

# The News - Banner

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### Friends Who Care Gospel Concert

A benefit gospel concert for the Friends Who Care Foundation was held Saturday. Silent and live auctions and meals were provided at the event. Pictured above, Becky, left, and Gene Gerber look over the items at the silent auction.



At right, Amy Kotesky plays the piano as part of the concert lineup. (Photos by Jonathan Snyder)

## Heaviest snowfall in a decade possible as wintry blast roils parts of U.S.

By PATRICK WHITTLE and BRIAN WITTE  
 Associated Press

A blast of snow, ice, wind and plunging temperatures stirred up dangerous travel conditions in parts of the central U.S. on Sunday, as a disruptive winter storm brought the possibility of the heaviest snowfall in a decade to some areas.

Snow and ice blanketed major roadways in nearly all of Kansas, western Nebraska and parts of Indiana, where the state's National Guard was activated to help any motorists who were stuck. At least 8 inches of snow were expected, particularly north of Interstate 70, as the National Weather Service issued winter storm warnings for Kansas and Missouri, where blizzard conditions brought wind gusts of up to 45 mph. The warning extended to New Jersey for Monday and into early Tuesday.

"For locations in this region that receive

the highest snow totals, it may be the heaviest snowfall in at least a decade," the weather service said.

Gary Wright wore a parka as he and his husband chipped away at a thick coating of ice on his SUV Sunday in a slippery apartment parking lot in Missouri. Wright said he will work remotely for the University of Missouri-Columbia on Monday, but wanted to scrape off his vehicle as an excuse to spend a little time in the snow. He's also in the market for boots for their two older dogs, who "won't budge at all" when their paws hit the cold ground.

The polar vortex of ultra-cold air usually spins around the North Pole. People in the U.S., Europe and Asia experience its intense cold when the vortex escapes and stretches south.

Studies show a fast-warming Arctic is partly to blame for the increasing frequency

(Continued on Page 2)

## New Orleans mourns victims of truck attack with vigil and celebration of life

By JIM MUSTIAN, JACK BROOK, STEPHEN SMITH and SARA CLINE  
 Associated Press

NEW ORLEANS (AP) — New Orleans mourned, wept and danced at a vigil Saturday evening along the famous thoroughfare where a man rammed a pickup truck into a crowd, killing and injuring revelers who were there to celebrate the new year.

A makeshift memorial of crosses and pictures of the 14 deceased victims included candles, flowers and teddy bears. Victims' relatives held each other, some crying. But as a brass band began playing, the sorrow transformed into a celebration of life as the crowd snapped fingers, swayed and followed the music down Bourbon Street.

The coroner's office listed the cause of death for all 14 victims as "blunt force injuries." About 30 other people suffered injuries. University Medical Center New Orleans spokesperson Carolina Giepert said 13 people remained hospitalized, with eight people in intensive care.

The attack early Wednesday was carried

out by Shamsud-Din Jabbar, a former U.S. Army soldier. Police fatally shot Jabbar, 42, during a firefight at the scene of the deadly crash on Bourbon Street, famous worldwide for its festive vibes in New Orleans' historic French Quarter.

Cathy Tenedorio, who lost her 25-year-old son Matthew, said she was moved by the flood of condolences and kindness at Saturday's vigil. "This is the most overwhelming response of love, an outpouring of love. I'm floating through it all," she said.

New Orleans native Autrele Felix, 28, left a handwritten card beside a memorial for his friend Nicole Perez, a single mother who was killed. "It means a lot, to see that our city comes together when there's a real tragedy," Felix said. "We all become one."

Others who crowded around the brass band said the best way to honor the victims was with a party.

"Because that's what they were down here to do, they were having a good time," life-long New Orleans resident Kari Mitten said.

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## New bill leads to higher Social Security payments for millions of people

By FATIMA HUSSEIN  
 Associated Press

WASHINGTON (AP) — President Joe Biden on Sunday signed into law a measure that boosts Social Security payments for current and former public employees, affecting nearly 3 million people who receive pensions from their time as teachers, firefighters, police officers and in other public service jobs.

Advocates say the Social

Security Fairness Act rights a decades-old disparity, though it will also put strain on Social Security Trust Funds, which face a looming insolvency crisis.

The bill rescinds two provisions — the Windfall Elimination Provision and the Government Pension Offset — that limit Social Security benefits for recipients if they get retirement payments from other sources, including public retire-

ment programs from a state or local government.

"The bill I'm signing today is about a simple proposition: Americans who have worked hard all their life to earn an honest living should be able to retire with economic security and dignity — that's the entire purpose of the Social Security system," Biden said during a signing ceremony in the White House East Room.

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## Israeli airstrikes in Gaza kill at least 21, as talks underway

By WAFAA SHURAFI  
 Associated Press

DEIR AL-BALAH, Gaza Strip (AP) — Israeli airstrikes killed at least 21 people, including at least two children, on Saturday in Gaza, hospital staff said, while a new effort at ceasefire talks was underway in Qatar after nearly 15 months of war.

Thousands rallied again in Israel to press for a ceasefire deal, hours after Hamas released a video showing one of the hostages still held in Gaza. Such videos, like an uptick in airstrikes, have been seen as attempts to assert pressure during talks.

A small boy cried over his father in southern Gaza's Khan Younis, and a woman draped herself over one of the bodies wrapped in white plastic. Three airstrikes in the city hit a car, a house and people on the street, according to staff at Nasser Hospital.

The Civil Defense, first responders affiliated with the Hamas-run government, said an airstrike destroyed a residential area behind the Saraya complex in Gaza City, killing at least five people.

And Israeli strikes on Saturday evening killed three people in Bureij and three others in Deir al-Balah in central Gaza, according to Al-Aqsa Martyrs Hospital, where the bodies were taken. One child was among the dead. A young man leaned against a hospital wall and wept.

Israel's military said it targeted Hamas militants with a strike near Salah al-Din in southern Gaza overnight and with a strike on a vehicle in Deir al-Balah in central Gaza. It also said Hamas fired a projectile that hit near the Erez crossing into Gaza.

Gaza's Health Ministry said at least 59 people had been killed and more than 270 others were wounded by strikes in the past 24 hours.

There were no immediate statements on the indirect negotiations toward a ceasefire. The talks have repeatedly stalled as Israeli Prime Minister Benjamin Netanyahu vows to press on in Gaza until Hamas is destroyed. Fighters with Hamas, which wants Israeli forces out of Gaza completely, continue to

(Continued on Page 2)

## Congress notified of a planned \$8B weapons sale to Israel

By MATTHEW LEE, AP Diplomatic Writer

WASHINGTON (AP) — The State Department has informed Congress of a planned \$8 billion weapons sale to Israel, U.S. officials say, as the American ally presses forward with its war against Hamas in Gaza.

Some of the arms in the package could be sent through current U.S. stocks but the majority would take a year or several years to deliver, according to two U.S. officials Saturday who spoke on condition of anonymity because the notification to Congress hasn't been formally sent.

The sale includes medium-range air-to-air missiles to help Israel defend against airborne threats, 155 mm projectile artillery shells for long-range targeting, Hellfire AGM-114 missiles, 500-pound bombs and more.

The weapons package would add to a record of at least \$17.9 billion in military aid that the U.S. has provided Israel since the Hamas attacks on Oct. 7, 2023, launched the war.

The Biden administration has faced criticism over mounting deaths of Pales-

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**Outside**

Small chance of snow today with wind gusts

Today	Tuesday	Wed.
High 27	High 28	High 23
Low 14	Low 16	Low 9

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# Heaviest snowfall

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of the polar vortex extending its icy grip.

## Snow and ice in the forecast, and even possible tornadoes

In Indiana, snow fully covered portions of Interstate 64, Interstate 69 and U.S. Route 41, prompting Indiana State Police to plead with motorists to stay off the roads as plows worked to keep up with the pace of the precipitation.

"It's snowing so hard, the snow plows go through and then within a half hour the roadways are completely covered again," Sgt. Todd Ringle said.

Roughly 10 inches of snow had fallen in parts of Kansas, with snow and sleet totals predicted to top 14 inches for parts of that state and northern Missouri.

In Kentucky, Louisville recorded 7.7 inches of snow on Sunday, a new record for the date that shattered the previous mark of 3 inches set in 1910. Lexington, Kentucky, also set a snowfall record, with 5 inches.

Parts of upstate New York saw 3 feet or more of snow from a lake effect event expected to last until late Sunday afternoon.

The storm was forecast to move into the Ohio Valley and reach the Mid-Atlantic states later Sunday and Monday, with a hard freeze expected as far south as Florida.

Damaging winds brought down trees across the Deep South. The weather service issued tornado warnings Sunday in Arkansas, Louisiana and Mississippi.

## Car wrecks proliferate as storm hits

Hundreds of car accidents were reported in Virginia, Indiana, Kansas and Kentucky, where a state trooper was treated for non-life-threatening injuries after his patrol car was hit on Interstate 65. At least 600 motorists were stranded in Missouri, that state's highway patrol said.

Highways in northeastern Kansas were closed due to "impassable" conditions, according to the state's Transportation Department. The closures included roughly 220 miles of the state's main artery, Interstate 70, from the Missouri border into central Kansas.

Kentucky Gov. Andy Beshear, who declared a state emergency ahead of the storm, said state buildings would be closed Monday.

"We see far too many wrecks out there for people that do not have to be on the roads, so I want to ask: Stay inside. Stay safe with your family," the governor said.

Virginia State Police reported at least 135 crashes as the storm entered the state Sunday. A handful of injuries were reported.

In Charleston, West Virginia, where several inches of snow had fallen by Sunday night, authorities urged motorists to stay home. The Kanawha County Sheriff's Office said deputies were responding to crashes and 911 calls countywide. "Please be patient if you have called 911 for assistance. A deputy will call you or respond to you as soon as possible," the sheriff's office said in a statement.

## Air and rail

**travel also snarled**  
The storms caused havoc for the nation's passenger railways. More than 20 cancellations were planned on Sunday, 40 for Monday and at least two for Tuesday.

"If local authorities are telling people not to travel, it's counterintuitive to try to run a full slate of services when people are being told to stay home," Amtrak spokesperson Marc Magliari said.

The Midwest was hit especially hard. A train between Chicago and New York and several regional trains between Chicago and St. Louis were among those canceled Sunday.

Nearly 200 flights in and out of St. Louis Lambert International Airport were canceled, according to tracking platform FlightAware.

## Temperatures dip, though no records break

Starting Monday, the eastern two-thirds of the country will experience dangerous, bone-chilling cold and wind chills, forecasters said. Temperatures could be 12 to 25 degrees below normal.

In Chicago on Sunday, temperatures hovered in the teens and around zero in Minneapolis, while dropping to 11 below in International Falls, Minnesota, on the Canadian border.

The Northeastern states are more likely to experience several days of cold following what has mostly been a mild start to winter, said Jon Palmer, a meteorologist with the National Weather Service in Gray, Maine. A plume of cold air coming down from Canada is likely to result

in a cold but dry week, he said.

The cold air will likely grip the eastern half of the country as far south as Georgia, Palmer said, with parts of the East Coast experiencing freezing temperatures and lows dipping into the single digits in some areas.

Wind might also pick up as the week gets going, making for potentially dangerous conditions for people exposed to the elements for long periods of time, Palmer said.

## Disruptions extend southward

The National Weather Service predicted 8 to 12 inches of snow for the Annapolis, Maryland, area. In a statement on X, Virginia Gov. Glenn Youngkin declared a state of emergency ahead of the storm and encouraged residents to vote before the state's special elections on Tuesday.

Similar declarations were issued in Kansas, Maryland, West Virginia and in central Illinois cities.

## Classes canceled

School closings were likely to be widespread Monday. Districts in Indiana, Maryland, Virginia and Kentucky were already announcing cancellations and delays on Sunday afternoon.

Kentucky's Jefferson County Public Schools canceled classes, extracurricular activities and athletics Monday for its nearly 100,000 students. The day would have been students' first one back after winter break.

"This is a traditional snow day with no online learning," the district announced.

# Weapons sale to Israel

(Continued from Page 1)

tinian civilians. There have been demonstrations on college campuses and unsuccessful efforts in Congress by Sen. Bernie Sanders, I-Vt., and some Democrats to block sales of offensive weapons to Israel.

The United States paused a shipment of 2,000-pound bombs to Israel in May over concerns about civilian casualties if the bombs were to be used during an assault on the southern Gaza city of Rafah. The Biden administration has demanded that Israel increase humanitarian aid into the enclave.

But in November, citing some limited progress, it declined to limit arms transfers as it threatened to do if the situation did not improve.

In recent days, Israel has been conducting airstrikes in Gaza that have killed dozens of people, adding to the tens of thousands of deaths since the war began more than a year ago.

The Israeli army said Friday that it had struck dozens of Hamas gathering points and command centers throughout Gaza. Israel's military says it only targets militants and blames Hamas for civilian deaths because its fighters

operate in dense residential areas.

The war has caused widespread destruction and displaced about 90% of Gaza's population of 2.3 million, many of them multiple times. Winter has now arrived, and hundreds of thousands are sheltering in tents near the sea.

The informal notice to Congress isn't the final notification before a sale. Now the leaders of the House Foreign Affairs Committee or the Senate Foreign Relations Committee can review the package.

News of the weapons sale was first reported by Axios.

# Biden's decision to block Nippon Steel takeover creates uncertainty for U.S. Steel workers

## By PAUL WISEMAN and MARC LEVY

WASHINGTON (AP) — By blocking a Japanese company's takeover of U.S. Steel, President Joe Biden said he was protecting good jobs in the American heartland. He may be putting them at risk instead.

In making its nearly \$15 billion bid for the storied Pittsburgh-based steelmaker, Nippon Steel had promised to invest \$2.7 billion in U.S. Steel's aging blast furnace operations in Gary, Indiana, and Pennsylvania's Mon Valley. It also vowed not to reduce production capacity in the United States over the next decade without first getting U.S. government approval.

"They were going to invest in the Valley," said Jason Zugai, an operating technician and vice president of the United Steelworkers union local at a U.S. Steel plant in the Mon Valley. "They committed to 10 years of no layoffs. We won't have those commitments from anybody."

Zugai and some other Mon Valley steelworkers supported the Nippon deal in defiance of the union's national leadership, which pressured the Biden administration to kill it.

Losing the Nippon-U.S. Steel deal "will be a disaster for Pennsylvania," said Gordon Johnson, who follows U.S. Steel stock on Wall Street as founder of GLJ Research. "I really don't understand. This is not in the interest of the workers. It's not in the interest of the shareholders of U.S. Steel."

On Friday, Biden said

he was stopping the Nippon takeover — after federal regulators deadlocked on whether to approve it — because "a strong domestically owned and operated steel industry represents an essential national security priority. ... Without domestic steel production and domestic steel workers, our nation is less strong and less secure."

U.S. Steel stock dropped 6.5% on the news Friday.

The decision, announced less than three weeks before the president leaves the White House, reflects a growing bipartisan shift away from free trade and open investment.

President-elect Donald Trump had already come out against the Nippon takeover. "As President," he wrote last month on his Truth Social platform, "I will block this deal from happening. Buyer Beware!!!"

In a joint statement, Nippon and U.S. Steel called Biden's decision "a clear violation of due process and the law" and suggested they would sue to salvage their deal: "We are left with no choice but to take all appropriate action to protect our legal rights."

U.S. Steel was founded in 1901 in a merger that involved American business titans J.P. Morgan and Andrew Carnegie and instantly created the largest company in the world. As the U.S. grew to world dominance in the 20th century, U.S. Steel grew with it. In 1943, at the height of the World War II manufacturing boom, U.S. Steel employed 340,000 people.

But foreign competition — from Japan in the 1970s and '80s and later from China — gradually eroded

U.S. Steel's position and forced it to close plants and lay off workers. The company now employs fewer than 22,000 in an industry dominated by the Chinese.

The U.S. government has sought over the years to protect U.S. Steel and other American steelmakers by imposing taxes on imported steel. During his first term, Trump slapped 25% tariffs on foreign steel, and Biden kept them or converted them into import quotas. Either way, the trade barriers kept the price of American steel artificially high, giving U.S. Steel and others a financial boost.

U.S. Steel is profitable and is sitting on \$1.8 billion in cash, though that is down from \$2.9 billion at the end of 2023.

United Steelworkers President David McCall declared Friday that U.S. Steel had the financial resources to go it alone. "It can easily remain a strong and resilient company," he told reporters.

But U.S. Steel has said it needs the cash from Nippon Steel to keep investing in blast furnaces like the ones in Pennsylvania and Indiana.

"Without the Nippon Steel transaction, U.S. Steel will largely pivot away from its blast furnace facilities, putting thousands of good-paying union jobs at risk, negatively impacting numerous communities across the locations where its facilities exist," U.S. Steel warned in September. The company also threatened to move its headquarters out of Pittsburgh.

On its own, U.S. Steel seems poised to focus on

newer electric arc furnaces, such as its Big River plant in Arkansas, which can make high-quality steel products more efficiently and at lower prices compared to blast furnaces, said Josh Spoore, the Pennsylvania-based head of steel Americas analysis for commodity researcher CRU.

"I don't know if they don't have the will, but they seem to have seen that it's a much better investment, a much better rate of return if they look to invest in an electric arc furnace rather than a blast furnace," Spoore said. He noted that no steelmaker has built a blast furnace in North America for decades.

One possibility is that another company will step in and make a bid for U.S. Steel.

In 2023, arch-rival Cleveland-Cliffs offered to buy U.S. Steel for \$7 billion. U.S. Steel turned the offer down and ended up accepting the nearly \$15 billion all-cash offer from Nippon Steel, which is the deal that Biden nixed Friday. Perhaps, analysts say, Cleveland-Cliffs will try again.

In a statement, Pennsylvania Gov. Josh Shapiro warned U.S. Steel management against "threatening the jobs and livelihoods of the Pennsylvanians who work at the Mon Valley Works and at U.S. Steel HQ and their families."

Shapiro also said companies that put in bids to buy U.S. Steel in the future must make the same commitments to "capital investment and protecting and growing Pennsylvania jobs that Nippon Steel placed on the table."

# Weather

Monday, January 6, 2025

(24-hour observations at 10:19 p.m. Sunday)

High: 26; Low: 10; Precipitation: None

Wabash River Level (at the Main Street bridge): 1.92 feet at 9:45 p.m. Sunday

## Wells County forecast

**Today:** A 20% chance of snow before 8 a.m. Cloudy, with a high near 27. North wind around 15 mph, with gusts as high as 30 mph.

**Tonight:** Partly cloudy, with a low around 14. North wind 5 to 15 mph, with gusts as high as 20 mph.

**Tuesday:** Partly sunny, with a high near 28. Northwest wind around 5 mph.

**Tuesday Night:** Mostly cloudy, with a low around 16. West wind around 5 mph.

**Wednesday:** Partly sunny, with a high near 23.

**Wednesday Night:** Mostly cloudy, with a low around 9.

**Thursday:** Sunny, with a high near 22.

**Thursday Night:** Partly cloudy, with a low around 11.

**Friday:** A 20% chance of snow after 1 p.m. Mostly cloudy, with a high near 26.

**Friday Night:** A 30% chance of snow. Mostly cloudy, with a low around 19.

# Israeli strikes

(Continued from Page 1)

regroup in areas where Israeli forces withdraw.

The talks are mediated by Qatar, Egypt and the United States, which plans a \$8 billion weapons sale to Israel, U.S. officials say.

The war is by far the deadliest round of fighting between Israel and Hamas. It began when Hamas and other militants attacked southern Israel on Oct. 7, 2023, killing around 1,200 people, mostly civilians, and abducting around 250. Around 100 hostages are still in Gaza, at least a third believed to be dead.

Families of hostages and others have rallied weekly to press Netanyahu to reach a ceasefire deal that would bring loved ones home, saying time is running out. At Saturday night's rally in Tel Aviv, police carried away some protesters who staged a sit-in on a street.

In a video released by Hamas before the latest rally, Israeli soldier and hostage Liri Albag, speaking under duress, expressed anguish over her situation and mentioned being held 450 days.

"Today is the beginning of a new year; the whole world is celebrating. Only we are entering a dark year, a year of loneliness," she said. She also said a fellow captive had been wounded by the fighting in Gaza, adding, "We are living in an extremely terrifying nightmare." She didn't name the injured person.

Netanyahu's office said he spoke with Albag's parents and told them that "efforts are ongoing, including at this very moment" to bring hostages home.

Albag's family in a statement said that "It's time to make decisions as if your own children were there!"

Israel's retaliatory offensive has killed at least 45,717 Palestinians in Gaza, according to the territory's

Health Ministry, which says women and children make up more than half the dead.

The ministry doesn't distinguish between civilians and combatants in its tally. It says uncounted bodies remain beneath rubble or in areas where emergency responders can't reach.

Israel's military says it only targets militants and blames Hamas for civilian deaths, because its fighters operate in dense residential areas. The army says it has killed 17,000 militants, without providing evidence.

The war has caused widespread destruction and displaced about 90% of Gaza's population of 2.3 million, many of them multiple times. Winter has now arrived, and hundreds of thousands are sheltering in tents near the sea. A small number of children have died from exposure to the cold.

Gaza's Health Ministry said in a statement that Indonesian Hospital was no longer operational after Israeli operations in the area, and said all public hospitals in the north, largely isolated by a monthslong Israeli offensive, were now out of service. Access to the north is heavily restricted and claims can be difficult to verify.

Meanwhile, in the Israeli-occupied West Bank, relatives mourned an 18-year-old Palestinian who the Palestinian Health Ministry said was killed Friday during clashes with Israel's army in the Balata refugee camp in Nablus. The ministry said that nine other people were wounded.

Palestinian health officials have said Israeli raids throughout the West Bank since Oct. 7, 2023, have killed more than 800 Palestinians. Israel says most of these are militants, but youths throwing stones and people not involved in confrontations have also been killed.



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OBITUARIES

Rosemary (Smuts) Kumfer, 92

Rosemary (Smuts) Kumfer, 92, of Ossian, Indiana, passed away on Wednesday, Jan. 1, 2025. She was born Jan. 9, 1932, in Allen County, Indiana, daughter to the late Ruthford E. and Bertha H. (Vollmar) Smuts. Rosemary was a graduate of Lafayette Center High School and a member of Zanesville Community Church of God. She worked for the United States Postal Service for 40 years, serving as the Zanesville Postmaster for the last 25 of those years.



She is survived by her children, Stephen Kumfer of Ossian, Joyce Jeffries of Rochester, Indiana, and Kay (Garry) White of Ossian; grandchildren, Travis White, Jason (Ashley) White, and Danielle (Matt) Storie; and great-grandchildren, Jarrett Storie, James Storie, Aubrey Storie, Oscar White and Axel White.

In addition to her parents, she was preceded in death by her husband, Robert Kumfer in 2006; son, Jonathan Kumfer; son-in-law, Robert Jefferies; and sisters, Jeanette Oldfield, Gene Geringer, Barbara Peterson, Sharon Chilcote and Glenna Cayot.

Funeral services will be on Wednesday, Jan. 8, 2025, at 5:00 p.m. at Elzey-Patterson-Rodak Funeral Home, 120 West Mill Street, Ossian, Indiana 46777 with visitation for Rosemary from 1:00 p.m. to 5:00 p.m. at the funeral home, prior to the funeral service. A graveside committal service will be held on Thursday, Jan. 9, 2025, at 10:30 a.m. at Hoverstock Cemetery, Zanesville, Indiana.

Contributions in Rosemary's memory may be made to Zanesville Community Church of God.

Please visit [www.elzey-patterson-rodak.com](http://www.elzey-patterson-rodak.com) to leave condolences.

H. Lorraine Hilsmier, 88

H. Lorraine Hilsmier, 88, of Ossian, passed away on Saturday evening, Jan. 5, 2025, at Ossian Health & Rehabilitation Center.

Funeral arrangements are pending with the Thoma/Rich, Lemler Funeral Home in Bluffton.

Social Security payments

(Continued from Page 1)

"This is a big deal," he said. Biden was joined by labor leaders, retirement advocates, and Democratic and Republican lawmakers including the legislation's primary sponsors, Maine Republican Sen. Susan Collins and exiting Ohio Democratic Sen. Sherrod Brown, who received a standing ovation from ceremony attendees.

The Congressional Research Service estimated that in December 2023, there were 745,679 people, about 1% of all Social Security beneficiaries, who had their benefits reduced by the Government Pension Offset. About 2.1 million people, or about 3% of all beneficiaries, were affected by the Windfall Elimination Provision.

The Congressional Budget Office estimated in September that eliminating the Windfall Elimination Provision would boost monthly payments to the affected beneficiaries by an average of \$360 by December 2025. Ending the Government Pension Offset would increase monthly benefits in December 2025 by an average of \$700 for 380,000 recipients getting benefits based on living spouses, according to the CBO. The increase would be an average of \$1,190 for 390,000 or surviving spouses getting a widow or widower benefit.

Those amounts would increase over time with Social Security's regular cost-of-living adjustments.

The change is to payments from January 2024 and beyond, meaning the Social Security Administration would owe back-dated payments. The measure as passed by Congress says the Social Security commissioner "shall

adjust primary insurance amounts to the extent necessary to take into account" changes in the law. It's not immediately clear how this will happen or whether people affected will have to take any action.

Edward Kelly, president of the International Association of Fire Fighters, said firefighters across the country are "excited to see the change — we've righted a 40-year wrong." Kelly said the policy was "far more egregious for surviving spouses of firefighters who paid their own quotas into Social Security but were victimized by the government pension system."

The IAFF has roughly 320,000 members, which does not include hundreds of thousands of retirees who will benefit from the change.

"Now firefighters who get paid very little can now afford to actually retire," Kelly said.

Brown, who as an Ohio senator pushed for the proposal for years, lost his reelection bid in November. Lee Saunders, president of the American Federation of State, County and Municipal Employees labor union, thanked Brown for his advocacy.

"Over two million public service workers will finally be able to access the Social Security benefits they spent their careers paying into," Saunders said in a statement. "Many will finally be able to enjoy retirement after a lifetime of service."

National Education Association President Becky Pringle said the law is "a historic victory that will improve the lives of educators, first responders, postal workers and others who dedicate their lives to public service in their communities."

And while some Republicans such as Collins supported the legislation, others, including Sens. John Thune of South Dakota, Rand Paul of Kentucky and Thom Tillis of North Carolina, voted against it. "We caved to the pressure of the moment instead of doing this on a sustainable basis," Tillis told The Associated Press last month.

Still, Republican supporters of the bill said there was a rare opportunity to address what they described as an unfair section of federal law that hurts public service retirees.

The future of Social Security has become a top political issue and was a major point of contention in the 2024 election. About 72.5 million people, including retirees, disabled people and children, receive Social Security benefits.

The policy changes from the new law will heap more administrative work on the Social Security Administration, which is already at its lowest staffing level in decades. The agency, currently under a hiring freeze, has a staff of about 56,645 — the lowest level in over 50 years even as it serves more people than ever.

The annual Social Security and Medicare trustees report released last May said the program's trust fund will be unable to pay full benefits beginning in 2035. The new law will hasten the program's insolvency date by about half a year.

Along with ratifying the Social Security Fairness Act, earlier in his presidency Biden signed the Butch Lewis Act into law, which saved the retirement pensions of two million union workers.

TikTok creators left in limbo awaiting decision on potential ban

By JONATHAN LANDRUM JR. and HALELUYA HADERO  
Associated Press

The fate of TikTok is keeping creators and small business owners in anxious limbo as they await a decision from the Supreme Court that could uphold their livelihoods. On Jan. 10, the court will hear arguments on a law requiring TikTok to break ties with its Chinese-based parent company, ByteDance, or face a U.S. ban. For creators, the TikTok doomsday scenarios are nothing new since President-elect Donald Trump first tried to ban the platform through executive order during his first term. But despite Trump's recent statements indicating he now wants TikTok to stick around, the prospect of a ban has never been as immediate as it is now with the Supreme Court serving as the final arbiter.

If the government prevails as it did in a lower court, TikTok says it would shut down its U.S. platform by Jan. 19, leaving creators scrambling to redefine their futures.

"A lot of my other creative friends, we're all like freaking out. But I'm staying calm," said Gillian Johnson, who benefited financially from TikTok's live feature and rewards program, which helped creators generate higher revenue potential by posting high-quality original content.

The 22-year-old filmmaker and recent college graduate uses her TikTok earnings to help fund her equipment for projects such as camera lens and editing software for her short films "Gambit" and "Awaken! My Neighbor." Johnson said the idea of TikTok going away is "hard to accept."

Many creators have taken to TikTok to voice their frustrations, grappling with the possibility that the platform they've invested so much in could soon disappear. Online communities risk being disrupted, and the economic fallout could especially be devastating for those who mainly depend on TikTok and have left full-time jobs to build careers and incomes around their

content. For some, the uncertainty has led them to question whether to continue creating content at all, according to Johnson, who says she knows creators who have been thinking about quitting. But Niela Bartoli, the vice president of sales at The Influencer Marketing Factory, said the creators she has interacted with have not been too worried since news about a potential TikTok ban has come up repeatedly over the years, and then died down.

"I believe a good chunk think it is not going to happen," said Bartoli, whose agency works to pair influencers and brands.

It's unclear how quickly the Supreme Court will issue a decision. But the court could act swiftly to block the law from going into effect if at least five of the nine justices deem it unconstitutional.

Trump, for his part, has already asked the justices to put a pause on the ban so he could weigh in after he takes office. In a brief — written by his pick for solicitor general — Trump called the First Amendment implications of a TikTok ban "sweeping and troubling" and said he wants a "negotiated resolution" to the issue, something the Biden administration had pursued to no avail.

While waiting for the dust to settle in Washington, some creators are exploring alternatives ways to promote themselves or their business, encouraging users to follow them on other social media platforms or are investing more time producing non-TikTok content. Johnson says she is

already strategizing her next move and exploring alternative opportunities. While she hasn't found a place quite like TikTok, she's begun to spend more of her time on other platforms, such as Instagram and YouTube, both of whom are expected to benefit financially if TikTok vanishes.

According to a report by Goldman Sachs, the so-called creator economy, which has been fueled in part by TikTok, could be worth \$480 billion by 2027.

Because the opportunity to monetize content exists across a range of platforms, a vast amount of creators have already diversified their social media presence. However, many TikTok creators have credited the platform — and its algorithm — with giving them a type of exposure they did not receive on other platforms. Some say it has also boosted and provided opportunities for creators of color and those from other marginalized groups.

Despite fears about the fate of TikTok, industry analysts note creators are generally avoiding making any big changes, like abandoning platform, until something actually happens.

"I'm anxious but also trying to be hopeful in a weird way," said Brandon Hurst, who credits TikTok with rescuing his business from obscurity and propelling it into rapid growth.

A year after joining TikTok, the 30-year-old Hurst, who sells plants, said his sales doubled, outpacing the traction he'd struggled

to gain on Instagram. He built his clientele through the live feature on TikTok, which has helped him sell more than 77,000 plants. The business has thrived so much that he says he now employs five people, including his husband and mom.

"For me, this has been my sole way of doing business," Hurst said.

Billion Dollar Boy, a New York-based influencer marketing agency, has advised creators to download all of their TikTok content into a personal portfolio, which is especially important for those who post primarily on the platform, said Edward East, the agency's founder and group CEO. This can help them quickly build their audiences elsewhere. Plus it can serve as a resume for brands who might want to partner with them for product advertisements, East said.

But until the deadline of Jan. 19 comes around, East said creators should continue to post regularly on TikTok, which has 170 million monthly U.S. users and remains highly effective in reaching audiences.

Financial Focus

PSA: Is buying a home always the right move?

It's widely thought that home ownership is a key to building wealth — but is it? And should you consistently make sacrifices to buy your own home?

To begin with, owning a home can be helpful in building wealth, but it's not necessarily essential. Building equity in a home has value, but if you are relatively young and part of a single- or dual-income family, you may have other priorities, such as paying off student loans, reducing other debts, paying for childcare, meeting health care costs and even saving for retirement.

With all these expenses, you might not be able to take on a big mortgage, along with real estate taxes, homeowners' insurance and the inevitable repairs that come with owning a home.

This doesn't mean that you can never become a homeowner. If you would still like to own a home someday, you could start saving for a down payment, keeping the money in a liquid, low-risk account. Just as importantly, though, you should plan on how owning a home can fit into your budget and how it will affect your cash flow. If you can manage it, you may indeed find that there's no place like home.

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## Don't get distracted by universal vouchers

You will likely hear a lot about universal vouchers as legislators return this week. Republicans who support school choice are all lining up to support it.

But I caution you to not be distracted by this effort. Indiana essentially already has universal vouchers, and this final step is actually very small. There are other education policies that do deserve your attention, though.

**How did we get here**  
Lawmakers in 2023

expanded Indiana's voucher program, which provides thousands of dollars to pay private school tuition, by raising the income ceiling to 400% of the amount required for a student to qualify for the federal free or reduced-price lunch program, equal to about \$220,000.

At the time, we quoted Betsy Wiley, president and CEO of the Institute for Quality Education, as saying early number-crunching showed that only 3.5% of Hoosier families with school-aged kids would not qualify for vouchers under the new income limits.

"We would say it's universal," Wiley told the Indiana Capital Chronicle.

Lawmakers use the 400% of reduced lunch threshold, while other entitlement programs in the state use federal poverty level to determine eligibility. The current eligibility guidelines equate to about 740% of the federal poverty level.

So, when you hear universal vouchers, they mean they will remove all income eligibility. The richest of the rich will now get state dollars to send their children to a private school. It will cost the state more. Though, given the behemoth price tag of the program already — about \$600 million in fiscal year 2025 — it's not much.

### More important debates

I believe there are more important debates to focus on for education stakeholders, starting with how much money is put toward tuition support for traditional public schools.

Every budget in recent years has spent more on education, and Republicans often ask Democrats what amount will be enough. In fiscal year 2025, the estimate for tuition support is \$9 billion.

I don't know what that amount is, but I do know that schools face rising costs every year so there isn't likely a magic number. And teachers expect a raise each year to care for their own families.

A good beginning would be to give schools funding increases that exceed inflation. That hasn't been the case in some recent years. And it will be very hard to do this year as Indiana's tax revenues are expected to grow in the first year but remain flat in the second year.

Another key focus should be properly funding Indiana's pre-K program. Lawmakers expanded it statewide but didn't add funding to the pot. That has contributed to a waitlist for the program — though officials said last month a waitlist would have occurred even without expanded eligibility.

And did I mention that the eligibility for that program is limited to 150% of the federal poverty level? That's about \$46,800 for a family of four. If that's not an inequity compared to vouchers, I don't know what is.

Private school vouchers are a way of life in Indiana and aren't going anywhere. It's time for opponents to focus on other policy decisions that will help children in public schools. I gave you a few to begin with.

*Niki Kelly is the editor of the Indiana Capital Chronicle, a non-profit newsroom. nkelly@indianacapitalchronicle.com*



Niki Kelly

## Hoosier Opinions



## Clip this 'Are you better off?' column and save

INDIANAPOLIS — In 1980, Republican presidential nominee Ronald Reagan posed this blunt question during a debate with President Jimmy Carter: "Are you better off than you were four years ago?"

It is an enduring query, reprised just about every four years from every presidential challenger, including Republican Donald Trump this past fall on his way to a victory over Democratic Vice President Kamala Harris.

So this is a column for the future. If you're reading this in a newspaper, clip and save. If you're on the State Affairs website, bookmark this entry, because this question will almost certainly be posed once again in 2028.

According to the research website GIS, the U.S. jobless rate when Trump entered the White House in 2017 was 4.7%. It decreased to 3.5% before the COVID-19 pandemic, and peaked at 14.9% in April 2020. When Joe Biden took office in January 2021, the unemployment rate was 6.4%; it has gradually declined to the low of 3.4% in early 2023. In July 2024, the jobless rate stood at 4.3%.

In Indiana, the jobless rate stood at 4.6% in January 2017, skyrocketed to 16.8% in April 2020 during the pandemic, and then receded to 2.9% in February 2022. It stood at 4.4% in October 2024.

Indiana had 141,000 unfilled jobs in September 2024, according to the Bureau of Labor Statistics. According to JobTest.org, Indiana had 78 workers for every 100 jobs available. Hoosier companies had 37,000 fewer workers compared to what would be needed for full employment.

There were 8.2 million open jobs in the United States last summer, and only 7.1 million unemployed workers.

Indiana is one of the most manufacturing intensive states. "One of the brightest spots in the economy has been the strong surge in corporate investments, particularly in manufacturing facilities," observed economist Steve Rattner. "The latter was substantially stimulated by two major pieces of legislation passed during the Biden administration. The inaccurately titled Inflation Reduction Act offered tax credits and other assistance for climate-friendly energy projects while the CHIPS and Science Act allocated nearly \$40 billion to stimulate production of semiconductors in the United States. Investment in other areas, particularly relating to technology and artificial intelligence, has also been increasing rapidly, a promising sign for future economic growth."

Manufacturing construction has crossed the \$22 billion nationally threshold since Sen. Todd Young's CHIPS and Science Act passed in 2022 (with little support from the Indiana GOP congressional delegation) and was signed by President Biden. In 2020, manufacturing construction stood at less than half that amount in the U.S.

"Since 2022, eight companies have announced plans to establish semiconductor manufacturing plants here, committing to invest more than \$6 billion and create more than 2,100 new high-skilled, high-paying

jobs for Hoosiers," according to the Indiana Economic Development Corporation. Indiana is now home to a new, 10-acre microelectronics campus — WestGate One — a public-private development near the Naval Surface Warfare Center, and the state landed a new federal microelectronics hub designation through the CHIPS and Science Act, bringing \$32.9 million in funding in the first year for the Silicon Crossroads Microelectronics Commons Hub.

According to the Indiana University Kelley School of Business, Indiana's Gross Domestic Product in 2024 was projected to be \$416.4 billion, which is a 2.3% increase from

2023. Real GDP annual rate change was 3.9% for Indiana, compared to 2.5% in Ohio, 2.9% in Michigan, 2.0% in Illinois and 4.0% in Kentucky.

Indiana's GDP is expected to be 2.9% in 2025, according to IU researchers. "We expect a slowdown in employment growth, matching that in the pre-pandemic period," said Carol Rogers, director of the Indiana Business Research Center. "Income growth slows slightly during the middle half of our forecast, but then stabilizes. Both employment and income fall short of what we expect at the national level."

Indiana's personal income went up at an annual rate of 1.8%, compared to 3.2% nationally, 3.5% in Kentucky, 3% in Ohio, 2.9% in Michigan and 2.6% in Illinois.

Voters returned Trump to the White House largely due to two issues: Inflation and immigration.

According to GIS, inflation under President Biden rose from 1.4% in January 2021 to 9.1% in June 2022, after which it declined to 3% in June 2024. During the same period, the money supply rose by "just" 10% in nominal terms and interest rates shot up to 5.5%.

"The public at large was not pleased," the GIS analysis observes. "Households and many small businesses were heavily indebted after the Trump years and, therefore, were severely hit by the rise in interest rates in the Biden years. Inflation also hit purchasing power since wages failed to catch up with rising prices. Last but not least, Washington gave the impression that the authorities were not in control. First, the administration claimed that inflation was transitory, then they said they would bring it back to about 2% by the end of 2023. Finally, it stopped announcing specific targets and deadlines."

President-elect Trump has vowed to install high tariffs on China and America's key trading partners in neighboring Canada and Mexico. Trump has also signaled a widespread effort to deport up to 15 million undocumented workers.

How these two issues impact the economy will become one of the enduring legacies of the second Trump presidency, and will provide answers to this enduring political question.

*Howey is a senior writer for Howey Politics Indiana and State Affairs. Find Howey on X @hwypol.*



Brian Howey

## Politicking

## Jimmy Carter's faith



Cal Thomas

When Jimmy Carter began attending the First Baptist Church in Washington after becoming president, I thought it a unique opportunity to better understand his faith. He taught a Sunday School class as he had done for years in his native Plains, Georgia, and I joined it.

Carter was an excellent teacher. He knew the Scriptures well and on one occasion he asked me to teach the class, which was an experience I shall never forget.

After the service, we went downstairs for coffee. There was a basket on the table for people to pay 25 cents for the beverage. Carter reached in his pocket and found no money. He asked wife Rosalynn if she had brought any change. She had not. I said, "How far have we declined when the president of the United States can't pay for coffee?" I gave him a quarter and he laughed.

Years later after he had left the presidency we met at a function and I reminded him of that time in the church basement. He reached in his pocket and this time had a quarter which he handed to me and said, "we're even." I kept that quarter on my desk for years, unable to prove he gave it to me, but we both knew. When Carter announced dur-

ing the 1976 presidential campaign that he was a born-again Christian, most of the media were flummoxed. John Chancellor of NBC News announced that he had looked up the term and "it is nothing new." If he had read the Bible that Carter read he would have known this. Carter's announcement and faithful church attendance attracted many newly energized evangelical voters which helped him defeat Gerald Ford in the November election.

By 1980 most of those voters had abandoned him in favor of Ronald Reagan, not because they necessarily doubted Carter's declaration of his faith, but because they disagreed with his application of it. Carter had made Sarah Weddington part of his administration. Weddington was the attorney who argued the Roe vs. Wade case before the Supreme Court, resulting in the overturning of all state election laws restricting the procedure. He also hosted a "White House Conference on Families," which included same-sex couples, anathema to most conservative Christians.

No one should question the sincerity of another person's faith, but its application is fair game for analysis. Mark Tooley of the Institute for Religion and Democracy says Carter's faith was more in line with liberal Protestantism: "Although he

professed admiration for Christian realist Reinhold Niebuhr, Carter's accommodation of foreign adversaries, pseudo-pacifism, undermining of allies, and endless faith in personal diplomacy all more resembled the Religious Left's utopian aspirations. It's appropriate that Carter's controversial UN Ambassador, Andrew Young, whom he removed for prematurely meeting PLO chief Yasir Arafat, later served as president of the National Council of Churches," a theologically and politically liberal organization.

In 1979 at the National Prayer Breakfast in Washington, Roman Catholic Bishop Fulton J. Sheen began his remarks this way: "Fellow sinners." Turning to Carter, he added "and that includes you, Mr. President." Carter laughed along with the audience.

Carter's faithfulness in church attendance inspired many who had given up the practice to return to Sunday worship. He was a man of good character, kindness and other characteristics Scripture calls "fruits of the spirit." Whether you agreed with its application or not (and his focus on human rights while president and helping build houses for the poor after leaving office were in line with the commands of Jesus), his faith was genuine.

He also paid his debts. The quarter he gave me proves it.

*tcaeditors@tribpub.com*

## Who's Who

*A continuing series on how to contact government officials*

Here's how to contact local State Legislators:

**State Senator Travis Holdman (R).** He serves all of Wells County as part of the 19th Senate District. Toll-free: (800) 382-9467. Direct: (317) 232-9400. Web page: [www.in.gov/S19](http://www.in.gov/S19) E-mail: [Senator.Holdman@iga.in.gov](mailto:Senator.Holdman@iga.in.gov)

**Rep. Matt Lehman (R).** He represents the majority of Wells County as part of the 79th House District: Nottingham, Harrison, Lancaster townships and the portion of Jefferson Township east of Ind. 1, including all of incorporated Ossian. Toll free: (800) 382-9841, Direct: (317) 232-9677. Web page: [www.in.gov/H79](http://www.in.gov/H79). E-mail: [H79@in.gov](mailto:H79@in.gov)

**Rep. Lorissa Sweet (R).** She represents all of Liberty, Union and Rockcreek townships and the portion of Jefferson Township west of Ind. 1, excluding incorporated portions of Ossian, as part of House District 50. Toll free: (800) 382-9841. Direct line: (317) 232-9651. Web page: [www.in.gov/H50](http://www.in.gov/H50). E-mail: [H50@in.gov](mailto:H50@in.gov)

### Legislature Online Information:

The Indiana General Assembly home page: [iga.in.gov](http://iga.in.gov)

## Today in History

**By The Associated Press**

Today is Monday, Jan. 6, the sixth day of 2025. There are 359 days left in the year.

Today in history: On Jan. 6, 2021, supporters of President Donald Trump, fueled by his claims of a stolen election, assaulted police and smashed their way into the Capitol to interrupt the

certification of Democrat Joe Biden's victory, forcing lawmakers into hiding. A Trump supporter, Ashli Babbitt, was shot and killed by a police officer as she tried to breach a barricaded doorway inside the Capitol. Congress reconvened hours later on Jan. 6 to finish certifying the election result.

## The News-Banner

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*Opinions expressed on this page do not necessarily represent the views of this newspaper.*

# Events at the Creative Arts Council of Wells County

428 S. Oak Street in Bluffton  
260-824-5222  
www.wellscocreativearts.com  
creativeartscouncil@gmail.com  
Facebook: www.facebook.com/wellscocreativearts  
Instagram: @creativeartscouncil  
Creative Arts office hours:  
Monday – Thursday 9 AM to 4 PM, Friday (by appointment only)  
**Creative Arts Dance Academy**  
**NEW Dance classes**  
**January and February**  
· Adult Continuing Tap – 6 weeks beginning Jan. 11 – Saturdays from 1:00 to 1:45 p.m.- \$40  
· Adult Beginning Tap (ages 18+) – 6 weeks beginning Jan. 11 – Saturdays from 1:45 to 2:30 p.m.- \$40  
· Pre-Teen Lyrical Dance (ages 8-11) – 4 weeks beginning Jan. 9 – Thursdays from 6:30 to 7:15 p.m.- \$30  
· Lyrical Dance (ages 12-18) – 4 weeks beginning Jan. 9 – Thursdays from 7:15 to 8:00 p.m.- \$30  
· Pre-Teen Beginning Jazz (ages 8-11) – 4 weeks beginning Feb. 6-

Thursdays from 6:30 to 7:15 p.m.- \$30  
· Teen Beginning Jazz (ages 12-18) - 4 weeks beginning Feb 6 – Thursdays from 7:15 to 8:00 p.m.- \$30  
Registration: <https://www.wellscocreativearts.com/why-choose-us>  
**Creative Arts Theater**  
**Creative Arts 24/25 Theater season has been announced:**  
· “Joseph and the Amazing Technicolor Dreamcoat” – March 6-8  
· Disney Newsies JR – June 13-14  
· Disney Artistocats Kids – June 27-28  
Admission: \$15.00 per person sold through ArtsTix – (260) 422-4226  
Auditorium: 428 S Oak Street, Bluffton, IN 46714  
**“Joseph and the Amazing Technicolor Dreamcoat” presented by Creative Arts Theater**  
· One of the most enduring



shows of all time, Joseph and the Amazing Technicolor Dreamcoat is a reimagining of the Biblical story of Joseph, his father Jacob, eleven brothers and the coat of many colors. Told entirely through song with the help of a main character Narrator, the musical follows preferred son Joseph. After being sold into slavery by his brothers, he ingratiates himself with Egyptian noble Potiphar, but ends up in jail after refusing the amorous advances of Potiphar’s wife. While imprisoned, Joseph discov-

ers his ability to interpret dreams, and he soon finds himself in front of the mighty but troubled, Elvis-inspired, Pharaoh. Joseph’s solution to Egypt’s famine elevates him to Pharaoh’s right-hand man and reunites him with his family. Run Time: 2 hours and 15 minutes Appropriate for all audiences.  
· Performances: March 6-8  
· Tickets (\$15) on sale through Artstix at <https://tickets.artstix.org/TheatreManager/1/tmEvent/tmEvent4229.html> or by calling (260) 422-4226, Monday-Friday; 12 to 6 p.m. or Saturday; 12 to 4 p.m.  
Auditorium, 428 S Oak St, Bluffton  
**Creative Arts School of Music**  
· Voice Lessons with Lynne Niermeyer, Tuesday afternoon/evenings, \$30/half hour lesson  
· Guitar Lessons with Mike Needler, Tuesday afternoon/evenings, \$35/half hour lessons  
For more information regarding the music lessons above, please call the office at (260) 824-5222

for lesson times/availability.  
**Ongoing Activities**  
**Creative Crew:** Tuesdays from 8:30 a.m.-12:30 p.m.: All forms of creativity welcome: painting, drawing, needlework and more... spend the morning working on your craft and socialize with other artists. Enter Door 1 or Door 10 at Life Community Church, the creative crew meets in the cafe  
**Readers’ Brown Bag Luncheon:** Meeting the last Tuesday of the month at noon at Life Community Church, enter door 10. All readers are welcome. Feel free to call the office for more information.  
\*\*\*Important Scheduling Note: Changes can occur after the Creative Happenings column has been published. Please confirm dates and times before planning to participate in programs and activities\*\*\*  
Creative Arts Council activities are supported by memberships, sponsors and grants from funders including Arts United, a regional agency; the Indiana Arts Commission, a state agency; and the National Endowment for the Arts, a national agency.

## Zanesville News

by Melba Edwards

As I write this column it is the last day of 2024. The past week has been filled with many affairs with lots and lots of food!  
Please keep all the sick in your prayers as there are many around this area. Also be very careful and stay healthy.  
Christmas Eve we spent the evening with Leon and Tammy at their new and lovely residence in Ossian and grandsons Shane and Skip Edwards and their wives and four

great grandsons and two great granddaughters.  
Christmas Day we stopped at son Jeremiah’s to see all the many presents that Santa brought and to enjoy the excitement of the younger ones. There was probably 20 foot of counter tops filled with food!  
We continued on to spend Christmas evening in Decatur with grandson Brice Bennett and his wife Melissa and their three

sons and a daughter and more delicious food!  
On Friday I had appointments for all kinds of test at the hospital. Since when do you have to have tests at Christmas time? And why did I have to give up coffee and chocolate for two days before? The tests are over but I will not know the results for a few days. May have to have a valve job and I don’t mean on my car! That would probably

be a lot cheaper.  
We have now finished with Sunday dinner at The Pancake House in Markle with daughter Jenny and son-in-law Rick and their family as Andrew, his wife and daughter are here from Kansas City and daughter Amy and her son Wes are here from Indianapolis. When we finished eating, we spent more family time wandering through the Markle Antique Mall.



### Norwell ICE Spotlight award

Shae Brooks



Senior Shae Brooks has been selected to receive the Norwell High School Internship Spotlight award. She has been doing her experience at Hott Family Dentistry of Bluffton with dental hygienist Marci Lockwood. Shae is the daughter of Tyson and Rebeka Brooks of Craigville.  
Through the semester, Shae has observed a great deal of dental hygiene protocol. She has learned how important sanitation and sterilization is in a dental environment. She has also learned about patient education so she can answer various questions asked by the customers.  
Upon graduation, Shae plans to attend Indiana University at Fort Wayne to study dental hygiene.

Shae Brooks



**Parlor City Cabinetry to sponsor**  
Among the sponsors of the Wells Community Boys & Girls Club “Making a Difference Banquet,” to be held on Jan. 20th at the club, will be the Parlor City Cabinetry, represented by John Stauffer and Nathan Stauffer, both in the center. At left is Nick Huffman, club board member, and at the right is Vicki Bell, club director. (Photo provided)

### Miller named to President’s List at Northwest Ohio

The University of Northwestern Ohio is proud to acknowledge that Kammy A. Miller of Warren has made the President’s List for Fall Quarter 2024 in the College of Business. Full and part-time students must receive a grade point average of 4.0 to be named to the President’s List.

### Sunday musical programs at Allen County Public Library

On Jan. 19, at 2 p.m. the program will feature the Save Latchaw Sextet, a jazz adventure with elements of rock, funk, world music and beyond.  
The Feb. 9th, 2 p.m. program will feature the West Central Quartet with some jazz standards, classic and contemporary pop music.

### Wagon Wheel summer productions

Productions for the summer season at Wagon Wheel Center for the Arts have been announced.  
To arrange for tickets check out wagonwheelcenter.org.  
**2025 Summer Season**  
**Joseph & the Amazing Technicolor Dreamcoat:** June 5-14; **South Pacific:** June 19-28; **Sister Act:** July 3-12; **Steel Magnolias:** July 17-26; **Grease:** July 31-Aug. 9  
Tickets are on sale through Sept. 30 with season tickets priced at \$195 Information at wagonwheel.org or at 866-823-2618.

## Special Feature

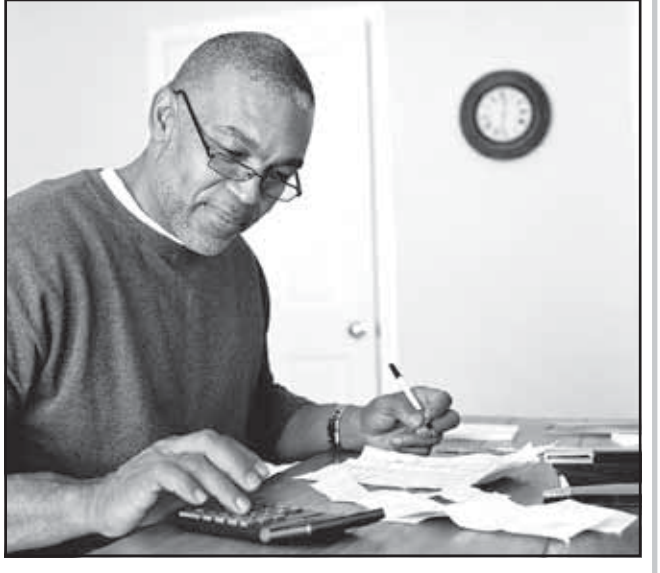
# Your MONEY

# Your TAXES



### Surprising hidden costs of home ownership

A home is the most expensive purchase many people ever make. Buyers understand that certain costs come with home ownership. However, some of the costs associated with home ownership can catch even the most savvy savers off-guard. And in recent years, those extra costs have been surging.  
The following are some of the unexpected expenses that come with living the homeowner dream.  
• **Property taxes:** Depending on where you live, property taxes can comprise a large portion of monthly expenses. Some people pay their property taxes separate from their mortgage payments. Others wrap the tax burden into their mortgage bill. Either way, Business Insider reports that New Jersey currently has the highest effective property tax rate in the United States, with a median Garden State property tax bill at \$9,000 annually. The lowest property tax rate is found in Hawaii, and the average homeowner there pays only \$2,000 in property taxes annually. Zoocasa reports that annual property taxes in Canada can cost anywhere from \$2,500 to \$10,000 depending on the province’s property tax rate and average cost of homes.  
• **Home insurance:** CNN Business reports that home insurance premiums have surged in recent years, in large part due to extreme weather. In the U.S., insurance rates jumped 11.3 percent nationally last year, according to S&P Global. Severe storms, including hurricanes and wildfires, cost homeowners insurance agencies nearly \$101.3 billion last year, and those losses have been passed on to policy holders through higher prices.  
• **Mortgage insurance:** Many people do not have the standard 20 percent down payment necessary to buy a home. To circumvent this, lenders will require borrowers to take out mortgage insurance, also called PMI, to offset their risk. Credit Karma says PMI depends on factors such as down payment and borrowers’ credit scores, but typically it’s around 0.2 to 2 percent of the loan amount per year. You can remove PMI from your monthly payment once you have 20 percent equity in your home.  
• **Maintenance:** Even a brand new home will require some measure of maintenance and routine upkeep. Bankrate indicates one of the biggest costs of owning a home is maintenance, coming in at roughly \$3,018 a year and an additional \$3,300 for improvements. Lawn care, home cleaning, pest prevention, replacing smoke alarms



and batteries, roof repair, and clearing rain gutters are some of those costs.  
• **HOA and CDD fees:** Some communities impose homeowners association fees on those who live within the neighborhood. Such fees cover items like maintenance in and around the community and snow removal. A Community Development District Fee is imposed by the developer of a neighborhood or subdivision to finance the cost of amenities in a neighborhood. Homeowners should be aware of these fees before buying in an HOA community.  
Apart from these expenses, annual utility payments can be quite expensive. Utilizing utility plans that offer a fixed cost per month can help homeowners budget for utility expenses more readily.  
Home ownership can be costly. Buyers would be wise to familiarize themselves with some of the hidden costs of owning a home prior to purchasing one of their own.

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# New Orleans mourns victims

(Continued from Page 1)

President Joe Biden planned to travel to New Orleans with first lady Jill Biden on Monday to “grieve with the families and community members impacted by the tragic attack.”

Authorities on Friday continued investigating the attack, including Jabbar’s motives. The FBI concluded he acted alone.

Jabbar proclaimed his support for the Islamic State militant group in online videos posted hours before he struck. It was the deadliest IS-inspired assault on U.S. soil in years, laying bare what federal officials have warned is a resurgent international terrorism threat.

He reserved the vehicle used in the attack more than six weeks earlier, on Nov. 14, according to law enforcement officials who spoke to The Associated Press on the condition of anonymity because they were not authorized to speak publicly.

Jabbar had suspected bomb-making materials at his Houston home, which contained a workbench in the garage and hazardous materials believed to have been used to make explosive devices, officials familiar with a search conducted there said.

Authorities found crude bombs in the neighborhood of the attack in an apparent attempt to cause more carnage. Two improvised explosive devices left in coolers several blocks apart were rendered safe at the scene. Other devices were determined to be nonfunctional. Jabbar purchased a cooler in Vidor, Texas, hours before the attack and gun oil from a store in Sulphur, Louisiana, investigators said.

Investigators searching Jabbar’s rental truck found a transmitter intended to trigger the two bombs, the FBI said in a statement Friday, adding that there were bomb-making materials at the New Orleans home he rented. Jabbar tried to burn down the house by setting a small fire in a hallway with accelerants but the flames burned out before firefighters arrived.

Jabbar exited the crashed truck wearing a ballistic vest and helmet and fired at police, wounding at least two officers before he was fatally shot by police. New Orleans police declined to say Friday how many shots were fired by Jabbar and the officers or whether any bystanders may have been hit, citing the active investigation.

## Man behind New Orleans attack, recorded prior visits with smart glasses

NEW ORLEANS (AP) — The man responsible for the truck attack in New Orleans on New Year’s Day that killed 14 people visited the city twice before and recorded video of the French Quarter with Meta smart glasses, an FBI official said Sunday.

Shamsud-Din Jabbar also traveled to Cairo and Canada before the attack although it was not yet clear whether those trips were connected to the attack, Deputy Assistant Director Christopher Raia said at a news conference. Federal officials believe Jabbar, a U.S. citizen and former U.S. Army soldier, was inspired by the Islamic State militant group to carry out the attack.

Police fatally shot Jabbar, 42, during an exchange of gunfire at the scene of the deadly crash of the rented pickup truck on Bourbon Street, famous worldwide for its festive vibes in New Orleans’ historic French Quarter.

Federal investigators so far believe Jabbar acted alone, but are continuing to explore his contacts.

“All investigative details and evidence that we have now still support that Jabbar acted alone here in New Orleans,” said Raia. “We have not seen any indications of an accomplice in the United States, but we are still looking into potential associates in the U.S. and outside of our borders.”

Lyonel Myrthil, FBI special agent in charge of the New Orleans Field Office, said Jabbar traveled to Cairo in the summer of 2023 and then to the Canadian province of Ontario a few days later.

Suspect recorded video with smart glasses while plotting attack, the FBI says

Jabbar had also traveled to New Orleans twice in the months preceding the attack, first in October and again in November. On Oct. 31, Myrthil said Jabbar used glasses from Meta, the parent company of Facebook, to record video as he rode through the French Quarter on a bicycle as “he plotted this hideous attack.” He said Jabbar was also in New Orleans on Nov. 10.

He also wore the glasses capable of livestreaming during the attack, but Myrthil said Jabbar did not activate them.

When asked about the glasses, a Meta spokesperson declined comment to The Associated Press.

The FBI released Jabbar’s recorded video from the planning trip to New Orleans as

well as video showing him placing two containers with explosive devices in the French Quarter at around 2 a.m. shortly before the attack. One of the containers, a cooler, was moved a block away by someone uninvolved with the attack, officials said.

Joshua Jackson, New Orleans special agent in charge, said Jabbar privately purchased a semiautomatic rifle on Nov. 19 from an individual in a legal transaction in Arlington, Texas.

### Security a prime concern ahead of other major events

Police have used vehicles and barricades to block traffic at Bourbon and Canal streets since. Other law enforcement agencies helped city officers provide extra security, said Reese Harper, a New Orleans police spokesperson.

The first parade of the Carnival season leading up to Mardi Gras in March is scheduled Monday evening. New Orleans also will host the Super Bowl on Feb. 9.

In a previous effort to protect the French Quarter, the city installed steel columns known as bollards to restrict vehicle access to Bourbon Street. The posts normally retract to allow deliveries to bars and restaurants. But they stopped working reliably after being gummed up by Mardi Gras beads, beer and other detritus.

When New Year’s Eve arrived, the bollards were gone. New Orleans Mayor LaToya Cantrell acknowledged the city remains uncertain as to whether the new bollards it is installing in the French Quarter would be able to stop a similar vehicle attack.

“The thorough assessment that I am asking for will determine whether they are strong enough,” Cantrell said. “I can’t say with surety that’s the case but an expert will be able to do so, and we’ll respond accordingly.” Cantrell said she requested that Homeland Security upgrade Mardi Gras to the highest Special Event Assessment Rating to receive more federal support for security and risk assessments.

President Joe Biden planned to travel to New Orleans with first lady Jill Biden on Monday to “grieve with the families and community members impacted by the tragic attack.”

After signing the Social Security Fairness Act, Biden was asked Sunday by journalists what his message would be to the families he

will meet. He responded, “I’ve been there. There’s nothing you can really say to somebody that’s just had such a tragic loss, my message is going to be personal if I get to get them alone.”

The two explosive devices that Jabbar placed were recovered by federal officials undetonated. ATF Special Agent in Charge Joshua Jackson credited New Orleans police for responding quickly before the devices could be set off. He said both were equipped with receivers and a transmitter was recovered in Jabbar’s truck.

Jabbar exited the crashed truck wearing a ballistic vest and helmet and fired at police, wounding at least two officers before he was fatally shot.

Bomb-making materials were found at Jabbar’s home. Jackson said Jabbar appeared to have used a chemical compound known as RDX, which he said is commonly available in the U.S. He said field tests found RDX at Jabbar’s Houston home and they are conducting further tests on similar materials found at the New Orleans rental home.

Jabbar tried to burn down the rental house by setting a small fire in a hallway but the flames went out before firefighters arrived.

### Suspect proclaims support for Islamic State group

Jabbar proclaimed support for the Islamic State militant group in online videos posted hours before he struck. It was the deadliest IS-inspired assault on U.S. soil in years, laying bare what federal officials have warned is a resurgent international terrorism threat.

Homeland Security Secretary Alejandro Mayorkas told ABC’s “This Week with George Stephanopoulos” that the country faces “not only the persistent threat of foreign terrorism” but “a significant increase in what we term homegrown violent extremism” in recent years.

The attack has prompted security concerns elsewhere in the nation. In California, for instance, military officials announced via online platform X that access has been tightened to Camp Pendleton, the largest Marine base on the West Coast with tens of thousands of active-duty service members. The announcement said all IDs are being checked for base entry, a “trusted travel program” is being suspended and random inspections will be carried out.

Stella Cziment, who heads the city’s civilian-run Office of the Independent Police Monitor, said investigators are working to account for “every single bullet that was fired” and whether any of them struck bystanders.

The attack killed an 18-year-old

aspiring nurse, a single mother, a father of two and a former Princeton University football star, among others.

The New Orleans coroner’s office has identified 13 of the 14 victims, with the youngest listed as 18 and the oldest 63. Most of the

victims were in their 20s. One was a British citizen, 31-year-old Edward Pettifer of west London, according to London’s Metropolitan Police.

British media reported Pettifer was the stepson of Tiggy Legge-Bourke, who was the nanny for Prince William and Prince Harry

between 1993 and 1999, which included the time after the death of their mother, Princess Diana.

At the vigil on Saturday, family members identified Tasha Polk, a mother and nursing assistant in her 40s, as the final victim of the attack.

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## Tigers get red-hot after slow first quarter, top Panthers



Declan Grieser (right) drives to the basket as Lakewood Park's Curtis Born slaps Grieser's arm in the second quarter Saturday at The Tiger Den. (Photo by Glen Werling)

By RYAN WALKER

For three quarters, Bluffton was the much better team over Lakewood Park Saturday night.

The Tigers (5-3) got right back on track after losing two in a row, defeating the visiting Panthers (2-6) by a wide margin of 71-40.

Of course, that one quarter was the first quarter, where Lakewood Park came out swinging. It splashed four of its six total threes for the game in that opening bout. Bluffton was just trying to get its feet wet.

If it hadn't been for Ben Maggard's three-pointer and Marshall Gerber's bucket in the final minute and change, the Tigers could have been down 19-7 at the end of the first. But the quick run may have been what the team needed to have some confidence for the rest of the game.

"I thought (Lakewood Park) played pretty well — you've got to give them credit," Bluffton head coach Craig Teagle said. "They hit some threes. They had a couple kids hit that aren't great three-point shooters, but knocked them in. Our game plan was (to) try to keep the ball out of (leading scorer and rebounder Avery MacFarlane's) hands, so I may have over-gameplanned it and I got our kids so worried about the inside that we gave up some open shots."

The Panthers went 6-9 from the floor in the period, but that hot hand cindered to ice cold for the rest of the game.

Maggard hit his second three 10 seconds into the second quarter and was met by a Panther three by Davi Freitas on the next possession; but Cameron Williams responded with one of his own. Then, the Tigers went on a tear.

Bluffton slashed through an 8-0 run, briefly interrupted by a Freitas bucket, then resumed for a 9-2 stretch. Declan Grieser scored nine points in a row for Bluffton at one point that included a layup to officially take the lead for good at the 4:21 mark.

In total for the second quarter, Bluffton scored 25 points to Lakewood's 11 and took a 37-30 lead heading into halftime.

The Tigers aren't known, nor do they want to be known, for their three-point shooting. Grieser, Kaleb Green and Maggard are the forwards that help orchestrate

Teagle's offense in the paint. But when they hit four threes in the second quarter that gained ground and eventually took the lead, the Tigers couldn't help it.

"I thought we had post position, we just didn't go there," Teagle said. "I thought we relied on the three a little bit too much, but we were hitting it — I admit that — but we always want to go to the post to size them up and then go outside."

The second half was a good mixture of three-point baskets, two-point baskets and transition points — not to mention stellar defense.

That 19-12 spread in the first quarter seemed ancient, as Bluffton crushed Lakewood Park over the next 16 minutes. The Tigers scored 12 in the third quarter and picked up a big fourth with 22 points. Marshall Gerber continued to feast from beyond the arc, making four threes (one in each quarter) and finished with 14 points. Greiser made it to the free throw line and sprinted down the floor on numerous occasions for twos and finished with 25 points.

More impressively, Bluffton's defense allowed only three shots made from its opposition in the second half and zero in the fourth quarter. The final spread in the second half became 34-10.

**A big night for Grieser and Gerber.**

The Grieser and Gerber had a great offense night for the Tigers.

Greiser has played the forward role as his graduated counterpart Tucker Jenkins did last season. Despite being 6', Greiser has been a pain to guard as he delivers high points and rebounds totals.

"Declan just plays harder or faster than the guy playing or guarding him," Teagle said. "The points he got tonight, eight might have been in transition just beating the guy down the court, and that's helped a lot this year."

On the other hand, Gerber has been one of Bluffton's better defenders and more reliable players for Teagle. He's an added bonus any time he can score. Saturday night, his 14 points and four threes were impactful for the Tigers in a big way to combine with his defense. His coach was very pleased, to say the least.

(Continued on Page A2)

## No. 8 3A Braves hold off No. 8 2A Tigers in hoops

By RICK SPRUNGER

DECATUR — Turnovers and a poor start led to Bluffton's demise at Bellmont Saturday night.

The Tigers dropped a 53-47 game to the high-flying Braves in a highly anticipated cross-class battle between regional powers.

Bluffton, ranked No. 8 in Class 2A, saw its 11-game winning streak snapped and fell to 13-2 on the season; Bellmont, ranked No. 8 in Class 3A, improved to 14-1.

Bluffton came out of the gate flat. The Tigers missed nine of their first 10 shots while committing six turnovers and fell into an early 10-2 hole.

"They out-toughed us," said a frustrated Bluffton coach Doug Curtis outside his team's locker room after it was over. "They were beating us to loose balls. We need to do better at fighting for the basketball and hanging onto it. We also did a poor job in letting them drive to the basket."

There were plenty of loose balls. A heavy, sluggish game that was frequently ragged in nature saw the teams combine for 36 turnovers, 36 fouls, 42 free throws, numerous loose balls and wild scrambles.

"That's just a typical Bluffton-Bellmont basketball game," said Curtis with a smile, dismissing the suggestion that neither team played well. "Both teams are physical, and neither is going to back down from the other. Last year, they beat us 38-28 at our place, and that game pretty much went the same way."

While Bluffton's early deficit wasn't insurmountable, it left the Tigers playing from behind for much of the contest.

Outstanding 15-26 shooting (.577) after that 1-10 start allowed them to get back in it; but the plague of turnovers persisted.

"I liked the way we competed," continued Curtis, "but we were not ready for their in-your-face defense, their slapping at the ball."

Despite committing 22 turnovers for the game, Bluffton was able to get back in the game due to a superior 32-23 domination of the boards and poor shooting by Bellmont, which connected on just 16-52 shots for a mere .308 percentage.

The Tigers battled back to a 16-16 tie midway through the second period on a three-pointer by Konley Ault after a particularly wild scramble for a ball. The ball continued to be kicked and fumbled from the Bellmont forecourt all the way into

the right corner on the Bluffton side of the floor.

Ault's shot got a rise out of the Bluffton faithful, but they were quickly silenced when Bellmont's Emily Bleke immediately knifed her way through the lane for a finger-roll and Kate Kitson scored her only three points of the game from the left corner to restore the Braves to a five-point lead.

Again, Bluffton fought back, finally taking a 33-31 lead on an Isabella Stout shot underneath and again at 35-33 when Ault got a wide-open layup on an inbounds pass under the basket with 2:00 left in the third quarter.

But Kaitlyn Barton netted a pair of free throws, and Bleke converted another slap-away into a loose-ball layup to swing Bellmont back on top.

Stout knocked down a pair from the line for a 37-37 score, but that was the final tie of the contest.

Bellmont's Lanie French ended the third quarter with a three-pointer, and Bluffton started the fourth period with two more fatal turnovers.

Ashley Bleke was fouled after the first giveaway while taking Bellmont's third shot of its possession and hit both free throws, then hit a layup after a steal and an outlet pass from French. That gave the Braves separation at 44-37, their biggest lead since that early 10-2 getaway.

And while the Tigers clawed their way back to within two points on a couple of occasions, six turnovers in the quarter prevented them from getting any closer.

A drive through the lane by Ault and a shot underneath by Maryn Schreiber wrapped around a Bellmont miss restored hope at 49-47 with 0:41 left, but Bellmont salted it away from the free throw line.

Ault led all scorers with 20 points for Bluffton, and Stout added 13 while Schreiber scored eight points and grabbed a game-high nine rebounds.

Bellmont was led by Ashley Bleke with 17 points and sister Emily Bleke with 15.

Bluffton won the junior varsity contest, 34-30.

Isla Gibson and Kamryn Ault each scored seven points for the Tigers while Bridget Steffen added six, Madelyn Funk five, Grace Fry four, Piper Morgan three, and Krista Blair two.

sports@news-banner.com  
BELLMONT 53, BLUFFTON 47  
At Bellmont



Bluffton's Maryn Schreiber (right) eyes the ball for a rebound in front of Bellmont's Ashley Bleke during the second half of Saturday night's game in Decatur. The Braves knocked off the Tigers 53-47 in the non-conference meeting. (Photo by Chad Kline)

**BLUFFTON (13-2):** Isabella Stout 4-11 4-6 13, Konley Ault 6-11 7-8 20, Maryn Schreiber 4-8 0-0 8, Khloe Dick 0-3 0-0 0, Sophie Eisenhut 0-0 0-0 0, Marly Drayer 1-1 0-0 3, Madyson Sonrissen 1-2 0-0 2, Tressa Renner 0-0 1-1 1. TOTAL: 16-36 12-15 47.

**BELLMONT (14-1):** Kate Kitson 1-9 1-1 4, Emily Bleke 4-11 7-11 15, Oni Krueckeberg 1-3 0-0 2, Ashley Bleke 6-10 4-4 17, Gwen Laurent 1-1 2-2 4, Lanie French 1-8 2-2 5, Marianne Bleke 1-6 0-0 2, Kaitlyn Barton 1-3 2-2 4, Brianna Converset 0-1 0-0 0. TOTAL: 16-52 18-27 51.

**Bluffton 5 13 19 10 — 47**  
**Bellmont 12 9 19 13 — 53**  
Three-point shooting: Bluffton 3-7 (Stout 1-2, Ault 1-1, Dick 0-2, Drayer 1-1, Sonrissen 0-1), Bellmont 3-16 (Kitson 1-4, E. Bleke 0-1, Krueckeberg 0-1, A. Bleke 1-3, French 1-5, M. Bleke 0-1, Barton 0-1). Rebounds: Bluffton 32 (Schreiber 9, Eisenhut 5), Bellmont 23 (A. Bleke 8, E. Bleke 5). Turnovers: Bluffton 22, Bellmont 14. Personal fouls: Bluffton 17, Bellmont 14. Fouled Out: None. Technical fouls: None. Junior Varsity: Bluffton 34, Bellmont 30.

### High School Calendar

**MONDAY, JAN 6**  
No events scheduled.  
**TUESDAY, JAN 7**  
GIRLS' BASKETBALL: Carroll at Norwell, 7:30 p.m.; Daleville at Southern Wells, 7p.m.  
WRESTLING: Norwell at Bluffton, 6:30 p.m.; Southern Wells at Northfield, 6:30 p.m.  
SWIMMING & DIVING (co-ed): Angola at Norwell, 6 p.m.  
**WEDNESDAY, JAN 8**  
WRESTLING: North Miami at Norwell, 6:30 p.m.  
**THURSDAY, JAN 9**  
SWIMMING & DIVING (co-ed): South

Adams at Bluffton, 5:30 p.m.; East Noble at Norwell, 6 p.m.  
**FRIDAY, JAN 10**  
GIRLS' BASKETBALL: Jay County at Bluffton, 7 p.m.; Leo at Norwell, 7:30 p.m.; Southern Wells at South Adams, 7:30 p.m.  
SWIMMING & DIVING (co-ed): Bluffton, Norwell at Jay County diving Invitational, 6 p.m.  
**SATURDAY, JAN 11**  
BOYS' BASKETBALL: Bluffton at Woodlan, 7:30 p.m.; Norwell at Leo, 7:30 p.m.; Heritage at Southern Wells, 7:30 p.m.  
SWIMMING & DIVING (co-ed): Bluffton, Norwell at Jay County Invitational, 10 a.m.

## Raiders pick up 12th win of the girls' season, beat Rebels

Southern Wells picked up a blowout victory on the road at Randolph Southern in girls' hoops Saturday night.

The Raiders topped the Rebels 65-50 and improved to a keen 12-3 on the season.

Ashlie Needler scored a career-high 27

points in the game. Kenzie Paxson scored nine to follow, Erika Beavans and Kaylee Davis (7), Kaylea Coffel 6, Aubree Meyer (5) and Collena Reeves (4).

Southern Wells will return to the Raiderdome against Daleville at 7 p.m. Tuesday, Jan. 7.





When grandmother looks different

Dear Annie: My adult son and his wife have decided not to have children, which I've accepted, though it saddens me deeply.

He's made it clear that I am not a grandmother to this baby and should not see myself as one.

I've shared my feelings with my son, and though he was initially compassionate, he's since told me to stop bringing it up.

He frequently talks about the baby, shares pictures and plans to take me to visit her this winter.

Dear Heartbroken Nana: I'm so sorry for the pain you're feeling. Your grief is real and valid, and it's OK to feel sadness for the role you hoped to have as a grandmother.

Your son and his wife have been

clear about their boundaries, and while respecting those is important, it doesn't mean you need to suppress your feelings.

When it comes to the baby, meeting her might be bittersweet.

You are a loving mother, and no amount of grief changes that. Be kind to yourself as you move forward, one step at a time.

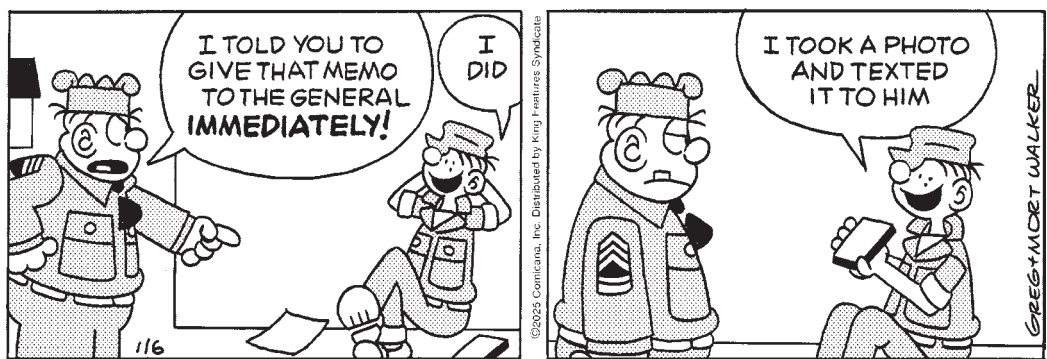
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Dear Annie by Annie Lane

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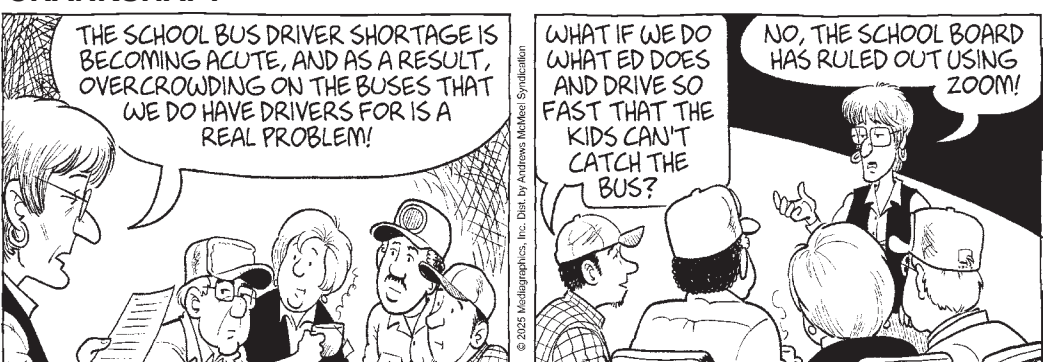
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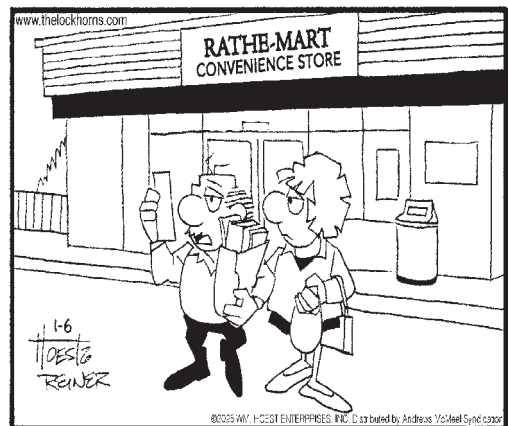


THE FAMILY CIRCUS

By Bil Keane



The LOCKHORNS



My Answer

By Dr. Billy Graham



We desire to be the rulers of our own lives

words of Jesus in support of their claim: "The kingdom of God is within you" (Luke 17:21, NKJV).

Jesus, however, wasn't teaching that God is within us and that all we need to do is look inward to find God.

pens when we give our life to Christ. When we turn to Him in repentance and faith, He cleanses us of our sins, and He comes to live within us by His Holy Spirit.

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

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Question: I have friends who feel strongly that we are our own god and they use Bible verses to back up their claims. What does it mean when the Bible says that the kingdom of God is within us? - K.G.

Answer: In our flesh, we desire to be the rulers of our own lives. We foolishly attempt to build our own little kingdoms, and our efforts are in vain.

Television schedule table with columns for time slots (5 PM to 12:30) and rows for various channels (WJLA, WFLA, etc.) listing programs and their descriptions.

CROSSWORD By Eugene Sheffer

Crossword puzzle grid with clues for Across and Down words. Includes a solution time of 21 mins and Saturday's answer 1-6.

Grid for Saturday's crossword puzzle answer 1-6, showing numbers in a crossword format.

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

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

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Difficulty: ★

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Lotto Plus — 06-07-19-21-30-41  
Quick Draw Midday — 01-07-10-15-24-29-33-36-37-40-45-46-48-50-55-61-67-70-73-80, BE: 73  
Daily Three-Midday — 09-05-03, SB: 00  
Daily Three-Evening — 04-07-06, SB: 09  
Daily Four-Midday — 04-05-09-09, SB: 00  
Daily Four-Evening — 09-00-03-02, SB: 09  
Quick Draw Evening — 01-03-05-09-10-16-22-24-34-35-37-44-45-48-50-56-60-61-64-72, BE: 05  
Hoosier Lotto — 01-13-16-27-29-38  
**POWERBALL**  
26-32-43-54-56; Powerball: 24; Power Play: 2X

**Sunday's Drawings HOOSIER LOTTERY**  
Cash 5 — 01-03-11-21-32  
Cash4Life — 02-06-17-46-57, Cash Ball: 02  
Quick Draw Midday — 01-02-04-08-12-13-15-25-27-28-47-49-51-54-63-67-75-77-78-80, BE: 49  
Daily Three-Midday — 02-03-00, SB: 04  
Daily Three-Evening — 01-09-00, SB: 08  
Daily Four-Midday — 06-01-09-08, SB: 04  
Daily Four-Evening — 08-02-08-08, SB: 08  
Quick Draw Evening — 03-12-20-21-23-25-27-40-42-43-53-55-59-63-66-67-70-73-74-80, BE: 23  
Hoosier Lotto — Estimated jackpot (for Wednesday): \$36 million  
**MEGA MILLIONS**  
Estimated jackpot (for Tuesday): \$62 million  
**POWERBALL**  
Estimated jackpot (for Wednesday): \$220 million

### SUDOKU ANSWER

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

### EMPLOYMENT

#### Help Wanted

**ADMINISTRATIVE ASSISTANT** The Wells County Foundation, Inc. is currently accepting applications for a full-time Administrative Assistant. In general, the employee will represent The Wells County Foundation, Inc. by exercising good judgment and personal responsibility with dignity and decorum befitting the position both inside and outside of the office, both during and outside of working hours. This position requires an individual who is energetic and a self-starter with an interest in and knowledge of the Wells County community. Demonstrated written and verbal communication skills are a must in addition to expertise in the areas of business technology to include experience with Word, Excel, Quickbooks, Filemaker, WIX and Microsoft Publisher. Interested candidates may submit a letter of interest along with a resume to: The Wells County Foundation, Inc., 222 West Market Street, Bluffton, IN 46714. Attention: Tammy Slater [www.wellscountyfound.org](http://www.wellscountyfound.org)



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Add'l Lines: 88 cents each

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for just \$5 more

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Your ad runs 'til your item is sold! (6-month maximum). Limited to one-item, private party only.

20 words \$39

Add'l Lines: 88 cents each

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Add'l Lines, 88 cents each

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