garza, stands with the second and third place finishers, Emily Edmiston, middle, and Jessica Clark, left (Photos by Jonathan Snyder)



Prince and princess crowning

The Bluffton Free Street Fair's prince and princess were crowned on Saturday as part of Kid's Day. Above left, Willow Lane and Kyeson Bradley were crowned princess and prince respectively. Above right, Stephen Heath ponders the answer to the questions he was asked. At right, Lyla Penrod answers questions. (Photos by Jonathan Snyder)

FSSA provides update on waitlist, hears about provider issues under managed care

By WHITNEY DOWNARD
Indiana Capital Chronicle

Two committees tasked with studying and addressing issues related to aging met Thursday, concluding that Medicaid waitlist progress was "barely treading water" and dissecting ongoing provider issues with the transition to managed care.

Membership and content of the two committees overlap, though each spent significant time discussing topics unique to their statutory mission. The Commission on Aging reviewed efforts to better integrate mental health and behavioral health services into programming for senior Hoosiers. On the other hand, CHOICE -- or Community and Home Options to Institutional Care for the Elderly and Disabled -- heard about several efforts to expand housing options through the Indiana House and Community Development Authority.

But the two topics taking the most time was the state's transition to managed care, overseen by Managed Care Entities (MCEs) or insurers, and an update on the waitlist for Medicaid services for both the PathWays

for Aging Waiver as well as the Health and Wellness Waiver. The latter is designed to provide services for disabled Hoosiers while the former serves Hoosiers aged 60 and older.

Waitlist update

Leslie Huckleberry, the director of the Division of Aging within FSSA, reported that a total of 13,679 Hoosiers were on waitlists for Medicaid waiver services as of late August -- or 9,248 Hoosiers waiting for aging services under PathWays and another 4,431 Hoosiers on the waiting list for the Health and Wellness waiver.

Though the agency has committed to inviting 925 Hoosiers off the waitlists each month -- 800 for PathWays, 125 for Health and Wellness -- Huckleberry says the number invited off each month has been higher due to adjustments in who needs services.

People might leave the waitlist because they no longer need services, may move out of the state or die. Others might qualify as a "priority" based on certain factors and be bumped to the front of the line --

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Mass shooting kills 4, wounds 17 in Birmingham, Alabama

By KIM CHANDLER, Associated Press
BIRMINGHAM, Ala. (AP) -- Four people were killed and 17 others injured when multiple shooters opened fire Saturday in what police described as a targeted "hit" on one of the people killed at a popular nightlife spot in Birmingham, Alabama.

The shooting happened shortly after 11 p.m. Saturday in Five Points South, a district filled with entertainment venues, restaurants and bars that is often crowded on weekend nights. The mass shooting, one of several this year in the city, unnerved residents and left city officials pleading for help to both solve the crime and address the broader problem of gun violence.

"The priority is to find these shooters and get them off our streets," Birmingham Mayor Randall Woodfin said at a Sunday

press conference.

The shooting occurred on the sidewalk and street outside Hush, a lounge in the entertainment district. Blood stains were visible on the sidewalk outside the venue on Sunday morning.

Birmingham Police Chief Scott Thurmond said authorities believe the shooting targeted one of the people who was killed, possibly in a murder-for-hire. He said a vehicle pulled up and "multiple shooters" got out and began firing, then fled the scene.

"We believe that there was a 'hit,' if you will, on that particular person," Thurmond said.

Police said approximately 100 shell casings were recovered at the scene. Thurmond said law enforcement was working to deter-

(Continued on Page 2)



Wheeling down Washington

The Big Wheel Race was held on Washington Street Saturday as part of Kid's Day for the Bluffton Free Street Fair. At right, Oaklyn Fiechter speeds away at the start, with Rhett Shatto in pursuit. Accompanying photo on Page 3. (Photo by Jonathan Snyder)

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Outside



Cloudy and cool today, chance of rain tonight

Today	Tuesday	Wed.
High 72	High 74	High 74
Low 60	Low 58	Low 54

More Weather on Page 2

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Bluffton Street Fair Idol

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longtime emcee Rick Elwell said that fans may have a chance to see Garza perform during the judge's deliberation time next year.

"As someone who started my career in hip hop," Lehnertz said after the show. "It's great to see an artist from a small town like Bluffton pursuing his passion and doing the genre justice."

Along with Lehnertz, Annika Bovender and Jaime Macklin, all returned as judges for the competition this year. Elwell and Dayle Mentzer elicited plenty of laughter as the emcees.

Other performers Saturday night were, in order of appearance: Desarae Barnes sang "Why Don't You Do Right" by Peggy Lee.

Kendra Mounsey from Liberty Center was a powerhouse as she sang "Poor Poor Pitiful Me" by Linda Ronstadt.

V Riley from Ossian sang



Eric Williams passionately sings while playing guitar. (Photo by Jonathan Snyder)

"And I Am Telling You" from the Broadway musical "Dreamgirls." Elwell quipped that her voice could be heard from her small town.

Gabi Bilbrey from Dunkirk performed "Rude" by MAGIC! with what judges called the perfect pitch —

and a Hulk-themed electric guitar.

Sherry Rupright from Salina, Kansas sang "Rolling In The Deep" by Adele.

Eric Williams from Fort Wayne had the audience singing along with his performance of "Meet Virgin-

ia" by Train on his purple acoustic guitar.

"We just wanted a singing competition," Elwell said, referring to the beloved event. "I'm so stoked we're still here 15 years later doing this."

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FSSA provides update

(Continued from Page 1)

which delays services for those further behind.

A little over 3,000 people have been invited off of the waiting list so far, Huckleberry said.

However, the waitlist continues to grow even as FSSA invites people off to enroll in services.

"We've got a sizable waitlist and I don't see it going away anytime too soon," said JoAnn Burke, chair of the Commission on Aging.

Rep. Ed Clere, R-New Albany, said progress was "barely treading water" when he heard the numbers during the CHOICE Board. He noted that, if no one else joined the waitlists, PathWays members could wait one year while those waiting for Health and Wellness services would wait nearly three years.

Last month, the state's Medicaid director said the agency was looking at spending federal funds on waitlisted Hoosiers who were placed at assisted living facilities.

Huckleberry said that FSSA had identified that population because "it's intricately tied to their housing" and some Hoosiers might be "stuck" in those facilities and can't leave until they access services. The move would also specifically address those who applied for Medicaid waiver services before waitlists were implemented in April.

"We're working to finalize that ... by the end of this month, hopefully, so we can provide some targeted relief for those folks," Huckleberry said.

Huckleberry noted that the funds need to be spent by the end of the calendar year. Another FSSA representative clarified that, as of April 2024, 84% of the \$2.1 billion of federal funds was invested, with other pots of money for home- and community-based services as well as PathWays for Aging.

"... it's certainly not to say that folks in other community settings don't have a need. It's just that we understand that these folks are at particular risk for eviction and so (we're) really trying to do what we can with the resources that we have."

Both the Indiana Commission on Aging and the CHOICE Board are currently accepting applications for committee members who are either recipi-

ents or caregivers to a recipient of services provided through the Division of Aging. To learn more about such positions visit the governor's boards and commissions webpage. For an application, email the Division of Aging at DAComments@fssa.in.gov.

Both Clere and Burke wondered if the federal funding could be expanded and should prioritize based on severity of need, rather than housing status.

"I understand the concern around assisted living — and I certainly share the concern — but I have just as much concern for people who are trying to remain at home and need waiver services to remain at home," Clere said. "I mean, some of those folks may end up in a skilled nursing facility for lack of waiver services at home, right?"

Huckleberry said FSSA would look more into spending the funds but shared logistical concerns about setting up a program to quickly spend the dollars before the end of the year.

"... we're doing what we can to bridge the gap for who we can," Huckleberry said. "If we had the funding, we would just have the normal waiver. So some of it's doing what we can with what we have."

Ranking someone based on acuity would be more difficult to define and could pose a hurdle for getting dollars out the door, Huckleberry said. Clere said that ranking based on severity of need would be a task for case management.

Managed Care transition

Huckleberry continued to highlight high call answer rates and speedy bill payments but some Commission on Aging members, some of whom are providers under PathWays, reported problems in both areas.

Deb Lambert, the CEO of Byron Wellness in Fort Wayne, said she'd been on the phone for 90 minutes to answer "one simple question."

"I'm concerned that we're not really getting feedback from the people who are supposed to be getting the services," Lambert said. "... I consider myself relatively cognitively intact and I can't imagine how difficult this has to be for people that are having some cognitive struggles as an individual person trying to get services."

Though Huckleberry said the agen-

cy would respond to specific cases, Judith Schoon — a certified senior advisor based out of Griffith — said enrollees were reluctant to escalate problems out of a concern that they'd lose their services.

"I've called in to try to get help and I'm telling you right now it is a nightmare," Schoon said. "... It's hard to bring you specific ones because the fact that they're just terrified. They don't want to come forward."

Huckleberry assured committee members that "retaliatory action" wasn't the intention and emphasized that reporting wasn't meant to be punitive.

"I very much understand ... but as much as you can encourage folks to be willing to come to us with those issues, that would be helpful for us," Huckleberry said.

Additionally, committee members reported that some enrollees hadn't been assigned service coordinators and existing service coordinators had large caseloads as the insurers continue hiring.

"If you have situations where you've reached out to the MCE and you're told this person doesn't have a service coordinator or care coordinator yet, we do want to hear about that," Huckleberry said. "Because that should not be happening."

Kristen LaEace, the CEO of the Indiana Association of Area Agencies on Aging, told committee members that her organization had heard from consumers who'd lost services during the transition and detailed delayed billing concerns from her members.

Attention turned to getting legislator buy-in before the 2025 legislative session, when lawmakers will write the state's two-year budget and direct spending priorities. At least one organization, AARP of Indiana, was collecting stories from Hoosiers impacted by the state's waiting lists for Medicaid services to present before the General Assembly.

As costs for Medicaid increase, lawmakers have vowed to closely examine the program's spending. The 2025 budget-writing session will be the first time lawmakers meet since the implementation of managed care and the Medicaid waiver waitlists.

Mass shooting

(Continued from Page 1)

mine what weapons were used, but they believe some of the gunfire was "fully automatic." Investigators were also trying to determine whether anyone fired back, creating crossfire.

Police said officers found two men and a woman on a sidewalk with gunshot wounds and they were pronounced dead there. An additional male gunshot victim was pronounced dead at a hospital, according to police.

By early Sunday, after victims began showing up at hospitals, police had identified 17 people with injuries, some of them life-threatening. Four of the surviving victims, in conditions ranging from good to critical, were being treated at the University of Alabama at Birmingham Hospital on Sunday afternoon, according to Alicia Rohan, a UAB spokeswoman.

Gabriel Eslami, 24, of Trussville, said he was in a long line of people waiting to get into the club when "all of the sudden, gun shots everywhere."

He took off running. "I look back and there are bodies laid out on the sidewalk

with gun smoke still in the air. It looked like something from a horror movie," Eslami said.

He said he didn't realize he was wounded until he suddenly lost feeling in his leg. A friend took him to the hospital, where he was treated and released.

The area of Birmingham is popular with young adults because of its proximity to the University of Alabama at Birmingham and the plethora of nearby restaurants and bars.

Geoffrey Boshell, a 22-year-old biomedical engineering student who lives nearby, said he was working on a school project when he heard a burst of rapid pops that he said sounded like automatic gunfire.

"I heard it, looked out my window and immediately see people screaming, fleeing the scene," Boshell said.

The shooting in the bustling and popular area was unnerving, he said. "I'm not sure scared is the right word. Just very disturbed that it was happening right outside where you are living."

The shooting was the 31st mass killing of 2024, of which 23 were shootings, according to James Alan

Fox, a criminologist and professor at Northeastern University, who oversees a mass killings database maintained by The Associated Press and USA Today in partnership with the university.

Three of the nation's 23 mass shootings this year were in Birmingham, including two earlier quadruple homicides.

Woodfin expressed frustration at what he described as an epidemic of gun violence in America and the city.

"We find ourselves in

2024, where gun violence is at an epidemic level, an epidemic crisis in our country. And the city of Birmingham, unfortunately finds itself at the tip of that spear," he said.

The Birmingham mayor also urged state and federal officials to give cities more tools to address gun violence. He put both hands behind his back to illustrate what it is like for cities to combat crime. Alabama last year abolished the requirement to get a permit to carry a concealed handgun in public.

Weather

Monday, September 23, 2024

(24-hour observations at 10:34 p.m. Sunday)

High: 82; Low: 62; Precipitation: 0.63 inches of rain

Wabash River Level (at the Main Street bridge): 1.13 feet at 8:45 p.m. Sunday

Wells County forecast

Today: Cloudy, with a high near 72. Northwest wind 5 to 10 mph.

Tonight: A 50% chance of showers, mainly after 2 a.m. Mostly cloudy, with a low around 60. Northeast wind around 5 mph.

Tuesday: A chance of showers and thunderstorms before 8 a.m., then showers and possibly a thunderstorm between 8 a.m. and 2 p.m., then a chance of showers and thunderstorms after 2 p.m. High near 74. East wind around 5 mph becoming south in the afternoon. Chance of precipitation is 80%. New rainfall amounts between a half and three quarters of an inch possible.

Tuesday Night: A 30% chance of showers and thunderstorms, mainly before 8 p.m. Mostly cloudy, with a low around 58. West wind around 5 mph becoming calm in the evening.

Wednesday: Partly sunny, with a high near 74.

Wednesday Night: Partly cloudy, with a low around 54.

Thursday: A 20% chance of showers. Mostly sunny, with a high near 77.

Thursday Night: A 20% chance of showers. Partly cloudy, with a low around 56.

Friday: A 20% chance of showers. Mostly sunny, with a high near 79.

Friday Night: A 30% chance of showers. Mostly cloudy, with a low around 58.

Saturday: A 30% chance of showers. Mostly sunny, with a high near 79.

Spending deal averts a possible federal shutdown

WASHINGTON (AP) — Congressional leaders announced an agreement Sunday on a short-term spending bill that will fund federal agencies for about three months, averting a possible partial government shutdown when the new budget year begins Oct. 1 and pushing final decisions until after the November election.

Temporary spending bills generally fund agencies at current levels, but an additional \$231 million was included to bolster the Secret Service after the two assassination attempts against Republican presidential nominee Donald Trump, and additional money was added to aid with the presidential transition, among other things.

Lawmakers have struggled to get to this point as the current budget year winds to a close at month's end. At the urging of the most conservative members of his conference, House Speaker Mike Johnson, R-La., had linked temporary funding with a mandate that would have compelled states to require proof of citizenship when people register to vote.

But Johnson abandoned that approach to reach an agreement, even as Trump insisted there should not be a stop-gap measure without the voting requirement.

Bipartisan negotiations began in earnest shortly after that, with leadership agreeing to extend funding into mid-December. That gives the current Congress the ability to fashion a full-year spending bill after the Nov. 5 election, rather than push that responsibility to the next Congress and president.

In a letter to Republican colleagues, Johnson said the budget measure would be "very narrow, bare-bones" and include "only the extensions that are absolutely necessary."

"While this is not the solution any of us prefer, it is the most prudent path forward under the present circumstances," Johnson wrote. "As history has taught and current polling affirms, shutting the government down less than 40 days from a fateful election would be an act of political malpractice."

House Democratic leader Hakeem Jeffries said Democrats would evaluate the bill in its entirety before this week's vote, but with the agreement, "Congress is now on a bipartisan path to avoid a government shutdown that would hurt everyday Americans."

Rep. Tom Cole, the House Appropriations Committee chairman, had said on Friday that talks were going well.

"So far, nothing has come up that we can't deal with," said Cole, R-Okla. "Most people don't want a government shutdown and they don't want that to interfere with the election. So nobody is like, 'I've got to have this or we're walking.' It's just not that way."

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Police Notebook

INCIDENTS

City:
 Thursday, 2:15 p.m., 2400 block of Red Oak Court. Report of fraud.
 Thursday, 2:17 p.m., Scott and Wabash streets. Semi holding up traffic.
 Thursday, 4:36 p.m., Williams and Market streets. Parking problem. Parking ticket issued.
 Thursday, 4:43 p.m., Walmart. Report of stolen wallet.
 Thursday, 5:48 p.m., Cherry and Bennett streets. Backing accident. Report to follow.
 Thursday, 5:57 p.m.,

Main and Market streets. Lost child looking for mother. Mother located.
 Thursday, 6:22 p.m., Pak A Sak South. Parking problem.
 Thursday, 7:12 p.m., Pak A Sak North. Parking problem.
 Thursday, 7:17 p.m., Hardees. Parking problem. Owner moved vehicle.
 Thursday, 7:27 p.m., Courthouse. Person arrested on warrant.
 Thursday, 9:10 p.m., Pak A Sak North. Parking problem.
 Thursday, 9:45 p.m., Thoma/Rich Lemler Funeral

Home. Report of a dog stuck in the window of a vehicle. Dog was freed and seemed OK.
 Thursday, 11:51 p.m., 360 N Main St. Traffic offense. One arrested.
ARRESTS
 Brittany Dean Vaughn, 26, Bluffton; dealing in a controlled substance resulting in death, a Level 1 felony. Bond set at \$30,000.
 Alexander David Lobo, 22, Bluffton; leaving the scene of a crash, a Class A misdemeanor, and driving left of center. Bond set at \$1,000.

Former Indiana congressional candidate's arrest connected to online intimidation

Gabe Whitley, GOP candidate who sought to unseat Democratic incumbent André Carson, faces felony charge.

By CASEY SMITH
Indiana Capital Chronicle

Newly-unsealed court documents reveal a former Hoosier congressional candidate's arrest and ongoing criminal case are connected to allegations of online threats and harassment he made against Indianapolis-based political commentator Abdul-Hakim Shabazz.

Gabriel "Gabe" Whitley was arrested on a felony charge in August after Indianapolis police received a complaint that he was "stalking" Shabazz on social media, according to a probable cause affidavit.

Shabazz, who made the report, said he was covering an FBI search warrant of Whitley's home when the former political candidate "began encouraging violence against him by way of X (Twitter) posts," the affidavit said.

Police claim Whitley's posts included statements like "shooting him like a pig" and called for "national law enforcement" to raid Shabazz's house. Shabazz — who has a prior history of civil litigation against Whitley — said he was "unsure" of what Whitley "is capable of doing," and further expressed concern for his safety, as well as that of his "family, wife and other loved ones" at the Shabazz residence.

The affidavit alleges Whitley publicly posted a picture of Shabazz's residence and personal vehicle on social media.

Another photograph allegedly shared online by Whitley depicts a graphic, bloody image of Thomas Crooks, who was shot and killed after he carried out an assassination attempt of former President Donald Trump this summer. "The Secret Service missed (Abdul)," the post said and then gave his address, according to photos in the affidavit.

Detectives indicated in the affidavit they confirmed that Whitley owned the X account @realthonestgabe shortly after speaking with Shabazz, prompting them to apply for a search warrant.

Police said, too, the email account tied to Whitley's X account was the same used in his candidacy filings.

The address and photo Whitley is accused of posting online were also confirmed to be connected to Shabazz, according to the affidavit.

It's not clear why the court documents were originally under wraps. The Marion County Prosecutor's Office filed for the case to be sealed in early August. The office then sought to reverse that seal last week, and the request was granted by the Marion Superior Court judge presiding over the case.

The FBI searched Whitley's India-

napolis home in July, but the agency has remained quiet about its investigation, IndyStar reported. Bobby Kern, who also lives at the home and previously ran for the Democratic nomination for lieutenant governor, told the newspaper that agents confiscated Whitley's electronic devices during their search.

After his arrest, Whitley was released on bail and placed on GPS monitoring, pending further court action. He currently faces a felony intimidation charge, which carries a maximum penalty of two-and-a-half years in prison and a fine of up to \$10,000.

Whitley did not respond to the Indiana Capital Chronicle's request for comment about the FBI search or recent court filings.

Whitley ran in the Republican primary in Indiana's 7th Congressional District but lost to Jennifer PACE — even though she died after filing her candidacy and before the primary. A GOP caucus has since selected John Schmitz as her replacement on the ballot.

Previously, Whitley declared his candidacy for Evansville mayor in 2022 only to drop that campaign six months later.

The Capital Chronicle reported earlier this year that complaints filed with the Indiana Election Division and the Federal Election Commission accused Whitley's "Honest Gabe for Congress" committee of excessive campaign contributions and fraudulent donors during his congressional run.

Before that, the Evansville Courier & Press reported Whitley had raised thousands from donors who said they'd never heard from him.

A report filed by the Honest Gabe committee filed with the FEC in July claimed the organization had just more than \$329,597 in cash on hand between the reporting period covering January through the end of March, which included a \$100,000 "loan" Whitley claims to have made to himself, in addition to an earlier \$20,000 loan.

The agency requested additional campaign finance information from Whitley and his Honest Gabe for Congress to "clarify whether or not the candidate used personal funds or borrowed the money from a lending institution or some other source." A separate letter sent to Whitley in August directed him to "disavow" any personal contributions his 2024 campaign received in excess of the \$5,000 limit.

It remains unclear whether the FBI's investigation is connected to Whitley's campaign finances, or if separate charges will be filed.



Diaper Derby

The Diaper Derby baby crawl race was held Saturday as part of Kid's Day at the Bluffton Free Street Fair. Above, Eli Quinn, middle, won the race. Kristina Quinn, left and Julie Quinn, right hold Eli. (Photo by Jonathan Snyder)

McCormick calls for net metering return in utility plan

By LESLIE BONILLA MUÑIZ
Indiana Capital Chronicle

Hoosier democratic gubernatorial nominee Jennifer McCormick on Thursday called on lawmakers to reinstate net metering as part of a plan to lower utility bills.

Net metering allows small-time renewable energy producers to sell excess energy back to the grid at retail rates.

She also proposed new utility lobbying rules, appointing ratepayer-friendly regulators and prioritizing energy efficiency to address affordability.

"Most Hoosiers understand that in order to have utility companies ... it's a business, and they have to raise those rates," McCormick said, during a virtual news conference.

Indiana's General Assembly in 2017 approved a phased-in end to net metering.

Before then, when Hoosiers with solar power panels generated excess electricity, utilities reimbursed them at retail rates at the end of each billing cycle. Regulators established that 1-to-1 credit system in 2004 to boost solar panel adoption at a time when the technology was newer and more expensive.

But because utilities typically buy energy at significantly cheaper wholesale prices and sell it at higher retail prices to cover costs, ratepayers without solar panels sub-

dized the credit deal. Senate Enrolled Act 309 reshaped that system, cutting reimbursement and setting a timeline for utilities to phase it out completely.

"I hear that from so many people that the cost of investment when Indiana took that away has been very problematic," McCormick said.

McCormick said a return to 1:1 net metering would encourage competition and renewable energy adoption, and lead to greater energy generation and lower costs.

McCormick's campaign also sought to ban utilities from using ratepayer money for lobbying, advertising, trade association dues and political contributions.

Current law and regulations allow utilities to spend money on the above, then seek approval for customer reimbursement to cover expenses.

"If they're going to choose to do that, it just shouldn't be out of that pot of money," McCormick said. "We feel like that is a misuse of ratepayer dollars, especially at a time where we're seeing such an increase (in bills)."

She said that, as governor, she would appoint ratepayer advocates to the powerful Indiana Utility Regulatory Commission, which oversees the state's big five electric utilities and more.



Big wheel winner

Pictured is Hudson Klefeker, the winner of Saturday's Street Fair Big Wheely Race. (Photo by Jonathan Snyder)

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Let's stop the broad brushes and commence with the issues

Though not on the Opinion page of the Wednesday, Sept. 18 edition of the News-Banner, Ken Ballinger's latest attack on President Trump seems extreme. Likening Trump supporters to the KKK is disingenuous at best.

Now-deceased Democrat West Virginia Senator Robert Byrd was eulogized by President Obama with the following words: "He was a Senate icon. He was a party leader. He was an elder statesman. And He was my friend ... We all know there are things he said and things he did that he came to regret. I remember talking about that the first time I visited with him ... And I said, "None of us are absent some regrets, Senator. That's why we enjoy and seek the grace of God."

At that same funeral service, then Vice-President Joseph Biden said "we lost the dean of the United States Senate, but also the state of West Virginia lost its most fierce advocate and, as I said, I lost a dear friend."

According to on-line documents, Senator Byrd was an Exalted Cyclops in the Ku Klux Klan. In that office, Byrd reported to a Grand Dragon (provincial leader); another Grand Dragon (state director); and a Grand Wizard (national chair) of the KKK. And, it is of note that the development of Jim Crow laws following Lincoln's emancipation of the slaves developed in the then-Democrat ruled south.

I am certain that Mr. Ballinger would not want to be painted with the broad brush of his party's stance of that era. Nor should he. Nor do I, a supporter of Donald Trump, wish to be credited with the several fringe groups mentioned in his article.

But Mrs. Melangton, my high school government teacher and granddaughter of President Cleveland, would say "What is your point?" My point is that rather than the nasty attacks that are being lodged at Trump in words and, more recently, in bullets, let's get to some substantive points of clarity on the candidates' policies and core beliefs. I suggest the following questions:

1. Regarding the economy: What, in your belief, are the three most important causes for the inflationary increases of recent years? I believe that energy costs and excessive government spending were the prime drivers. Shortage of product related to COVID and production shutdowns instituted in an attempt to minimize COVID's effect were also contributors.

2. Regarding immigration: What, in your belief, were the major contributors to the seemingly out-of-control influx of immigrants through our borders? I believe that the policies of President Trump were working and that further extension of the wall would have been effective. Further, the establishment of sanctuary cities, failure to deport those illegally entering our country and to effectively and swiftly prosecute those who violate additional laws has sent a message of invitation to many who have done and will do us harm.

3. Regarding abortion: What, in your belief, is the point during gestation that a fetus becomes a life? I believe that our Declaration of Independence included reference to what it termed "inalienable rights" given to us not by government but by our Creator. Life, liberty and the pursuit of happiness.

I have a wonderful niece who was born three months premature. Through exceptional medical care, her life was nurtured and she lived. Note that the medical experts did not give her life. Her Creator gave her life. And that life was sustainable and indeed was sustained. I cannot understand how another unborn child, also three months prior to normal term, can be denied their right to life through an abortion. At what point must a life be protected as an "inalienable right" from our Creator?

I am not aware if either Senator Byrd or President Trump had or have moments of regret about their statements or actions. We all could probably make suggestions in that regard for their consideration. (And in our own lives for that matter.)

It seems to me that it is long past time for the verbal assaults and the rifle shots to cease and for substantive policy discussions to commence. The open and equitable involvement of the candidates by the national media could contribute much in this regard. A passing grade from Mrs. Melangton would require that from all of us as a minimum.

Roger Thornton, a Bluffton resident, is a former city councilman and a retired educator and school superintendent.



Roger Thornton

Guest Column



MATSON
caglecartoons.com CQ ROLL CALL

McCormick offers a cannabis reform plan

NEW BUFFALO, Mich. — Where might Hoosiers gather these days for good times? How about a Friday night high school football game, a Saturday afternoon at Assembly Hall or Mackey, or church on Sunday morning? A potluck at Grandma's that afternoon. Bingo at the Moose Lodge.

Or this, one of the dozens of cannabis dispensaries just miles (if not yards) away in Michigan, Illinois and, perhaps coming soon to Union City, Ohio.

Drive to Milepost 1 at I-74 into Illinois and the first dispensary is right there on the right. The parking lots are 75% or so filled with Indiana plated cars. Ditto for New Buffalo, where a half dozen or so cannabis stores have already been sited, with more under construction. On a recent weekend, these dispensaries were packed with Hoosier folk waiting in lines for service. Driving up toward Michigan on I-69 in Steuben County is to be greeted with dozens a cannabis billboards heralding shops in Coldwater, California, Redding and Hillsdale.

In Niles, a Hoosier consumer can drive into a parking lot and receive a paper menu and car hop services delivered right to your window. The Lunkquarium in Edwardsburg has been replaced by Dr. A's Re-Leaf Center. There are the Dude Abides shops in Constantine and Sturgis. In Illinois, Windy City Cannabis is a short drive from Highland, Ind., to Highwood, Ill.

Indiana is a legal cannabis island, with all states around us having legalized the weed in some form. Even Kentucky will offer medicinal marijuana beginning in January. Marijuana has been easily attainable for decades in the Hoosier black market. Now Hoosiers are driving to neighboring states to purchase product under quality control, without being tainted by fentanyl.

In all, some 24 states, three U.S. territories and the District of Columbia have legalized recreational cannabis. Five states — Arkansas, Florida, Nebraska, North Dakota and South Dakota — have cannabis referendums on the November ballot.

But outside of Indianapolis where prosecutors say they will no longer charge defendants for personal possession, an average of 10,000 Hoosiers annually have faced marijuana trafficking, dealing and possession charges. Thus, there's a pot prohibition industry of cops, prosecutors, trial lawyers, jailers, probationers, and pee-testers that all have a straw in the action. Indiana has become a cannabis island because no one organized politically to compete against the prohibitions.

I've attempted for years to find the true cost of marijuana prohibition to taxpayers and the workforce, and haven't had much success.

Last April, the Drug Enforcement Administration announced a proposal to reschedule cannabis (currently it is listed as a "Schedule 1" drug along with heroin and morphine). A hearing on the matter is scheduled for Dec. 2 in Washington.

In Ball State University's Bowen Center Hoosier Survey in 2023, 54.2% of respondents selected, "It should be legal for personal use." In comparison, 32.2% selected "It should be legal for medicinal

use." Just 9.8% of respondents selected "It should not be legal." In an October 2022 Pew Research Center survey, 88% of U.S. adults said the drug should be legal, either for recreational and medical use (59%) or for medical use only (30%).

Earlier this month, Indiana crossed a political threshold when the Democratic nominee for governor, Jennifer McCormick, announced her "Commonsense Cannabis Legalization Plan."

"Hoosiers have made it clear — they support adult-use cannabis and are frustrated by Indiana's outdated prohibition laws," McCormick said. "Our plan takes a commonsense

approach by first introducing a well-regulated medical marijuana industry, allowing us to address potential regulatory challenges and ensure a smooth transition to well-regulated and legal adult-use cannabis."

McCormick would establish an Indiana Cannabis Commission "responsible for overseeing the legal cannabis industry, including regulation, licensing and ensuring compliance with safety standards."

She would immediately establish a medical marijuana industry. "This step will allow Indiana to address potential challenges and learn from the experiences of other states before moving to full adult use," McCormick said.

McCormick added that legalizing adult-use cannabis could generate an estimated \$172 million annually in tax revenues for Indiana that currently are headed out of state or off the books on the black market.

"Indiana is an island of prohibition surrounded by states with legal cannabis industries," McCormick said. "By taking a responsible, phased approach, we can ensure that our state is prepared for full adult-use legalization while immediately providing relief through medical marijuana."

Republican gubernatorial nominee Mike Braun appears to be open to dialogue on legalization. "It's inevitable," Braun told WSBT-TV in May. "Now it's reaching our own state. It's been precipitated now to do something more quickly with what the feds have just decided."

He told Fox59, "The fact is we are surrounded by four states. It's going to hit all of us. I'm going to listen to law enforcement. They have to put up with the brunt of it. Medical marijuana, I think, is where the case is best made that maybe something needs to change, but I'll take my cue from law enforcement there as well."

As with past issues of controversy, the people are well ahead of the politicians. In the 1980s, Republican General Assembly leaders refused to pass lottery referendum legislation lifting a constitutional ban. After the House speaker was upset for reelection in 1986, the General Assembly approved a lottery referendum for the 1988 election.

It passed with a resounding 62% of the vote. Howey is a senior reporter and columnist for State Affairs/Howey Politics Indiana. Find him on X @hwypol.



Brian Howey

Politicking

Indiana is a legal cannabis island, with all states around us having legalized the weed in some form.

Words and deeds



Cal Thomas

Ronald Rowe said Trump "wasn't supposed to be there," so he said, the Secret Service exercised their "emergency" plan. This raises the question about how the alleged sniper was able to spend 12 hours out of sight when Trump's golf outing appeared to be spontaneous. How did he know to position himself where he did?

The Associated Press reported: "Routh previously wrote about Trump being killed in a self-published book in 2023 called Ukraine's Unwinnable War. In the book, Routh reportedly called Trump a 'buffoon' and a 'fool' and suggested that Iran kill the former president. 'You are free to assassinate Trump,' he said of the country, per the AP."

Did charges by Democrats and some Republicans that they consider Trump a "threat to democracy" partially motivate Routh? Someone will have to ask him, but the loose talk by Trump, his running mate J.D. Vance, as well as those on the left and right have contributed to the poisoning of our political atmosphere. Following Routh's arrest, Vance called for a toning down of the rhetoric from the Democratic side, but then added this unhelpful statement: "Nobody has tried to kill Kamala Harris." The ton-

ing down could start with him and his running mate.

Routh's arrest record and erratic behavior were reported by several media outlets. CNN reported he had been arrested eight times for various offenses, one of them on a charge of possessing a "weapon of mass destruction" - a concealed gun in his vehicle - in his native Greensboro, North Carolina.

Then there's the question of how he obtained the assault weapon in his possession, which was similar to the one used by Butler, Pennsylvania, shooter Thomas Matthew Crooks. Critics of America's gun laws have a point that such weapons are made to be used in war and are not made for game hunting or sport shooting. They should be more difficult to obtain.

At the end of his First Inaugural Address, Abraham Lincoln said of the South, which had rebelled against the Union: "We are not enemies, but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection. The mystic chords of memory will swell when again touched, as surely they will be, by the better angels of our nature."

Today, our "better angels" seem to have been replaced by our worst devils. Will someone please lead by example as Lincoln did?

tcaeditors@tribpub.com

Today in History

By The Associated Press

Today is Monday, Sept. 23, the 267th day of 2024. There are 99 days left in the year.

Today in history: On Sept. 23, 1952, Sen. Richard M. Nixon, R-Calif., salvaged his vice presidential nomination by appearing on television from Los Angeles to refute allegations of improper campaign fundraising in what became known as the "Checkers" speech for its reference to his family's cocker spaniel.

Also on this date: In 1780, British spy John Andre was captured along with papers revealing Benedict Arnold's plot to surrender West Point to the British.

In 1806, the Lewis and Clark expedition returned to St. Louis, more than two years after setting out for the Pacific Northwest.

In 1955, a jury in Sumner, Mississippi, acquitted two white men, Roy Bryant and J.W. Milam, of killing Black teenager Emmett Till.

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What's happening at the Wells County Public Library

The Wells County Public Library takes its mission to "provide the community with access, knowledge and growth" very seriously and offers a variety of events each week for kids, teens, and adults. Registration is preferred at most events. To sign up, go to www.wellscollibrary.org, click on the Library Event Calendar, navigate to the date of the event, and view more to get to the registration screen. Alternatively, call 260-824-1612 (Bluffton) or 260-622-4691 (Ossian) to register.

One Book One County

One Book One County is a community read program for Wells County held in September and October every year. The program is designed to create a countywide discussion by encouraging all residents to read the same book. This year's title is "Frog and Toad Together" by Arnold Lobel.

Golden Gamers

At the Main Library (Bluffton): Tuesday, Sept. 24 from 3-5 p.m.
Adults. Adults. Are you bored? Do you need some social interaction? Come and enjoy two hours of socializing, games, and snacks. Registration appreciated.

LEGO Drop-in At Ossian

At the Ossian Branch Library: Tuesday, Sept. 24 from 4 to 7 p.m.
Grade K-6. Create LEGO masterpieces using the library's blocks during this drop-in event. No registration needed.

Teen Advisory Board

At the Main Library (Bluffton): Wednesday, Sept. 25 from 6:00 to 6:45 p.m.
Grades 6-12. Do you wish you had a say in Teen Programming at the Library? Do you need volunteer credit? Join the Teen

Advisory Board! You don't need to sign up—just show up for the TAB meetings on the last Wednesday of each month.

Theater Thursday

At the Main Library (Bluffton): Thursday, Sept. 26 at 10 a.m.

Adults. Join us for a movie, popcorn, and snacks. This month's movie is "Ordinary Angels" (PG). Sponsored by the Bluffton Parks & Recreation and the Friends of the Library. No registration needed.

Teen Cookies & Tea

At the Main Library (Bluffton): Friday, Sept. 27 from 3:30 to 4:30 p.m.

Grades 6-12. In the spirit of Frog & Toad, enjoy cookies and tea! Teens can decorate up to 6 cookies while sipping some tea and listening to chill, lo-fi music. Other crafts and activities will be available as well. This program is for those looking forward to the coziness of fall! Drop-in event, so stop in at any point during the hour. Registration is not required.

Hand Lettering: Try It Night

At the Main Library (Bluffton): Monday, Sept. 30 from 6:30 to 7:30 p.m.

Adults and teens. Get some tips and try out various hand lettering techniques. Registration required. Space is limited.

Calming Coloring At Ossian

At the Ossian Branch Library: every Tuesday from 1 to 3 p.m.

Adults. Stress busting afternoon featuring coloring in a restful setting with soft music and snacks. Drop-in program.

Children's Book Clubs

At the Main Library (Bluffton)
Grades 1-2 Book Club: Tuesday, Oct. 1

from 6:30 to 7:30 p.m.

Grades 3-4 Book Club: Tuesday, Oct. 8 from 6:30 to 7:30 p.m.

Grades 5-6 Book Club: Thursday, Oct. 10 from 6:30 to 7:30 p.m.

Teen Book Club (Grades 6-12): Thursday, Oct. 10 from 6:30 to 7:30 p.m.

Pick up a copy of the book-of-the-month when you sign up at the library. Talk about the book and enjoy an activity or craft based on the book.

Teen Food Fun At Ossian

At the Ossian Branch Library: Thursday, Oct. 3 from 3 to 4 p.m.

Grades 6-12. Get hands-on experience creating various ramen noodle adaptations. Drop-in program.

Genealogy/Local History Club

At the Main Library (Bluffton): Thursday, Oct. 3 from 5:00 to 6:30 p.m.

Ages 12+. Members help each other learn new things and obtain a greater appreciation for local history and genealogy research. Bring your own laptop or share one of ours. Registration appreciated.

Bingo with Jason

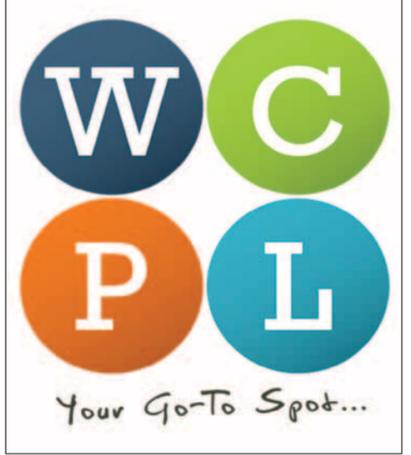
At the Main Library (Bluffton): Monday, Oct. 7 from 3:00 to 4:30 p.m.

Adults. Enjoy a lively game of Bingo for a chance to win a candy bar with everyone's favorite librarian named Jason! Registration required.

Teen Gaming Club

At the Main Library (Bluffton): Monday, Oct. 7 from 6:00 to 7:00 p.m.

Grades 6-12. Enjoy a variety of different games each month, including video games, trading card games, and board games. No registration needed.



Floral Tea Sipping

At the Main Library (Bluffton): Tuesday, Oct. 15 from 6:30 to 7:30 p.m.

Adults. Help us celebrate the One Book One County title "Frog and Toad Together" by enjoying a sampling of a variety of floral teas. Then Master Gardener Melanie Gerber will give a short presentation and discuss tips on planting a cut flower garden. Registration required.

Library Hours

At the main library in Bluffton — Monday through Thursday, 9 a.m. to 8 p.m.; Friday, 9 a.m. to 6 p.m.; and Saturday, 9 a.m. to 2 p.m.

At the Ossian branch library — Monday through Thursday, 9 a.m. to 8 p.m.; Friday, 9 a.m. to 5 p.m.; and Saturday, 9 a.m. to noon.

Access the library online at www.wellscollibrary.org for digital books, magazines, online databases, event info, and more.

Zanesville News

by Melba Edwards

Here I am again with way too much to do!! I am looking forward to October, November and December when things will slow down a bit for our family. I will then have time to do way more with family and friends and maybe to report the news to you.

Robin & I went over to see the opening parade of the Ossian Days Festival. The parade was great and we saw many friends and family there.

Last week we went to the opening parade on Tuesday at the Bluffton Street Fair. In the meantime we will attend our grandson's wedding and get things packed up for Huntington Pioneer Days that is open Saturday and Sunday the 28th and 29th.

Check out Zanesville's Facebook page for all other happenings.

I hope they will soon bring us our "I Am Allen" figerglass structure at least before the end of the year.

Don't miss the movie entitled "The Carpenter's Prayer" as it is just great and has been showing in Huntington where it began

at the University. You will recognize some of the names on the list at the end of the show.

The Creative Arts Council of Wells County announced these two coming events: Mark Twain's "Tom Sawyer" & Auditions for "The Best Christmas Pageant Ever".

I will want to see the new film "Reagan" that is based on the book "The Crusader Ronald Reagan and the Fall of Communism". It tells how Reagan won the Cold War and covers his entire life.

Somewhere in this house I have several VHS tapes on Reagan and his wife Nancy. I will have to get them out as I still have a player.

As we wait on the statue we will be getting from Allen County I have found some others that are being placed or discovered.

A bronze statue from the Titanic "Diana of Versailles" -not seen in decades was salvaged this summer from the wreckage. It was last seen in 1986.

Our family went by the house that this film was

made in on many of our vacations to the east coast. You will have to search Google to find where it is.

The Ft. Wayne Komets, when their season opens in October will be featured on WXKE a classic rock station at 96.5 FM. They will no longer be on WOWO.

The Lilly Endowment recently awarded a \$50 million grant to our Indiana State Parks. An additional \$10 million was also awarded for deferred maintenance need.

Kenny & I took our family to visit Prophetstown many years ago. It was a great experience then. I believe there was an outdoor play at the time.

The Indiana Secured Safety Board recently approved grants to support school safety initiatives in all 92 counties. Among those were nearby: Huntington Catholic, Huntington Community Schools, Bluffton Harrison Metropolitan School District, Southwest Allen County Schools, Norwell Community Schools, St. Peter's Lutheran and Southern Wells Community Schools.

Area Things to See and Do

ALL FOR ONE PRODUCTIONS, FORT WAYNE
www.allforonefw.org

ALLEN COUNTY WAR MEMORIAL COLISEUM
Jurassic Quest: Nov. 22-24;
Trans-Siberian Orchestra:
Nov. 15; www.memorial-coliseum.com

ARENA DINNER THEATER, FORT WAYNE
www.arenadinnertheatre.org

CLYDE THEATRE, FORT WAYNE
ClydeTheatre.com or at 1-800-514-3849.

EMBASSY THEATER, FORT WAYNE
Nurse Blake: Nov. 15;
<http://fwembassytheatre.org/events>

FIRE AND LIGHT PRODUCTION, FORT WAYNE
fireandlightproductions.com.

1ST PRESBYTERIAN THEATRE, FORT WAYNE
firstpresfortwayne.org/theater/

BOTANICAL CONSERVATORY, FORT WAYNE
botanicalconservatory.org.

FORT WAYNE CIVIC THEATER
Arts United Center box office 260-424-5220; info at www.fwcivic.org.

FORT WAYNE MUSEUM OF ART
"Lucky Monster" work by Jiha Moon. Open Tuesday through Saturday, 10

a.m. to 5 p.m. (until 8 p.m. on Thursdays, noon to 5 p.m. Sunday. www.fwmoa.org

FURTH CENTER, ANGOLA
Mersey Beatles: Oct. 4; trine.edu/furth

HONEYWELL CENTER WABASH
Rush Tribute Project: Tony Bennett Musical Celebration: Oct. 6; Oct. 19; Wheels of Fortune Live: Nov. 2; Midtown Men: Dec. 12; Oak Ridge Boys: Dec. 20; Rock the Dock: Jan. 24; HoneywellArts.org.

EAGLES THEATRE, WABASH
Tribute to Temptations: Sept. 26; Dongwriters Sing: Oct. 3; Crush: Oct. 4; Tracy Byrd: Oct. 17; Debbie Gibson: Oct. 23; Ultimate Doors: Nov. 1; <https://www.boxofficeticketsales.com/honeywell-center>

ARTS UNITED CENTER, FORT WAYNE
Fort Wayne Ballet: fortwayneballet.org

PURDUE-FW THEATER
Williams Theatre on the Purdue-FW campus. www.pfw.edu/visual-performing-arts.

SCIENCE CENTRAL, FORT WAYNE

1950 N. Clinton St. in Fort Wayne. Hours 10 a.m. to 4 p.m. Wednesday through Friday, 10 a.m. to 5 p.m. Saturday and noon to 5 p.m. Sunday. Info at 260-424-2400 or at www.sciencecentral.org

SWEETWATER SOUND, FORT WAYNE
Performance Pavilion
Pink Droyd: Oct. 5; Tickets: 800-514-3849 or eTix

FOELLINGER THEATRE, FORT WAYNE
Tesla: Sept. 25; Ticketmaster or 260-427-6000

LERNER THEATRE, ELKHART
Voices of Rock Radio: Oct. 5; Noise: Oct. 26; Barry Manilow: Nov. 15; TheLerner.com

WAGON WHEEL, WARSAW
Miracle on 34th Street: Dec. 6-22; wagonwheelcenter.org

ABCINEMA, DECATUR
130 W. Monroe St., Decatur. Information: www.abcinemainc.com or 260-724-SHOW

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'Edukational Show' playing at the Pulse

Next production at the Pulse Opera House in Warren will be the **Monty Python Edukational Show** on the weekends of Sept. 27-29 and Oct. 4-6.

Featured in the sketches will be Steve Bricker, Matthew Doss, Erin Harlan, Robert Harlan, Debi Sackett, Kira Stansell, Matt Stephenson and Ken Zuk. Director is Cynthia Smyth-Wartzok, technical direc-

tor is Ron Wartzok and Priscilla Alter is stage manager.

Admission is \$15 for adults and \$5 for those 12 and younger. There are 8 p.m. curtain times on Fridays and Saturdays, 3 p.m. ones on Saturday afternoon and 4 p.m. ones on Sunday.

Reservations in advance at www.pulseoperahouse.org or call 260-375-7017.

Community Harvest Wagon

The Community Harvest Farm Wagon visits Life Community Church every Tuesday at 9 a.m. to give FREE fresh food to needy families. The church address is 428 S. Oak St. in Bluffton. Enter the parking lot at the south entrance off of Oak Street and park facing North.

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- 10/15—GiveHear
- 11/19—Helping Hands
- 12/17—Christmas Gift Exchange/Carry In

Register now at fwymca.org or stop by the front desk
Questions? Contact Beth McConn at 260-565-9622 or beth_mcconn@fwymca.org

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The News-Banner
Bluffton, Indiana



Little tykes tractor pull

A tractor pull was held Saturday as part of Kid's day at the Bluffton Free Street Fair. Pictured above, is the 51-60 pound class, from left to right, Madden Pfister, Joshua Frauhiger, Oaklyn Fiechter, Stowe Fiechter, Luna Benefiel and Layla Klefeker all smile at their efforts. Pfister won the class, with Frauhiger second and Oaklyn third. (Photos by Jonathan Snyder)



In the smalls weight class, from left to right, Elsie Quinn, Annie Frauhiger, Daisy Frauhiger and Parker Westfall pose with their trophies. Quinn won in her class.

Hank Tonner, Kaehria Fiechter, William Frauhiger, Rhett Shatto, Bella Quinn, Hudson Klefeker and Artie Benefiel all show their trophies for the 41-50 pound class. Tonner won the class, with Fiechter second and Frauhiger third.



The 31 to 40 pound class, from left to right, Collins Bucher, Ramsey Pfister, Burke Pfister, Emerson Shatto, Gus Tonner, Reeve Schumacher and Easton Jack. Burke won the class, with Jack second and Ramsey third.



Fed's big rate cut is likely just a small step towards affording a home

By ALEX VEIGA and SALLY HO
AP Business Writers

The Federal Reserve gave home shoppers what they hoped for this week: a big rate cut and a signal of more cuts to come.

Even so, aspiring homebuyers and homeowners eager to refinance should temper their expectations of a big drop in mortgage rates from here.

While the Fed doesn't set mortgage rates, its policy pivot does clear a path for mortgage rates to go lower. But in this case, the Fed's action was widely anticipated, so rates moved lower well before the cut was even announced.

"We've seen the bulk of the easing that we're going to get already this year," said Danielle Hale, chief economist at Realtor.com.

What's up with mortgage rates?

When mortgage rates rise, they can add hundreds of dollars a month in costs for borrowers. The average rate on a 30-year mortgage rose from below 3% in September 2021 to a 23-year high of 7.8% last October. That coincided with the Fed jacking up its benchmark interest rate to fight inflation.

Rates have been mostly declining since July in anticipation of a Fed rate cut. The average rate on a 30-year mortgage is now 6.09%, according to mortgage buyer Freddie Mac. That's down from 7.22% in May, its peak so far this year.

Even a modest drop in mortgage rates can translate into significant savings over the long run. For a home listed at last month's median U.S. sales price of \$416,700, a buyer in Los Angeles who makes a 20% down payment at the current average mortgage rate would save about \$312 a month compared to the cost of buying the same home in May.

So, it's time to buy?

While lower rates give home shoppers more purchasing power, a mortgage around 6% is still not low enough for many Americans struggling to afford a home. That's mostly because home prices have soared 49% over the past five years, roughly double the growth in wages. They remain near record highs, propped up by a shortage of homes in many markets.

Mortgage rates would have to drop back to near rock-bottom lows from three years ago, or home prices would have to fall sharply for many buyers to afford a home. Neither scenario is likely to happen any time soon.

Economists and mortgage industry executives expect mortgage rates to remain near their current levels, at least this year. Fannie Mae this week projected the rate on a 30-year mortgage will average 6.2% in the October-December quarter and decline to an average

of 5.7% in the same quarter next year. It averaged 7.3% in the same period in 2023.

Mortgage rates are influenced by several factors, including how the bond market reacts to the Fed's interest rate decisions. That can move the trajectory of the 10-year Treasury yield, which lenders use as a guide to pricing home loans.

"Ultimately, the pace of mortgage and Fed rate declines will be dictated by economic data," said Rob Cook, vice president at Discover Home Loans.

Buy now, or wait for lower rates?

Sales of previously occupied U.S. homes have been in a deep slump dating back to 2022, and fell 2.5% last month. So far, the pullback in mortgage rates has yet to spur a meaningful rebound, although sales did rise slightly in July.

The muted outlook for mortgage rates leaves prospective buyers and sellers with a familiar dilemma: Test the housing market now or hold out for potentially lower rates.

Nick Young, an attorney who moved his family this year from Phoenix to Evergreen, Colorado, has opted to rent after seeing how competitive the homebuying market was last spring.

With a homebuying budget between \$1 million and \$1.5 million, he and his wife are still searching for that perfect gem — a house with five bedrooms to grow in with their three kids.

They're watching mortgage rates, but also other variables, including inflation, the health of the economy overall, and the presidential election.

"There's not a ton of incentive to buy currently," Young said before the Fed announcement.

Refinancing spree

One rule of thumb to consider when refinancing is whether you can reduce your current rate by half to three-quarters of a percentage point.

Demand for home loan refinancing has been growing. Last week, refinance applications surged 24%, according to the Mortgage Bankers Association.

Lenders are increasingly leaning into the old "date the rate" adage by pairing original loans with refinancing incentives from the jump. After buyers saw record high interest rates that peaked about a year ago around 8%, many are marketing offers that essentially give buyers a way out of their current rate once it comes back down as a way to quell buyer hesitancy.

"It is getting a lot more emphasis," said Mike Fratantoni, chief economist at the MBA. "Getting locked into a 7% rate forever — for a first-time buyer, it is terrifying."

YOUR GUIDE TO FALL HOME IMPROVEMENT

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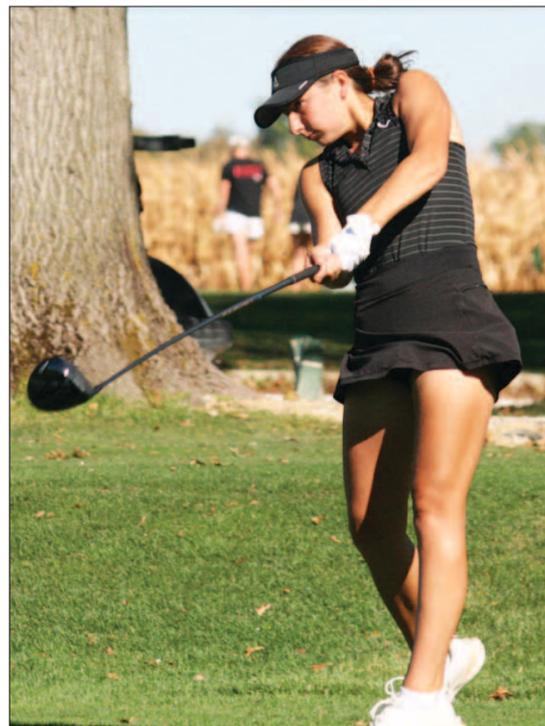
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219 E. Perry St. Bluffton

Tigers win 1st golf sectional, Schwartz places 1st overall



Bluffton's golf team holds their sectional trophy proudly at Arbor Trace on Saturday. This was the first time the Tigers won the sectional in school history. Pictured from left to right are Piper Morgan, Eve Corkwell, Emma Schwartz, Addison Kauffman and Tressa Renner. (Photo provided)



Tigers' Emma Schwartz drives during her turn of the back nine at Arbor Trace. (Photos by Ryan Walker)



Southern Wells' Kolbie Beavans putts during the sectional meet at Arbor Trace. She led the team to a third-place finish, qualifying for the regional next Friday at Noble Hawk.

High School Calendar

MONDAY, SEPT. 23

BOYS SOCCER: Norwell at DeKalb, 6:30 p.m.

BOYS TENNIS: Bluffton at Adams Central, 5 p.m.; Norwell at Snider, 4:30 p.m.

VOLLEYBALL: South Side at Norwell, 7:30 p.m.

GIRLS SOCCER: DeKalb at Norwell, 6:30 p.m.

By RYAN WALKER

MARIÓN — For the first time in school history, the Bluffton Tigers have won the girls' golf sectional.

At the same time, Southern Wells also qualified for the regional.

The Tigers were led by individual champion Emma Schwartz's 76 and cut 33 strokes off of their final nine holes from their first nine. Bluffton as a team shot a program record 359. The sectional was at Arbor Trace

Schwartz held a 43 on her opening nine holes, but finished the final nine with 10 strokes off to edge Huntington North's Adalyn Cutting by six. Tressa Renner sliced 12 strokes off her final nine holes as well.

Bluffton topped Wabash for second place — with the Apaches at 365, and Southern Wells was able to clinch the final spot to qualify for the regional next Friday with a 372.

Both schools had successful seasons in recent history. The Raiders won the ACAC sectional in 2022 for the first time and qualified for the regional with the Tigers. This year, it was Bluffton's second year in a row with the ACAC crown and knocked the sectional off of the bucket list.

"I'm just grateful to be a part of it," Bluffton head coach Tara Cocanower said. "All credit to the girls, they powered through the day and responded to every challenge. They were focused and refused to let the bad bounces or tough lies beat them."

Cocanower admitted she did not cry, no matter how many times the girls asked, but was nervous watching the Apache players celebrating good rounds during the final nine holes.

Wabash got a personal record as a team, but it wasn't enough to top Bluffton's five golfers that all hit personal bests individually. A total team effort propelled the Tigers under pressure to do what no other team has done.

Following Schwartz, Eve Corkwell shot a 91, Piper Morgan and Addison Kauffman tied at 96 and Renner finished with a 102.

For Southern Wells, Kolbie Beavans shot a team-high 89 and Callie Ripperger was one stroke behind at 90. Erika Beavans finished at 95, Sophie Meeks (98) and Collena Reeves (102). The team shot a 372.

For just the second time ever, all three Wells County schools will advance to regionals. Norwell punched its ticket

the day before at Chestnut Hills, placing second behind No. 12 Homestead. The first occurrence was in 2022.

Although competitive on the course, the coaches and girls all have respect for one another. At the end of the regional that season, the three schools took a group photo to celebrate history.

Cocanower, a Norwell graduate, has a relationship with Norwell coach Mike Niermeyer and works with Southern Wells' coach Ross Palmer for junior golf over the summers.

The three have invested in teaching the youth and the high school level the game of golf with passion and have created a close community and have set the bar high for area golf.

"I love our community," Cocanower said. "I'm a product of this community. Many of our Wells County golfers are in other activities together, go to youth group together and know each other's families. It's something special, and I'm excited to see all three teams at Noble Hawk on Friday, to get another picture together and to celebrate the best thing about golf — the friendships made on the course."

The regional meet at Noble Hawk will begin at 8:30 a.m. Friday, Sept. 28.

ryan@news-banner.com

Sports Roundup

Knight girls win XC invite, boys place 6th

Norwell had a great day at the Athletic Annex Flash Rock XC Invitational on Saturday.

The girls' team picked up a first-place finish with a team score of 50 points and the boys' finished sixth out of 18 teams.

Mia Kurtz (second), Ashley Tucker (third) and Macy Oatess (ninth) along with Gage Reinhard (seventh) all had top-10 finishes at the meet.

Boys results

Individual: Gage Reinhard finished seventh with a time of 17:15.76, Gavin Threewits 11th (17:29.70), Caiden Petrie 43rd (18:41.12), Kayden Robbins 55th (19:06.34), John Baxter 59th (19:27.80), Elijah Jacob 68th (19:27.80) and Zathan Westfall 69th (19:28.65).

Team scores: 1. Plainfield (46 points) 2. Brebeuf Jesuit (86), 3. McCutcheon (119), 4. Batesville (140), 5. Crawfordsville (162), 7. Norwell (175), 8. Warren Central (191), 9. Ben Davis (200), 10. Delta (226), 11. Heritage Christian (273), 12. Northeastern (337), 13. Huntington North (356), 14. Park Tudor (361), 15. East Central (418), 16. Western Boone (434), 17. Mississinewa (434), 18. Frankfort (438) and 10. Lawrence Central (450).

Girls results

Individual: Mia Kurtz finished second with a time of 20:45.1, Ashley Tucker third (20:57.2), Macy Oatess ninth (21:23.8), Ashley Waldman 17th (22:04.2), Brooklyn Meyer 19th (22:09.1), Mya Oatess 33rd (22:57.8) and Addison Meyer 64th (25:44.7).

Norwell also finished 11th in the junior varsity race. Mariah Kline was the top finisher in 43rd place with a time of 22:55.74, Teagan Lesley 48th (24:10.65), Lyanna Kelley 69th (25:24.03), Kylee Hannie 71st (25:35.85) and Adalynn Fausz 76th (26:44.97).

Team scores: 1. Norwell (50 points), 2. Plainfield (66), 3. Chesterton (102), 4. Heritage Christian (153), 5. Lewis Cass (160), 6. Lafayette Jefferson (174), 7. McCutcheon (18), 8. Delta (233), 9. Crawfordsville (250), 10. Western Boone (255), 11. Northeastern (297), 12. Frankfort (311), 13. Clinton Prairie (314), 14. Ben Davis (324) and 15. Mississinewa (318).

Norwell will be at the New Haven Classic at 9 a.m. Saturday, Sept. 28.

Tiger boys win SA Invite, girls 2nd in cross country

Bluffton's cross country teams dominated the field in both boys and girls on Saturday, while Southern Wells placed seventh for the boys and eighth for the girls.

The boys' team won their third straight South Adams Invitational with a team score of 43. The girls finished in second at 89 and just 15 points behind Monroe Central.

The Tigers had four individuals hit the top-10 mark, including Levi Johns in second, Jude Baumgartner (third) and Aidan Graves (seventh) along with Cora Kunkel (ninth).

The Raiders' top runners for the boys were Kelton Barr (19th) and Jarin Frauhiger (21st). The girls had Marianne Pease finish 18th.

Boys results

Individuals
Bluffton: Levi Johns finished second with a time of 16:29.7, Jude Baumgartner third (16:47.7), Aidan Graves seventh (17:42.6), Jackson Rockwell 15th (18:25.3), Griffin Linderwell 16th (18:35.1), Ryan Schlagenhauf 26th (19:01.8), Manning Nash 28th (19:07.0), Andy Baumgartner 29th (19:15.1), Owen Lesh 35th (19:33.1), Clayton Brubaker 47th (20:04.1), Brett Kuhlenc 65th (20:42.8) and Jimmy Borabo-Hower (25:54.0).

Southern Wells: Kelton Barr finished

(Continued on Page A1)



Norwell's girls' cross country team won the Athletic Annex Flash Rock XC Invitational on Saturday. Above, the team wears their medals earned at the meet. (Photos provided)



The Bluffton boys' and girls' cross country teams show off their hardware from the South Adams Invitational on Saturday. The boys finished first and the girls second.

Sports Roundup

(Continued from Page A1)

19th with a time of 18:45.4, Jarin Frauhiger 21st (18:50.2), Colter Kiel 39th (19:45.1), Miles Garrett 41st (19:52.6), Daniel Isasi Escudero 46th (20:01.3), Peyton Ellies 50th (20:16.5), Braden Uencer 71st (21:15.8) and Kane Jenkins 82nd (22:24.1).

Team scores: 1. Bluffton (43 team points), 2. South Adams (90), 3. Lakewood Park (90), 4. Adams Central (104), 5. Monroe Central (130), 6. Heritage (143), 7. Southern Wells (160), 8. Northfield (191), 9. Blue River Valley (212), 10. Parkway (222), 11. Woodlan (237) and 12. Applesseeds (377). Incomplete: Blackford, Winchester and Seton Catholic.

Girls results

Individuals

Bluffton: Cora Kunkel finished ninth with a time of 21:33.5, Abigail Ramseyer 16th (22:43.7), Reagan Harris 22nd (23:10.4), Amarah Robles 32nd (24:48.4), Dakota Lee 38th (25:11.4), Kierstynn Reed 51st (26:37.5) and Addison Sonnigsen 57th (27:54.1).

Southern Wells: Marianne Pease finished 18th with a time of 22:50.7, Sarah McFarren 48th (26:15.5), Keely Miller 54th (27:04.1), Gracie Reeves 55th (27:31.6) and Chanie Mounsey 68th (31:13.1).

Team Scores: 1. Monroe Central (74 points), 2. Bluffton (89), 3. Adams Central (92), 4. Seton Catholic (111), 5. Parkway (112), 6. Lakewood Park (117), 7. Woodlan (131), 8. Southern Wells (174) and 9. Winchester (181). Incomplete: Heritage, Blackford, South Adams, Northfield, Blue River

Valley and Applesseeds.

Both teams will be at the New Haven Classic at 9 a.m. Saturday, Sept. 28.

Tigers win Canterbury volleyball invitational

The Bluffton volleyball team came home with the Canterbury Invitational trophy in hand.

A two-game sweep over Canterbury (25-21, 25-19) and Lakeland Christian (25-22, 25-18) gave the Tigers the championship.

Stat leaders in the Canterbury game: Sophie Eisenhut eight kills and Isla Gibson 18 assists, four aces and seven digs.

Stat leaders in the Lakeland Christian game: Rori Drayer seven kills, Gibson 17 assists, four aces and 14 digs and both Eisenhut and Allie Koby one block.

Bluffton will be at Adams Central at 7 p.m. Tuesday, Sept. 24.

Norwell JV wins over New Haven in football

Norwell's junior varsity football team won 15-6 over New Haven.

Kaidyn Inostroza had a three-yard touchdown run and Lance Meriwether ran in the two-point conversion.

On defense, Mark Golden blocked a punt into the endzone and Inostroza returned it for a touchdown. Titus Edwards kicked the extra point. Gavin Bechtold had a sack and forced a fumble to go along with a sack.



Bluffton's volleyball team poses with the trophy after winning the Canterbury Invitational on Saturday. (Photo provided)

Colts rush for 3 TDs, struggling defense slows Bears' offense for win

By MICHAEL MAROT

AP Sports Writer

INDIANAPOLIS (AP) — Jonathan Taylor used his sheer strength — and a nimble cut — to give the Indianapolis Colts the jump-start they needed Sunday.

Quarterback Anthony Richardson gave provided a perfectly timed push, too.

Taylor scored twice and topped the 100-yard mark for the second straight week and Richardson helped Trey Sermon get across the goal line as the Colts held on for a 21-16 victory over the Chicago Bears.

With Taylor leading the way, Indy (1-2) certainly could get back on track quickly.

The 2021 NFL rushing champ finished with 23 carries for 110 yards, giving Indy a 7-0 lead on his nifty 29-yard scoring run

against a usually stingy defense before sealing it with a 1-yard TD run with 5:21 left.

It wasn't just Taylor, though.

On a day Richardson struggled again, the Colts' much maligned defense managed to limit Chicago to just 63 yards rushing, forced three turnovers, sacked rookie Caleb Williams four times and made a crucial goal-line stand late in the first half.

For the Bears' offense, it was another tough day for Williams, the No. 1 overall draft pick.

While he threw the first two TD passes of his NFL career, giving Chicago's offense one more TD score than it had through the first weeks, Williams was again under constant duress.

News-Banner Scoreboard

FOOTBALL

High School

Friday's Scores

Adams Central 33, Heritage 14
Bloomington North 24, Terre Haute North 14
Bluffton 34, Jay Co. 25
Boonville 21, Linton 20
Brownsburg 31, Fishers 30
Brownsburg 41, N. Harrison 3
Carroll (Flora) 28, Eastern (Greentown) 13
Carroll (Ft. Wayne) 38, Ft. Wayne Snider 14
Cascade 42, Sullivan 6
Castle 43, Vincennes 30
Caston 48, S. Central (Union Mills) 14
Center Grove 28, Trotwood-Madison, Ohio 19
Centerville 35, Tri 14
Churubusco 30, Prairie Heights 6
Columbia City 60, DeKalb 14
Columbus East 43, New Albany 17
Concord 28, Warsaw 24
Corydon 36, Eastern (Pekin) 7
Crown Point 58, Portage 20
Culver Academy 41, Hammond Central 34
Decatur Central 55, Mooresville 14
Delphi 34, Tri-Central 22
E. Central 24, Batesville 13
E. Noble 35, Leo 29
Eastbrook 49, Blackford 0
Eastern (Greene) 36, Clarksville 16
Eastern Hancock 51, Knightstown 40
Elkhart 17, New Prairie 14
Evansville Mater Dei 35, Jasper 14
Evansville Memorial 45, Evansville Harrison 8
Evansville North 34, Evansville Bosse 8
Evansville Reitz 60, Evansville Central 7
Floyd Central 41, Jeffersonville 14
Forest Park 48, Mt. Vernon (Posey) 20
Fountain Central 63, Attica 0
Franklin Central 10, Avon 7
Fremont 12, Central Noble 11
Frontier 56, Benton Central 14
Ft. Wayne Luers 38, Ft. Wayne Concordia 0
Ft. Wayne North 29, Ft. Wayne Northrop 22
Ft. Wayne Wayne 36, Ft. Wayne South 0
Garrett 37, Eastside 7
Gary West 54, Whiting 12
Gibson Southern 31, Southridge 22
Greenfield 49, Shelbyville 6
Griffith 34, River Forest 31
Hagerstown 52, Cambridge City Lincoln 8
Hamilton Hts. 21, Western 6
Hancock Co., Ky. 27, Tell City 24
Hanover Central 34, Kankakee Valley 20
Heritage Christian 44, Southport 34
Heritage Hills 43, N. Posey 7
Homestead 17, Ft. Wayne Dwenger 14
Huntington North 63, Belmont 0
Indpls Attucks 64, Purdue Polytechnic 20
Indpls Chatard 21, Columbus North 14
Indpls Lutheran 62, Indpls Ritter 21
Indpls Roncalli 38, Guerin Catholic 23
Indpls Socina 21, Speedway 15
Indy Brebeuf 28, Carmel 27
Jimtown 36, Bremen 7
Knox 28, Glenn 7
Lafayette Catholic 12, W. Lafayette 7
Lafayette Harrison 35, McCutcheon 14
Lafayette Jeff 38, Kokomo 23
Lake Central 24, LaPorte 12
Lakeland (IN) 19, Angola 6
Lawrence Central 22, Indpls Pike 14
Lawrence North 35, Indpls Tech 0
Lawrenceburg 35, Franklin Co. 27
Lebanon 64, Frankfort 8
Logansport 40, Twin Lakes 13
Lowell 41, Highland 7
Maconaquah 42, Peru 0
Madison 51, Jennings Co. 0
Madison-Grant 64, Elwood 0
Manchester 20, Northfield 14, OT
Marion 71, Richmond 44
Martinsville 40, Franklin 7
Merrillville 14, Michigan City 12
Milan 64, Greenwood Christian 48
Mishawaka 49, Goshen 10
Mississinewa 57, Alexandria 0
Mitchell 45, Crawford Co. 24
Monroe Central 29, Indpls Tindley 19
Monrovia 55, Beech Grove 22
Mt. Vernon (Fortville) 49, Delta 20
Muncie Central 55, Anderson 12
Munster 47, East Chicago Central 0
N. Daviess 37, Edinburg 0
N. Decatur 29, Lapel 22
N. Judson 70, Culver 0
N. Knox 28, N. Central (Farmersburg) 7
N. Vermillion 19, Riverton Parke 13, OT
New Castle 27, Yorktown 13
New Palestine 56, Pendleton Hts. 17
NorthWood 17, Northridge 16
Northeastern 70, Union City 28
Northview 38, Owen Valley 0
Northwestern 47, Whitko 16
Norwell 25, New Haven 24
Owen County, Ky. 32, Switzerland Co. 7
Paoli 42, W. Washington 6
Penn 24, Mishawaka Marian 7
Perry Central 14, Tecumseh 9
Pioneer 21, N. Miami 14
Plainfield 28, Greenwood 0
Plymouth 30, Wawasee 0
Providence 42, Charlestown 12
Rochester 50, Cass 22
Rushville 44, Connorsville 8
S. Adams 70, Ft. Wayne Blackhawk 13
S. Bend Riley 27, S. Bend Washington 20
S. Bend St. Joseph's 24, S. Bend Adams 12

College

NCAA Football Scores

EAST
Army 37, Rice 14
Boston College 23, Michigan St. 19
Brown 26, Georgetown 14
Maryland 38, Villanova 20
Navy 56, Memphis 44
Penn St. 56, Kent St. 0
Pittsburgh 73, Youngstown St. 17
Temple 45, Utah St. 29
Uconn 48, FAU 14
West Virginia 32, Kansas 28

SOUTH
Arkansas 24, Auburn 14
Clemson 59, NC State 35
Duke 45, Middle Tennessee 17
E. Kentucky 42, Morehead St. 13
Florida 45, Mississippi St. 28
Florida St. 14, California 9
Jacksonville St. 44, Southern Miss. 7
James Madison 70, North Carolina 50
Kentucky 41, Ohio 6
LSU 34, UCLA 17
Liberty 35, East Carolina 24
Louisville 31, Georgia Tech 19
Miami 50, South Florida 15
Mississippi 52, Georgia Southern 13
Rutgers 26, Virginia Tech 23
South Carolina 50, Akron 7
Tulane 41, Louisiana-Lafayette 33
Tulsa 23, Louisiana Tech 20, OT
Virginia 43, Coastal Carolina 24
W. Kentucky 26, Toledo 21

MIDWEST
Adrian 42, Franklin 21
Alma 44, N. Michigan 27
Ashland 24, Hillsdale 21
Buffalo 23, N. Illinois 20, OT
Cent. Michigan 37, Ball St. 34
Chicago 27, Knox 13
Cincinnati 34, Houston 0
Dayton 49, Ave Maria 7
E. Michigan 36, St. Francis (Pa.) 0
Findlay 42, Lake Erie 6
Grand Valley St. 20, Wis.-La Crosse 13
Hanover 56, Olivet 14
Hope 49, Rose Hulman 7
Illinois St. 31, E. Illinois 7
Indiana 52, Charlotte 14
Indianapolis 30, Wayne St. (Mich.) 6
Iowa 31, Minnesota 14
Iowa St. 52, Arkansas St. 7
Kalamazoo 55, Manchester 0
Lake Forest 28, Cornell (Iowa) 19
Michigan 27, Southern Cal 24
Michigan Tech 44, Wis.-Oshkosh 7
Minn. Duluth 43, Mary 7
Minnesota St. 40, Minot St. 6
Missouri 30, Vanderbilt 27, OT
Mount Union 37, John Carroll 31
Notre Dame 28, Miami (Ohio) 3
Ohio Northern 52, Heidelberg 27
Ohio St. 49, Marshall 14
Ohio Wesleyan 74, Oberlin 0
Ogoinaw Valley St. 37, Truman St. 14
Tiffin 31, Northwood (Mich.) 23
Trine 52, Bluffton 20
Valparaiso 31, Chicago 23, 2OT
Wayne St. (Neb.) 28, Winona St. 21

SOUTHWEST
Cent. Arkansas 56, Ark.-Pine Bluff 17
Idaho 27, Abilene Christian 24
Incarnate Word 38, N. Arizona 14
Lamar 20, Texas Southern 17
North Texas 44, Wyoming 17
SMU 66, TCU 42
Sacramento St. 34, Texas A&M Commerce 0
Sam Houston St. 31, New Mexico St. 11
Southern U. 31, Prairie View 24, OT
Stephen F. Austin 48, N. Colorado 7
Tennessee 25, Oklahoma 15
Texas 51, Louisiana-Monroe 3
Texas A&M 26, Bowling Green 20
Texas Tech 30, Arizona St. 22
UTSA 45, Houston Christian 7
Utah 22, Oklahoma St. 19

FAR WEST
BYU 38, Kansas St. 9
Boise St. 56, Portland St. 14
Colorado 38, Baylor 31, OT
Colorado St. 27, UTEP 17

NFL

Thursday's Games

Fresno St. 38, New Mexico 21
Hawaii 36, N. Iowa 7
Nevada 49, E. Washington 16
Oregon St. 38, Purdue 21
Washington 24, Northwestern 5

Sunday's Games
Denver 26, Tampa Bay 7
Green Bay 30, Tennessee 14
Indianapolis 21, Chicago 16
Minnesota 34, Houston 7
N.Y. Giants 21, Cleveland 15
Philadelphia 15, New Orleans 12
Pittsburgh 20, L.A. Chargers 10
Carolina 36, Las Vegas 22
Seattle 24, Miami 3
Baltimore 28, Dallas 25
Detroit 20, Arizona 13
L.A. Rams 27, San Francisco 24
Kansas City 22, Atlanta 17

Monday's Games
Jacksonville at Buffalo, 7:30 p.m.
Washington at Cincinnati, 8:15 p.m.
Thursday, Sept. 26
Dallas at N.Y. Giants, 8:15 p.m.
Sunday, Sept. 29
Cincinnati at Carolina, 1 p.m.
Denver at N.Y. Jets, 1 p.m.
Jacksonville at Houston, 1 p.m.
L.A. Rams at Chicago, 1 p.m.
Minnesota at Green Bay, 1 p.m.
New Orleans at Atlanta, 1 p.m.
Philadelphia at Tampa Bay, 1 p.m.
Pittsburgh at Indianapolis, 1 p.m.
New England at San Francisco, 4:05 p.m.
Washington at Arizona, 4:05 p.m.
Cleveland at Las Vegas, 4:25 p.m.
Kansas City at L.A. Chargers, 4:25 p.m.
Buffalo at Baltimore, 8:20 p.m.
Monday, Sept. 30
Tennessee at Miami, 7:30 p.m.
Seattle at Detroit, 8:15 p.m.

NFL

Thursday's Games

N.Y. Jets 24, New England 3

Sunday's Games
Denver 26, Tampa Bay 7
Green Bay 30, Tennessee 14
Indianapolis 21, Chicago 16
Minnesota 34, Houston 7
N.Y. Giants 21, Cleveland 15
Philadelphia 15, New Orleans 12
Pittsburgh 20, L.A. Chargers 10
Carolina 36, Las Vegas 22
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L.A. Rams at Chicago, 1 p.m.
Minnesota at Green Bay, 1 p.m.
New Orleans at Atlanta, 1 p.m.
Philadelphia at Tampa Bay, 1 p.m.
Pittsburgh at Indianapolis, 1 p.m.
New England at San Francisco, 4:05 p.m.
Washington at Arizona, 4:05 p.m.
Cleveland at Las Vegas, 4:25 p.m.
Kansas City at L.A. Chargers, 4:25 p.m.
Buffalo at Baltimore, 8:20 p.m.
Monday, Sept. 30
Tennessee at Miami, 7:30 p.m.
Seattle at Detroit, 8:15 p.m.

WNBA

WNBA Playoff Glance

(x-if necessary)
First Round (Best-of-3)
No. 1 Las Vegas vs. No. 8 Atlanta Sunday, Sept. 22: Atlanta at New York, 1 p.m.
Tuesday, Sept. 24: Atlanta at New York, 7:30 p.m.
x-Wednesday, Sept. 25: New York at Atlanta, TBD

BASKETBALL

WNBA

(x-if necessary)
First Round (Best-of-3)
No. 1 Las Vegas vs. No. 8 Atlanta Sunday, Sept. 22: Atlanta at New York, 1 p.m.
Tuesday, Sept. 24: Atlanta at New York, 7:30 p.m.
x-Wednesday, Sept. 25: New York at Atlanta, TBD

BASEBALL

MLB

AMERICAN LEAGUE

East Division				GB
	W	L	Pct	
z-New York	92	64	.590	—
Baltimore	86	70	.551	6
Boston	78	78	.500	14
Tampa Bay	78	78	.500	14
Toronto	73	83	.468	19
Central Division				GB
	W	L	Pct	
x-Cleveland	90	67	.573	—
Detroit	82	74	.526	7½
Kansas City	82	74	.526	7½
Minnesota	81	75	.519	8½
Chicago	36	120	.231	53½
West Division				GB
	W	L	Pct	
Houston	85	71	.545	—
Seattle	80	76	.513	5
Texas	74	82	.474	11
Oakland	67	89	.429	18
Los Angeles	63	93	.404	22

NATIONAL LEAGUE

East Division				GB
	W	L	Pct	
z-Philadelphia	92	64	.590	—
New York	87	69	.558	5
Atlanta	85	71	.545	7
Washington	69	87	.442	23
Miami	57	99	.365	35
Central Division				GB
	W	L	Pct	
x-Milwaukee	89	67	.571	—
Chicago	80	76	.513	9
St. Louis	79	77	.506	10
Cincinnati	76	81	.484	13½
Pittsburgh	73	83	.468	16
West Division				GB
	W	L	Pct	
z-Los Angeles	93	63	.596	—
San Diego	90	66	.577	3
Arizona	87	69	.558	6
San Francisco	77	79	.494	16
Colorado	60	96	.385	33

Saturday's Games

Washington 5, Chicago Cubs 1
San Francisco 9, Kansas City 0
St. Louis 6, Cleveland 5
San Diego 6, Chicago White Sox 2

Sunday's Games
Pittsburgh 2, Cincinnati 0
San Francisco 2, Kansas City 0
St. Louis 2, Cleveland 1
Chicago Cubs 5, Washington 0
Milwaukee 10, Arizona 9

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The bra dilemma: Balancing personal comfort with social expectations

Dear Annie: It's been seven years now that I've engaged in this personal yet somewhat controversial choice, and I still can't help but wonder — am I crossing a line in certain settings, or is this just my anxiety playing tricks on me again...

business. What matters most is how YOU feel — both physically and emotionally.

To give you some context, I've always been quite thin until seven years ago, when I began a new medication that caused me to gain 70 pounds. Growing up in a conservative, religious household, wearing a bra wasn't just expected; it was ingrained as part of the "appropriate" dress code.

If going without a bra helps you feel more comfortable or confident, then it's perfectly OK to embrace that. Our bodies are unique, and we all have different needs and preferences. It's your body, and you get to decide what's best for it.

Over the last four years, I've made some attempts to wear one again, but honestly, I find it so much more liberating and comfortable to go without. But here's the dilemma — going braless means people notice. And while my day-to-day life is small — I don't attend formal events like weddings, religious services or work meetings — there are still conservative people in my life, including my parents, whose discomfort I can sense.

However, if you're choosing not to wear a bra solely to provoke a reaction from your parents or others, it might be worth reflecting on that. If their discomfort brings you amusement or attention, it may not lead to positive outcomes in the long run. Ask yourself if this choice is truly coming from a place of self-expression and empowerment, or if it's motivated by a desire to stir the pot.

Ultimately, the only person who can answer this question is you. Make sure your decision comes from a place of confidence and self-love, not a need for external validation or creating tension. Be kind to yourself, and remember that your comfort and self-respect are what matter most.

So, my question is: Are there situations where wearing a bra should still be a consideration? Do I need to concern myself with other people's discomfort or the label of a "braless feminist," or can I finally be free of that worry? — Braless in Oregon

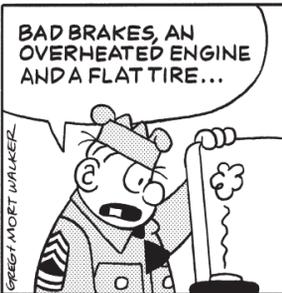
"How Can I Forgive My Cheating Partner?" is out now! Annie Lane's second anthology — featuring favorite columns on marriage, infidelity, communication and reconciliation — is available as a paperback and e-book. Visit http://www.creatorspublishing.com for more information. Send your questions for Annie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

Dear Braless: Your personal comfort and well-being should always come first. It's important to remember that other people's opinions about your choices, including whether you wear a bra, are truly none of their

Dear Annie by Annie Lane



BEETLE BAILEY



BLONDIE



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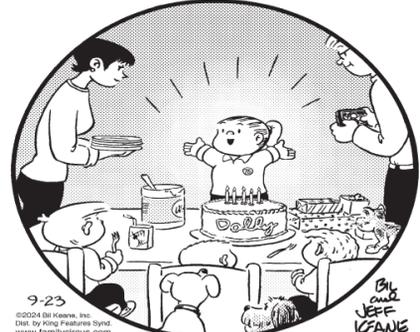


CRANKSHAFT



THE FAMILY CIRCUS

By Bil Keane



The LOCKHORNS



My Answer

By Dr. Billy Graham



Jesus sends His Spirit to guide and direct us

Question: I go to a Bible study but live differently from my friends. They treat me like one of them but I'm really not; I just like being around them but I could never be like them. I wish I could change my lifestyle but it's too hard. — C.L.

to say no to sin. Though Jesus is in Heaven, He sends His Spirit to guide and direct us. It is possible to walk with Him every moment of the day. We can know the thrill of waking up every morning to sense His presence and experience His peace throughout the day.

He — by His Holy Spirit — gives us power over sin as we daily walk with Him. Some future day He will take us to be with Him, far from the very presence of sin (see Hebrews 9:28). Only if we have confessed our sins and received Him can He bestow on us the benefits of His forgiveness and the blessed assurance that we'll walk with Him in eternal life.

Answer: There's only one way to have victory over sin: be so closely walking with Jesus that sin no longer abounds; it becomes the exception rather than the rule. When a person accepts Christ as Savior, He comes in and cleanses us from sin and sets us on a new pathway. His Spirit lives within us and gives us the strength

Walking is a term that often speaks of our conduct. Just as we say certain people "run with the crowd," (meaning to do as they do), so those who belong to Christ walk with Him, endeavoring to behave in a way that pleases Him.

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

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"I finally reached the big 5, but I don't feel any different from when I was 4."

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CROSSWORD By Eugene Sheffer

- ACROSS 1 Lyrical part Gershwin 4 Play segment 7 Fall (over) 11 Cologne scent 13 Altar in the sky 14 Mine, in Marseille 15 Pocket bread 16 Taunting laugh 17 Melody 18 Tizzies 20 — Raton 22 Author Fleming 24 Mother of Minos 28 Duncan Hines product 32 Duck down 33 Hurler Hersher 34 Hanoi holiday 36 Prime-time hour 37 Buenos — 39 African grassland 41 Bed-ridden

Solution time: 21 mins.

Crossword grid with solution and Saturday's answer 9-23

Table with 12 columns (Time slots) and 24 rows (Channels) listing TV programming for Monday, September 23, 2024.

Table with 10 columns and 10 rows for crossword puzzle grid.

21 wounded after Russia strikes apartment buildings in Kharkiv

By SAMYA KULLAB
Associated Press

KYIV, Ukraine (AP) — Russia launched new strikes in the Ukrainian city of Kharkiv that hit high-rise apartment buildings, leaving at least 21 wounded in a second consecutive nighttime attack, authorities said.

The bombs fell Saturday night on the district of Shevchenkivsky, north of the center of Kharkiv, which is the second-largest Ukrainian city, local Gov. Oleh Syniehubov said. Residential buildings sustained varying degrees of damage, including 16- and nine-story buildings, he added. Kharkiv's city

council said that 18 buildings were damaged.

The wounded included an 8-year-old child, according to Syniehubov and Kharkiv Mayor Ihor Terekhov. Terekhov said that 60 residents were evacuated from one of the buildings, a high-rise that was hit directly.

Kharkiv has been a frequent target of Russian attacks since Moscow launched its all-out invasion of neighboring Ukraine in February 2022. On late Friday, 15 people, including children ages 10 and 12, were wounded when Russian airstrikes hit three Kharkiv neighborhoods, Terekhov said.

Zelenskyy appeals for more weapons

Ukrainian officials said that KAB-type aerial glide bombs — a retrofitted Soviet weapon that has for months laid waste to eastern Ukraine — were used in both attacks.

President Volodymyr Zelenskyy condemned the strike and urged Kyiv's Western allies to send more weapons to help it "protect lives and ensure safety."

"Ukraine needs full long-range capabilities, and we are working to convince our partners of this," Zelenskyy said on X, as he prepared to kick off a busy week in the

United States shoring up support for Kyiv in the war.

And Ukrainian Defense Minister Rustem Umerov said Sunday that Kyiv was in talks with partners in Europe to secure Swedish-made Gripen and European Eurofighter Typhoon jets. Umerov said that commitments were already in place for deliveries of U.S.-made F-16s and French Mirages.

Russia sends drones and missiles elsewhere in Ukraine

Russia also launched 80 Shahed drones and two missiles at Ukraine overnight on Sunday, the Ukrainian air force said. Ukrainian defenses shot down 71 drones,

and another six were lost on location because of electronic warfare countermeasures, the statement said.

Farther south, a 12-year-old girl and a woman died after a Russian drone struck a passenger car in the city of Nikopol, local Gov. Serhii Lysak reported. Two others, including a 4-year-old child, suffered wounds.

In the eastern Donetsk region, a Russian airstrike on Sunday morning struck homes in the city of Sloviansk, trapping a woman under rubble and wounding two of her neighbors, regional prosecutors reported.

World leaders are gathering in New York for the U.N. General Assembly

UNITED NATIONS (AP) — Facing a swirl of conflicts and crises across a fragmented world, leaders attending this week's annual U.N. gathering are being challenged: Work together — not only on front-burner issues but on modernizing the international institutions born after World War II so they can tackle the threats and problems of the future.

U.N. Secretary-General Antonio Guterres issued the challenge a year ago after sounding a global alarm about the survival of humanity and the planet: Come to a "Summit of the

Future" and make a new commitment to multilateralism — the foundation of the United Nations and many other global bodies — and start fixing the aging global architecture to meet the rapidly changing world.

The U.N. chief told reporters last week that the summit "was born out of a cold, hard fact: international challenges are moving faster than our ability to solve them." He pointed to "out-of-control geopolitical divisions" and "runaway" conflicts, climate change, inequalities, debt and new technologies like artificial intelligence which have

no guardrails.

The two-day summit started Sunday, two days before the high-level meeting of world leaders begins at the sprawling U.N. compound in New York City.

The General Assembly approved the summit's main outcome document — a 42-page "Pact of the Future" — on Sunday morning with a bang of the gavel by Assembly President Philémon Yang signifying consensus, after the body voted 143-7 with 15 abstentions against considering Russian-proposed amendments to significantly water it down.

The pact is a blueprint to address global challenges from conflicts and climate change to artificial intelligence and reforming the U.N. and global institutions. Its impact will depend on its implementation by the assembly's 193 member nations.

"Leaders must ask themselves whether this will be yet another meeting where they simply talk about greater cooperation and consensus, or whether they will show the imagination and conviction to actually forge it," said Agnès Callamard, the secretary-general of

Amnesty International. "If they miss this opportunity, I shudder to think of the consequences. Our collective future is at stake."

The summit is the prelude to this year's high-level meeting, held every September. More than 130 presidents, prime ministers and monarchs are slated to speak along with dozens of ministers, and the issues from the summit are expected to dominate their speeches and private meetings, especially the wars in Gaza, Ukraine and Sudan and the growing possibility of a wider Mideast war. "There is going to be a

rather obvious gap between the Summit of the Future, with its focus on expanding international cooperation, and the reality that the U.N. is failing in Gaza, Ukraine and Sudan," said Richard Gowan, U.N. director for the International Crisis Group. "Those three wars will be top topics of attention for most of the week."

One notable moment at Tuesday's opening assembly meeting: U.S. President Joe Biden's likely final major appearance on the world stage, a platform he has tread upon and reveled in for decades.

The Classifieds

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Lottery Numbers

Saturday's Drawings HOOSIER LOTTERY
Cash 5 — 03-20-28-30-40
Cash4Life — 22-44-47-51-57, Cash Ball: 03
Lotto Plus — 02-16-18-19-20-36
Quick Draw Midday — 06-21-24-27-32-33-38-46-48-51-53-60-61-63-65-70-71-74-75-78, BE: 06
Daily Three-Midday — 04-04-09, SB: 09
Daily Three-Evening — 00-01-09, SB: 03
Daily Four-Midday — 01-02-06-00, SB: 09
Daily Four-Evening — 09-00-02-06, SB: 03
Quick Draw Evening — 09-15-16-27-36-37-48-55-59-60-61-63-65-68-69-72-73-75-76-79, BE: 16
Hoosier Lotto — 07-22-25-28-31-35
POWERBALL
17-19-21-37-45; Powerball: 14; Power Play: 2X

Sunday's Drawings HOOSIER LOTTERY

Cash 5 — 06-17-26-41-44
Cash4Life — 06-22-34-47-53, Cash Ball: 02
Quick Draw Midday — 07-09-12-14-20-26-30-35-38-40-42-45-48-57-62-67-69-72-73-79, BE: 38
Daily Three-Midday — 07-04-00, SB: 03
Daily Three-Evening — 05-07-03, SB: 07
Daily Four-Midday — 05-08-08-01, SB: 03
Daily Four-Evening — 01-04-03-06, SB: 07
Quick Draw Evening — 01-04-09-10-14-15-17-18-25-27-39-41-42-44-46-60-67-68-71-75, BE: 25
Hoosier Lotto — Estimated jackpot (for Wednesday): \$22.3 million
MEGA MILLIONS
Estimated jackpot (for Tuesday): \$62 million
POWERBALL
Estimated jackpot (for Wednesday): \$208 million

SUDOKU ANSWER

2	9	8	6	7	4	9	1	3
9	6	4	2	8	1	7	5	9
7	5	1	4	9	9	8	6	2
6	7	5	1	9	2	5	7	8
1	2	9	5	4	8	6	7	3
8	2	9	7	5	6	1	2	9
9	8	7	6	2	5	9	1	4
4	1	2	9	7	9	6	8	5
5	9	6	8	1	4	2	9	7

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SUDOKU

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

King Classic Sudoku

	5		1	9				
3	8	9	4	6	2		7	
		6	2	9				
		1	3	4	5	7		
			7					
			2	6	1	3	4	9
	9		5	7	1			
5	3		8			9		
1			4		3	8		2

Difficulty: ★ 9/23

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Public Sale Calendar

SEPTEMBER 23-SEPTEMBER 30 - (Online Only) - Various consignors, seller. Firearms consisting of Springfield, Hopkins & Allen, Colt, Browning, Stevens, Glock, Winchester. Open House Sept. 28 from 9 a.m. to 11 a.m., 215 E Market St, Bluffton, IN. Sale manager, Isaac Stoller, *The Steffen Group Inc.*, 260-824-3006, www.steffengrp.com.

SEPTEMBER 24 - 2 p.m.-6 p.m. ET - Online - Don A. Heckler, farm. Property location: 11648 N SR 1 Ossian, IN. 31.63+/- total acres, agriculture prime farmland, 31.5+/- tillable, 0.13+/- non-tillable, Topography: Level, Zoning: Agricultural, School District: Norwell Community Schools. Rick Johnloz, 260 827 8181, rickj@halderman.com, Jason Johnloz, jasonj@halderman.com, 260-273-9177, *Halderman Real Estate & Farm Management*, 800-424-2324, halderman.com.

SEPTEMBER 24 - 9 a.m.-6 p.m. - Online Only - The Estate of Jeffrey Brown. Two story country home situated on 2.41+/- acre lot with 2 outbuildings totaling 866 SF, Wells County. This 1,876 SF home features 3 bedrooms, 2 bathrooms, large living room, eat-in kitchen, utility room and 1 car garage. Open houses: Sept. 19 from 3 p.m. to 6 p.m., 7721 N. 300 W. Markle, IN. Sale managers Brandon Steffen, 260-710-5684, Pat Carter, 260-273-8294, *The Steffen Group Inc.*, steffengrp.com, 260-824-3006.

SEPTEMBER 24-OCTOBER 1 - (Online Only) - Grover, seller. Tractor, mower, tools, woodworking, primitives. Open House Sept. 28 from 12 p.m. to 2 p.m., 8726 S 600 W-90, Warren, IN. Sale manager, Isaac Stoller, *The Steffen Group Inc.*, 260-824-3006, www.steffengrp.com.

SEPTEMBER 25 - 9 a.m.-6 p.m. - Online Only - The Estate of Jeffrey Brown. 9.27+/- acre prime building site in Union Twp., Northern Wells County. Property features open land, wooded acreage, 24'x48' pole building. Perfect home site, country estate. "Explore the potential of this property." Open houses: Sept. 19 from 3 p.m. to 6 p.m., 1200 N (Scott Street) and Marzane Rd. - TBD, Zanesville, IN. Sale managers Brandon Steffen, 260-710-5684, Pat Carter, 260-273-8294, *The Steffen Group Inc.*, 260-824-3006, steffengrp.com.

SEPTEMBER 28 - 9 a.m. - Charles (Chuck) Bertsch. 3898 East 400 North, Bluffton. This is the 3rd and final auction for the Bertsch Estate. Chuck was an avid collector of engines, motors and anything electrical. This auction has some hit and miss engines, over 100 motors, gas engines (4 hp to 12 hp), Honda 6500 generator, Aqta Blast hot water pressure washer, brass bell, Maytag motors, lots of lawn mower parts, scrap iron, Hammer drill, welder,

anvil and lots more. Preview Sept. 27, 4-6 p.m. *Miz Lehman Realtors/Auctioneers*, 260-589-2903, www.mizlehman.com.

BIDDING NOW OPEN & STARTS CLOSING SEPTEMBER 29 - 6 p.m. EST - Max & Vivian Minnich, owners. Online only real estate auction! Five bedroom, 1 full bath, 2,178 sq. feet home, hardwood floors throughout, full basement, 2 car detached garage, 20'x42' pole barn, 2.055 acres, Marion Township, Allen County, Indiana, East Allen County School Corporation. Auction preview Sept. 16, 5-6 p.m. or by appointment, 13045 Wayne Trace, Hoagland, *Krueckeberg Auction & Realty LLC*, 260-724-7402, kjauction.com.

SEPTEMBER 29-OCTOBER 6 - (Online Only) - The Estate of Wayne E. Penrod, seller. Artifacts, tools, furniture, household. Open house Oct. 5 from 9 a.m. to 11 a.m., 69 W 1st St., Poneto, IN. Sale manager, Isaac Stoller, *The Steffen Group Inc.*, 260-824-3006, www.steffengrp.com.

OCTOBER 2 - 6 p.m. - Ruby Johnson, Brant Johnson, owner. Auction location: Lighted Gardens Reception Hall, 10794 N. State Road 1, Ossian. Property location: 14631 Smith Rd., Yoder. 48+/- acres offered in 4 tracts and combinations. Productive tillable land, excellent road frontage and access along Smith Rd., 2,400+ sq. ft. sprawling brick ranch home on full basement with 20x30 outbuilding, Allen County. Inspection Sept. 16, 5-7 p.m. Auction manager Jared Sipe, 260-750-1553, *Schrader Real Estate and Auction of Fort Wayne*, SchraderFortWayne.com, 866-340-0445.

OCTOBER 3 & 4 - 9 a.m. - Secured creditors & various consignors, owners. 815 Adams St., Decatur. Two day truck & equipment auction. Day 1 (Online bidding only): Over 300+ lots including skid loader attachments, tool boxes, workbenches, iron gates, chains & binders, 1 trip 40' high side shipping container w/side doors, dome shelter containers, & much more! Day 2 (Onsite and Online bidding): Offering 600+ lots! 100+/- municipal units! Cars, SUV, 1/2 ton & 3/4 ton pickup trucks, cargo & passenger vans, large group of Chevy Impalas, Tahoes, & Dodge Chargers, dump trucks, large group of box trucks, day cabs, sleepers, utility trucks, bucket trucks, mobile food trailer (like new), utility & semi trailers, SUV's, pickup trucks, 100+ various skid loader attachments & much more! *Krueckeberg Auction & Realty LLC*, 260-724-7402, kjauction.com.

OCTOBER 5-OCTOBER 12 - Private Family Collection, sellers. Fine art work including William P. Silva oil paintings, 2006 Pontiac Torrent, 2005 Toyota highlander, sterling silver, primitive and early American

antique furniture, country primitives; glassware, early collectibles. Open houses Oct. 8 and Oct. 10 from 3 p.m. to 6 p.m., 102 S. Jefferson St., Ossian, IN. Rod Fetters, sale manager, *The Steffen Group Inc.*, www.steffengrp.com, 260-824-3006.

OCTOBER 6-OCTOBER 13 (Online Only) - Boots Estate, Seller. 366 W 300 N., Bluffton. 1993 Ford F150; Boat; Mini Bike; Wagons; Pyrex; Corningware; Glassware; Advertising; Furniture; Household; Board Games; Open Houses: Thursday, October 3 and Thursday, October 10 from 3 p.m. to 6 p.m. Bobby Perry, Sale Manager, *The Steffen Group Inc.*, www.steffengrp.com, 260-824-3006.

OCTOBER 12 - 6 p.m. - (Online Only) - The Estate of Robert McNabb, seller. Spectacular 7,700 SF lake front home on 1.32 acres w/200' of lake frontage on Hamilton Lake. Luxury home features 5 bedrooms, 7 baths, expansive entertaining space, 4-car attached garage. Selling absolute at or above 1.4 million dollars. Seller's have over 4.5 million invested in this one of kind lake property. Open houses Sept. 21, 11 a.m.-1 p.m., Oct. 1, 5-7 p.m., Oct. 12, 9 a.m.-noon, 1180 LN 150 Hamilton Lake, Hamilton, IN. Brandon Steffen, sale manager, 260-426-0633, *The Steffen Group Inc.*, www.steffengrp.com.

OCTOBER 13-OCTOBER 20 - (Online Only) - The Estate of Larry N. Curry, seller. 1997 Chevy Express Conversion van, 2013 Chevy Impala with 73,000 miles, John Deere LA115 riding lawn mower, rare Schwinn bikes, tools, furniture, household. Open houses Oct. 15 and Oct. 17 from 3 p.m. to 6 p.m., 419 W. Roe St., Ossian. Rod Fetters, sale manager, *The Steffen Group*, www.steffengrp.com, 260-824-3006.

OCTOBER 24 - (Online Only) - The Estate of Larry N. Curry, seller. Excellent 1,400 SF, three bedroom, 2 bath ranch home in Rose Ann Heights on 1/2 acre lot. This home has a ton of potential. "Explore the Possibilities." Open houses: Oct. 15, Oct. 17 from 3 p.m. to 6 p.m. and Oct. 22 from 5 p.m. to 6 p.m., 419 W. Roe St., Ossian. Brandon Steffen and Rod Fetters, sale managers, *The Steffen Group Inc.*, 824-3006, www.steffengrp.com.

NOVEMBER 14 - 6 p.m. - Becher Family Farms LLC, sellers. Auction location: Adams Co. 4H Expo Hall, 160 W. Washington St., Monroe, IN. Four tracts, Washington Township, Adams County. Tract 1: 82.88 acres, County Rd. 200 West, Sec 18. Tract 2: 80.2 acres, County Rd. 450 North, Sec 8. Tract 3: 35.05 acres, County Rd. 450 North, Sec 9. Tract 4: 39.97 acres, County Rd. 400 North, Sec 9. *Heartland Auction & Realty, Inc.*, 260-724-3499, heartlandauctionreality.com.

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