

The Commercial Review

Portland, Indiana 47371

www.thecr.com

\$1

Antiville art



The Commercial Review/Ray Cooney

Marie McKinley works on the cricket that will be her signature — its legs will form her initials “MM” — for the mural she is currently painting on her family’s barn at the northwest corner of U.S. 27 and county road 400 North. McKinley plans to have the bulk of the mural complete by the end of next week. A tractor to be featured — those who donate to the project can vote on what model of Case machine is used — will be added to the mural, likely in the spring.

McKinley is painting mural on side of barn to honor parents, remember Case dealership

By RAY COONEY
The Commercial Review

Marie McKinley’s father didn’t want to give up his Case dealership in the late 1960s.

Still, the store closed. But the red building remained until Indiana Department of Transportation’s project to widen and level U.S. 27 north of Portland required it to come down.

In the time since, several neighbors mentioned to McKinley that the remaining barn would be ideal for a mural.

“I woke up in August and I

said, ‘I guess today’s the day,’” said McKinley who lives on county road 500 North about a mile away from where she grew up. “So I started.”

After spending some time working on design and planning, McKinley started painting the mural on the side of the barn at the corner of U.S. 27 and county road 400 North this week.

She started by painting a silver base coat and then took about three hours to add a giant script “Antiville” to the

west side of the mural. The word has since been surrounded by colorful ditch lilies and raspberries, two items common to the area.

“I’ve never seen raspberries on a mural before,” said McKinley.

With windy conditions Wednesday, she was working on small details with a brush instead of spray paint. One of those was a cricket she plans to use as her “signature,” with the legs forming an “MM” for her initials.

The east side of the mural is designed as a tribute both to Houser Farm Equipment, the Case dealership her father Raymond Houser and grandfather R.D. Houser ran from 1954 through 1968, and the Tri-State Gas Engine and Tractor Association.

It will feature the Case eagle emblem and a farm scape with a Case tractor.

The bulk of the mural is expected to be complete by the end of next week.

See Art page 2

Jordan, Scalise run for speaker

Additional candidates may join the race

By MARY ELLEN MCINTIRE

CQ-Roll Call
Tribune News Service

WASHINGTON — The jockeying to succeed Rep. Kevin McCarthy as House speaker formally picked up Wednesday, as Majority Leader Steve Scalise and Judiciary Chairman Jim Jordan both said they would seek the top role.

Rep. Kevin Hern, the chair of the Republican Study Committee, is also considering a bid for the job. All three spoke to members of the Texas delegation on Wednesday as members began weighing who they might support and House Republicans sought to move on from a chaotic floor battle the day before.

But as some Republicans were lining up behind Scalise and Jordan, others were calling for other candidates. Maryland Rep. Andy Harris said on X, the platform formerly known as Twitter, that he thought Florida Rep. Byron Donalds should be considered. Texas Rep. Troy Nehls has called for former President Donald Trump to take the role. The Constitution does not require the speaker to be a sitting House member, though it always has been.

The next speaker will have to unify a conference that holds a narrow majority while trying to expand it in 2024. The vote to oust McCarthy on Tuesday was 216-210, with eight Republicans joining every Democrat in supporting a resolution by Rep. Matt Gaetz, R-Florida, declaring the speaker’s office vacant.

Scalise, who has been McCarthy’s No. 2, wrote in a letter to colleagues that they “know my leadership style I’ve displayed as your Majority Leader and Whip.”

Absences are high

By CASEY SMITH
Indiana Capital Chronicle
indianacapitalchronicle.com

About 40% of Hoosier students missed 10 or more school days last year, and nearly one in five were absent for at least 18 days, according to new Indiana data.

A presentation before the Indiana State Board of Education (SBOE) on Wednesday highlighted the staggering statistics that state leaders said should warrant immediate action.

Student absences have been on the rise since the onset of the COVID-19 pandemic in Indiana and across the nation, data shows. Although Indiana’s latest numbers show slight improvements, absentee rates during the 2022-23 school year were still 8%

higher than before the pandemic.

“It’s October — the first quarter is gone. We have to draw attention to this right now. And there’s no time to wait,” said Indiana Secretary of Education Katie Jenner. “I think this is really a rally cry for us to look at our parents, families, caregivers, and also our community leaders to come up with some solutions that might help.”

Indiana fared better than most other states for chronic absenteeism — defined by the rate of students who missed at least 18 school days, either excused or unexcused. That’s equal to 10% of the academic year.

But in the last three years, the rate of Hoosier students who have been chronically absent more than doubled compared to before the pandemic.

See Absences page 2

About 40% of students missed 10 or more days of school in 2022-23



The Commercial Review/Ray Cooney

Disney in Dunkirk

Mickey and Minnie Mouse arrive Saturday to greet visitors to Glass Days. The festival made its return to Dunkirk with a variety of activities after it had been on hiatus since 2019.

In review

Weather

In review

Coming up

Registration ends Tuesday. The deadline for Indiana residents to register to vote in the Nov. 7 municipal elections is Tuesday. Voters can register and/or confirm their registration at IndianaVoters.com.

Jay County had a high temperature of 84 degrees Wednesday. The low was 61.

Skies will be partly cloudy tonight with a low around 40 and a 30% chance of showers. Saturday’s high will be in the lower 50s with a 20% chance of rain under partly cloudy skies. See page 2 for an extended outlook.

Launch Jay!, the business pitch competition led by Jay County Development Corporation and Jay County Chamber of Commerce, is scheduled for 6 p.m. Saturday, Oct. 7, in the auditorium at Jay County High School. The audience vote winner will receive \$1,000 for their business.

Saturday — Results from tonight’s Jay County football game at Lapel.

Tuesday — Coverage of Monday’s Jay County Commissioners meeting.



Art ...

Continued from page 1
McKinley, a 1987 graduate of Jay County High School, earned a bachelor's degree in fine arts from Indiana Wesleyan University. Her works have been displayed at Arts Place's locations in Portland and Hartford City — she has also been an instructor at the Jay County Campus of Arts Place in the past — Logansport Art Association and Arts Depot in Union City. She has been a member of The Alcove Artists since 2019 and has a booth at the farmers' market in

Berne where she sells porch signs, barn quilts and a variety of other items. But she's never worked on a mural before. "It's terrifying," she said. "I told my dad, if I screw up I can just paint it all silver again. That's the good thing about paint, if you screw up, you can just hide it." So far, though, she's been pleased. "This is my first attempt at doing something large scale," said McKinley. "I'm really enjoy-

ing it. I wouldn't mind doing more." McKinley could have applied for a grant for the project but said she didn't want to wait to go through that process. She wanted to get it done for her parents, who are both in their 80s. So far she's funded the project on her own — she projects that she'll spend about \$800 on paint — and is accepting community donations. Anyone who donates to the project will get to vote on what model of Case tractor — 430 narrow, 430 wide, 630 or 830

— will be included in the mural. (She plans to add the tractor in the spring.) Donations (with votes) can be sent to Antiville Mural, Tri-State Gas Engine and Tractor Association, c/o Marie McKinley, 895 E. 500 North, Portland, IN 47371. Checks should be made out to Tri-State. (Anyone who donates at least \$25 will have their name on a plaque at the base of the mural.) Drivers heading north on U.S. 27 were already noticing her work Tuesday, posting on social

media about the new pop of color on the west side of the highway. "Not sure who's responsible, but the mural at Antiville looks great!" read one comment. "To get a positive comment ... it's fulfilling," McKinley said when she was told about the post Wednesday. "I really wanted to bless my parents. I really wanted to fill their hearts in their old age. ... "So to give something to the community, that's really fulfilling."

CR almanac

Table with 5 columns: Saturday 10/7, Sunday 10/8, Monday 10/9, Tuesday 10/10, Wednesday 10/11. Includes weather icons and temperature forecasts.

Lotteries

Powerball 9-35-54-63-64 Power Ball: 1 Power Play: 2 Estimated jackpot: \$1.4 billion
Mega Millions Estimated jackpot: \$350 million
Hoosier Wednesday Midday Daily Three: 7-0-3 Daily Four: 8-3-4-7 Quick Draw: 3-5-12-15-18-20-24-27-39-40-49-51-53-54-67-71-76-77-78-79 Evening Daily Three: 1-6-0
Daily Four: 2-8-5-7 Quick Draw: 1-6-7-14-16-17-24-26-30-31-33-41-47-53-60-61-64-65-72-75 Cash 5: 6-7-17-19-44 Estimated jackpot: \$231,000
Ohio Wednesday Midday Pick 3: 1-9-2 Pick 4: 8-0-2-4 Pick 5: 6-3-9-9-8 Evening Pick 3: 3-5-9 Pick 4: 9-4-2-8 Pick 5: 8-8-5-6-7 Rolling Cash: 6-7-9-28-33 Estimated jackpot: \$150,000

Markets

Cooper Farms Fort Recovery Corn: 5.39 Oct. corn: 5.14 Wheat: 5.05
POET Biorefining Portland Corn: 5.39 Oct. corn: 5.24 Oct./Nov. corn: 4.79
The Andersons Richland Township Corn: 4.69 Dec. corn: 4.79 Beans: 12.33
Dec. beans: 12.71 Wheat: 4.93
Central States Montpelier Corn: 4.83 Jan. corn: 4.63 Beans: 12.34 Nov. beans: 12.44 Wheat: 5.37
Heartland St. Anthony Corn: 5.19 Oct./Nov. corn: 4.79 Beans: 12.18 Jan. beans: 12.55 Wheat: 4.84

Today in history

In 1866, what is considered to be the first train robbery occurred on an eastbound Ohio & Mississippi Railroad passenger train near Seymour.
In 1972, the Portland High School football team rolled to a 27-6 victory over South Adams. Pat Medler scored three touchdowns for the Panthers, including on a 41-yard run just 15 seconds into the game.
In 1973, Egypt and Syria attacked Israel in what became known as the Yom Kippur War.
In 1981, Anwar Sadat, president of Egypt, was assassinated by members of a Muslim opposition group.
In 1993, Michael Jordan retired from professional basketball for the first time after his Chicago Bulls had won three consecutive NBA championships. He returned to the Bulls in March 1995 and went on to win three more titles.
In 2022, Jay County Commissioners and Jay County Council met in a joint session to discuss how to allocate the county's about \$4 million in federal coronavirus relief funds through the American Rescue Plan Act. The county eventually was selected to be part of the state's Hoosier Enduring Legacy (HELP) program that is designed to assist communities with that decision-making process. —The CR

Citizen's calendar

Monday 9 a.m. — Jay County Commissioners, auditorium, courthouse, 120 N. Court St., Portland.
3 p.m. — Jay County Redevelopment Commission, auditorium, courthouse, 120 N. Court St., Portland.
3:45 p.m. — Jay County Election Board, voting room, courthouse, 120 N. Court St., Portland.
4 p.m. — Jay County Public Library Board, Community Room, library, 315 N. Ship St., Portland.
6 p.m. — Jay County Regional Sewer District, auditorium, courthouse, 120 N. Court St., Portland.
Wednesday 6 p.m. — Jay County Council, auditorium, courthouse, 120 N. Court St., Portland.



Photo provided

Celebrating library

Dunkirk Public Library held a ribbon-cutting and plaque presentation ceremony Monday evening to celebrate the completion of its renovation project. Work completed included filling in skylights on the interior of the building and painting throughout. It was funded through The Dunkirk Foundation's Gayle & Marilee Gaunt Library Fund.

Absences ...

Continued from page 1 Education experts note that being absent as few as three days out of the school year affects test scores and overall academic performance. The student demographic groups with the largest gaps in state language arts and math testing since the pandemic are more likely to be chronically absent. Jenner told the Indiana Capital Chronicle this summer that high rates of absenteeism are likely contributing to the state's dismal literacy rates, for example. According to the Indiana Department of Education (IDOE), roughly 221,000 Hoosier students were con-

sidered chronically absent during the 2022-23 academic year. More than 400,000 students missed at least 10 days of school — which, per Indiana statute — made them "habitually absent." A school day is considered missed if a student is there for less than half of the day. To put those numbers into perspective, state leaders emphasized that 3,086 school buses could be filled with kids if all of Indiana's chronically absent students came to school on the same day. "We're trying to help people understand that we're not talking about a small amount of people,"

said John Keller, IDOE's chief information officer. "When you think about it that way, that's a big number." Keller added that Indiana is "far away" from chronic absentee rates in the 2018-19 school year, when just 11.2% met that definition. The rate rose to 18.5% in 2020-21 — the first year after the pandemic — and topped out at 21.1% in the 2021-22 school year, according to state data. The 2022-23 data indicates that 19.3% of students were chronically absent from school. The issue is especially worsening among high schoolers, Keller noted.

Capsule Reports

Deer accident Damage is estimated between \$25,000 and \$50,000 after a Union City man crashed into a deer along State Line Road about 5:21 a.m. Tuesday. Brett M. Meckley, 31, was driving his 2015 Lincoln MKZ north on the road near county road 800 South when he noticed a deer in the ditch. The animal ran into the road, and Meckley wasn't able to avoid hitting it.

Chain reaction Damage is estimated between \$10,000 and \$25,000 after a Portland man crashed into the back of another Portland man's vehicle along Votaw Street about 5 p.m. Wednesday. Brandon C. Poore, 28, was driving a 2015 Kia Forte east on Votaw Street (Indiana 67) near Middle Street. He told police he didn't see the cars in front of him stopped to yield to pedestrians, and he crashed into a trailer attached to the back of a 2000 Dodge Dakota driven by 62-year-old Jeffrey Cordell. The force caused Cordell's vehicle to move forward and slam into a

2016 Ford Escape driven by 74-year-old Cassandra Folkert of Dunkirk. The vehicle Poore was driving — it's registered to Breanna M. Lehman — was towed. Recycling available Jay County Solid Waste

Management District will have recycling trailers available from 9 a.m. to noon Saturday in the shopping center at 220 Lincoln St., Portland, the parking lot east of Redkey Post Office and the parking lot south of Salamonia Fire Station.

22nd Annual Jay County Tox Away Day Sponsored by the Jay County Solid Waste Management District. Saturday, October 14, 2023 8:00 a.m. - 1:00 p.m. Jay County High School Parking Lot -- West of Softball Fields. From the garage: Oil Based Paints, Stains & Varnishes, Paint Strippers/Thinners, Adhesives, Waste/unknowns, Fuels/Gasoline/Kerosene, Automotive Liquids, Oils & Oil Filters, Car Wax/Polishes, Solvents, Other Toxic Solids, Aerosols, Car/Other Batteries, Asbestos, Tires. From the house: Computers & All Accessories, Fluorescent Tubes, PCB Ballasts, Acids & Bases, Microwaves, TVs: \$20.00 PER TELEVISION. From the yard: Pesticides/Herbicides, Fertilizers, Propane Tanks, Pool Chemicals.

SERVICES Friday Ward, Leemon: 2 p.m., Dunkirk Church of the Nazarene, 226 E. Center St., Dunkirk. Bowers, Marilyn: 2 p.m., Williamson-Spencer and Penrod Funeral Home, 208 N. Commerce St., Portland. Tuesday Calhoun, Bill: 10 a.m., Williamson-Spencer and Penrod Funeral Home, 208 N. Commerce St., Portland. Service listings provided by PROGRESSIVE DEL TORO OFFICE PRODUCTS 120 N. Meridian St. Portland, Indiana 47371 (260) 726-9201 progressiveofficeproducts.com



Photo provided

Optimists donate

Portland Evening Optimist Club recently donated \$400 to A Better Life Briana's Hope. Pictured are pastor Randy Davis and Portland Evening Optimist president Pat Gibson.

Relative bugged by insect problem

DEAR ABBY: One of my family members is a loner. I'm the closest relative to them. They invite my children and me over for holiday dinners, but the house is dirty with roaches galore. The bugs even crawl on you during the day on the couch. I don't want to go there for this reason.

Dear Abby



I'm also cautious about inviting them to visit here because I once asked them to housesit for me for four days, and I came home to roaches in my house.

How do I break it to them gently that the sanitary conditions are troubling, and I don't want to be in their home nor have them in mine? — BUGGED IN THE MID-ATLANTIC

DEAR BUGGED: You need to inform this relative that they have a serious insect problem. Roaches carry bacteria, fungus and molds, and also spread disease. Fortunately, with the help of a professional exterminator, an infestation can be handled — but not unless the problem is recognized and addressed. If your relative is unaware that they caused an infestation in your home when they were housesitting, they should be told. And while you're at it, recommend the name of the company you used to remedy the problem.

You don't have to say you don't want to visit them or have them over, all you need to do is refuse their invitations and refrain from extending one.

DEAR ABBY: I just turned 22 and I have no idea what I'm doing! I want to go back to school, but school was so hard for me growing up, and I really don't want to go through it all again. The only reason I didn't quit was because of my mom, but, like I said, I'm 22 now, and I can't depend on her forever. I feel like I should have accomplished a lot more by the time I got to this age, but I haven't. What should I do to get my life on the track I want? — NO CLUE IN THE WEST

DEAR NO CLUE: You are no longer the unwilling student you were when you were younger. Now you are an adult, and you may find you are more motivated to acquire the knowledge you need to succeed and are better able to concentrate.

A way to find what you may be best suited for would be to contact the career counseling department of your local college or university and inquire about taking aptitude tests. It isn't free, but it's worthwhile because it may point you in a direction you hadn't considered before. There is also the option of a vocational school, because, as you already know, people develop at their own pace.

FR auction set for Oct. 22

It's One-of-a-kind. Fort Recovery's annual One-of-a-Kind Auction is set for Oct. 22 at Fort Recovery Elementary/Middle School.

Activities include a raffle, silent auction, live auction and games of chance. Prizes are guns,

jewelry, trips, restaurant certificates and "one-of-a-kind" items.

Doors open at 5 p.m. Oct. 22. Tickets are \$10 per person or \$100 for a reserved table, which includes eight tickets. They're available from members of Fort Recovery Historical Society,

Project Recovery and Be You Boutique and will also be available at the door. This year's theme is "Tis the Season to Sparkle." For more information, contact Mary Diller at (419) 852-3374 or Nancy Knapke at (419) 852-6110.

Community Calendar

Notices will appear in Community Calendar as space is available. To submit an item, email news@thecr.com.

Friday
DUNKIRK HISTORICAL SOCIETY — Is open from 10 a.m. to 4 p.m. on the first and third Friday of each month in the former W.E. Gaunt Jewelry building, 113 S. Main St., Dunkirk.

PAST RECOVERY SERVICES — Peer Addiction Support Team recovery support group meets at 10 a.m. and 5 p.m. each Friday at the Jay County Drug Prevention Coalition office at 100 N. Meridian St., Portland. For more information, call (260) 251-3259.

SOFT SHOULDERS — A support group for anyone suffering from memory loss, will meet at 10:30 a.m. the first Friday of each month in the Fireplace Room at Edelweiss Place at Swiss Village in Berne. For more information, call (260) 589-3173.

CINCINNATUS

LEAGUE — Will meet at noon Friday, Oct. 6, 2023, at Harmony Cafe in Portland.

Saturday

LOCALS MARKET — Is held from 8 a.m. to noon each Saturday in May through October on East Main Street in Portland. For more information, contact The Flower Nook at (260) 726-7166.

ALCOHOLICS ANONYMOUS — Will meet at 10 a.m. at Zion Evangelical Lutheran Church, 218 E. High St., Portland. For more information, call (260) 251-3336 or (260) 729-7000.

ROAD RIDERS FOR JESUS — Will meet at 10 a.m. on the first Saturday of each month in the West Walnut Church of Christ fellowship hall, 204 W. Walnut St., Portland. (Please enter from the door facing the alley on the north side of the building.) For more information, call (260) 726-8463.

DUNKIRK HISTORICAL SOCIETY — Is open from 10 a.m. to 1 p.m. on the first and third Saturday of each month in the

former W.E. Gaunt Jewelry building, 113 S. Main St., Dunkirk.

MUSEUM OF THE SOLDIER — Is open from noon to 5 p.m. the first and third Saturday and Sunday of the month. It is located at 510 E. Arch St., Portland. The website is museumofthesoldier.com.

Sunday

A BETTER LIFE - BRIANNA'S HOPE — A faith-based recovery group for all kinds of addictions, will meet from 6:30 to 8 p.m. each Sunday at The Rock Church, 1605 N. Meridian St., Portland. Come early for a meal. For more information, call (260) 766-2006.

Monday

PORTLAND BREAKFAST OPTIMISTS — Will meet at 7 a.m. for breakfast at Richards Restaurant.

PING PONG — Will be played from 9 a.m. to noon each Monday at Jay Community Center.

EUCHRE — Will be played starting at 1 p.m. each Monday at West Jay Community Center, 125 Hoover St., Dunkirk.

DIABETES SUPPORT GROUP — Meets at 3 p.m. on the second Monday of each month at Mercer Health in Coldwater, Ohio.

JAY COUNTY DRUG PREVENTION COALITION — Will meet at 3:30 p.m. the second Monday of each month at Portland Fire Department, 1616 N. Franklin St. For more

information, call (260) 251-3259.

TAKE OFF POUNDS SENSIBLY (TOPS) — Will meet for weigh-in at 4:30 p.m., with the meeting at 5 p.m., at Trinity United Methodist Church, 323 S. Meridian St., Portland. New members welcome. For more information, call (260) 726-5924.

PREGNANCY CARE CENTER — Free pregnancy testing with ongoing support during and after pregnancy. The center is located at 216 S. Meridian St., Portland. Hours are 1 to 5 p.m. Monday through Friday. For more information or to schedule an appointment, call (260) 726-8636. Walk-ins accepted.

BREAD OF LIFE COMMUNITY FAMILY MEAL — Will be served from 5:30 to 6:30 p.m. at Asbury United Methodist Church, 204 E. Arch St. in Portland. Everyone is welcome.

NARCOTICS ANONYMOUS — Will meet at 6:30 p.m. each Monday at A Second Chance At Life Ministries, 228 S. Meridian St. in Portland. For more information, call Brenda Eads at (260) 726-9625 or Dave Keen at (260) 251-8792.

REDISCOVERING JOY — The support group of widows and widowers meets at 6:30 p.m. on the second Monday of each month at R & R Fabrications, 601 E. Washington St., St. Henry, Ohio. For more information, email rediscoveringjoy@yahoo.com.

Sudoku

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

Level: Advanced

Thursday's Solution

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

The objective is to fill a nine-by-nine grid so that each column, each row, and each of the nine three-by-three boxes (also called blocks or regions) contains the digits from 1 to 9 only one time each.

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The News-Gazette
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Stand up to rich pro team owners

By **JIM HIGHTOWER**
OtherWords

"I've seen lots of funny men," Oklahoma troubadour Woody Guthrie once sang about outlaws. "Some'll rob you with a six gun / Some with a fountain pen."

That could apply today to Clayton Bennett, a multimillionaire Oklahoma City banker who's regularly wielded his fountain pen to loot public funds for his private gain.

Bennett is a Hall of Infamy player in the elite club of big

Jim Hightower



league owners of pro-basketball teams, specializing in picking taxpayers' pockets to finance his operations. In 2006, he and a few high-rolling partners bought the Seattle SuperSonics team,

promptly demanding that locals pony up \$500 million to build a new arena for them.

No, said Seattle. So Bennett & Gang scamped off to Oklahoma City with the team, renamed it the Thunder, and used their fountain pens to filch a \$100 million subsidy from taxpayers there. Soon, Bennett and the Gang struck again, demanding that local officials hand over another \$115-million subsidy.

Gratitude? Robbers don't say thank you. They refill their fountain pens.

As Judd Legum reports in his excellent Substack report Popular Information, Bennett is now demanding \$850 million from Oklahoma City taxpayers to build a glittery new basketball palace for him. Legum notes that this is about "\$3,200 for every Oklahoma City household," and that Bennett's take will deplete the budget of about a dozen essential community projects.

He also has an inside accomplice: the mayor. Having taken Bennett's cash to get elected,

Mayor David Holt is now warning taxpayers to hand over millions to his rich banker buddy — or the Thunder will leave town.

So go! The thieving won't stop until the people stop the thieves. Ship the whole herd of thundering thieves out of town, including Bennett and that pusillanimous mayor.

Hightower is a radio commentator, writer and public speaker. OtherWords is a free editorial service published by the Institute for Policy Studies.

Getting healthy shouldn't ruin credit

Tampa Bay Times
Tribune News Service

Many Americans drowning in debt did not get there by spending irresponsibly on televisions, cars or pricey goodies. Medical bills have become the largest source of debt in collections — more than credit cards, utilities and auto loans combined — which is why the Biden administration's plan to keep unpaid medical bills from affecting a person's credit score would be a life-altering change for millions.

The administration announced a major initiative in September to craft new federal rules barring unpaid medical bills from affecting patients' credit scores. If enacted, the changes would potentially help tens of millions of people by removing information on credit reports that can make it harder for Americans to get a job, rent an apartment or secure a loan.

One in three U.S. adults has medical debt, which between 2009 and 2020 became the largest source of debt Americans owed collections agencies, totaling at least \$140 billion, according to research published in 2021 by the Journal of the American Medical Association. That \$140 billion doesn't include all medical bills owed to health care providers, only the outstanding debt held by collection agencies. Some 11 million Americans have medical debt above \$2,000, according to a survey by health policy research group KFF of all outstanding medical debt, including medical bills put on credit cards. Three million people have debts above \$10,000. For many, it's a financial hole that only sinks further as they confront more complex medical problems.

Medical debt is unlike any other consumer spending. Unlike buying products from retailers, health care providers usually provide little if any upfront detail of what a procedure will cost. Patients seeking treatment are often bounced between physicians, specialists, clinics and labs, without any clear menu of prices along the way. And Americans seeking emergency treatment are hardly in a position to comparison shop. In other words, this type of debt doesn't necessarily reflect reckless spending, but the opaqueness of America's health care system, where prices are shaped through Byzantine formulas involving insurers, their networks, discounts, copays and deductibles.

Debt included on a credit score is meant to signal a person's monetary fitness — and, by extension, their

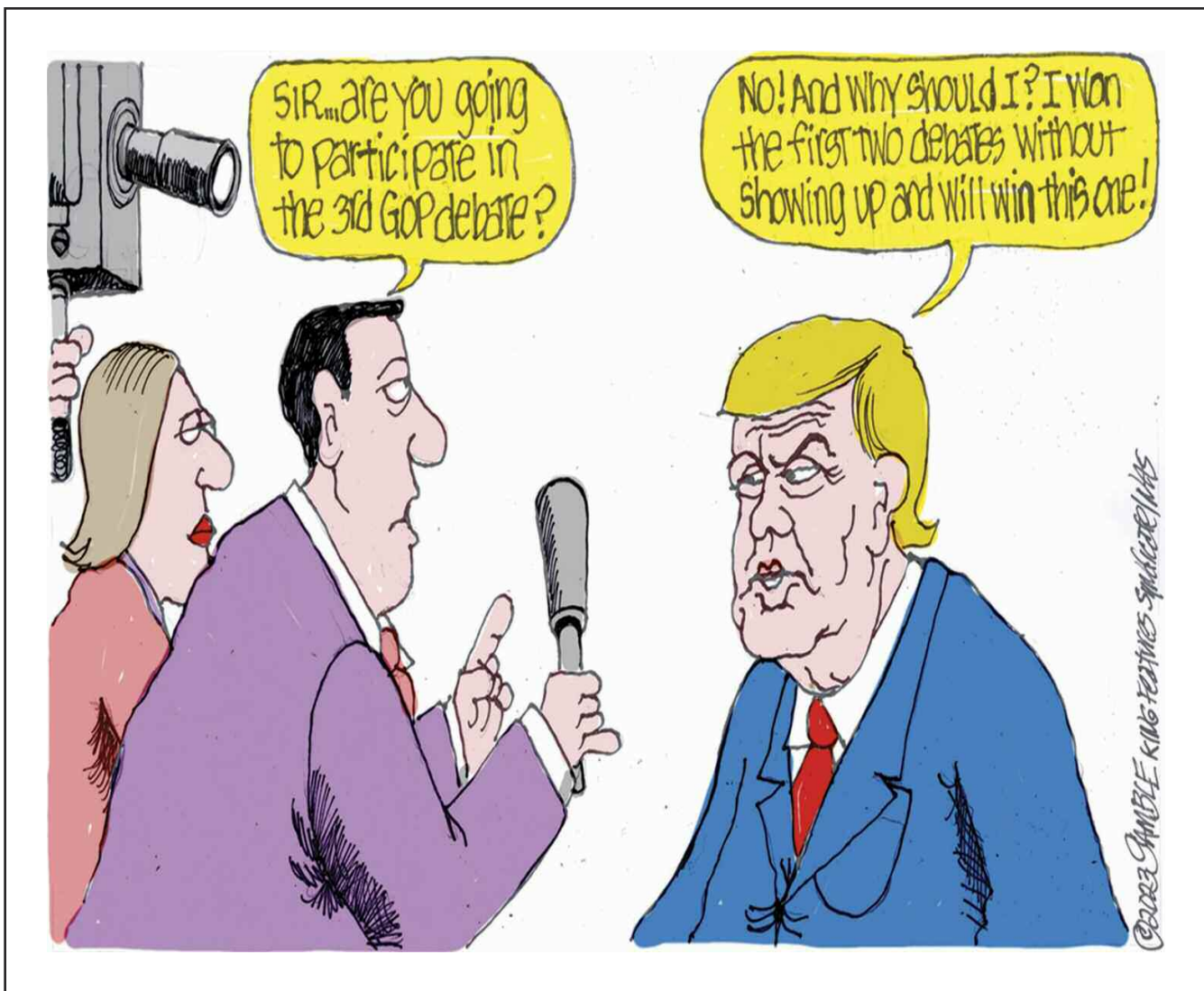
Guest Editorial

Patients seeking treatment are often bounced between physicians, specialists, clinics and labs, without any clear menu of prices along the way.

financial trustworthiness. Low scores can limit a person's job and housing prospects, and medical debt in particular can discourage some from seeking further health care.

Yet research shows that owing medical debt is not a reliable predictor of a person's overall financial steadiness. Indeed, many with medical debt are merely struggling to manage their health concerns within a system that makes price-shopping virtually impossible. Not surprisingly, women shoulder a disproportionate burden of medical debt — likely related to childbirth expenses — as do Black Americans, who report carrying nearly twice the debt of white or Hispanic adults. Americans are also more likely to have significant medical debt if they live in rural areas or in one of the 10 states (including Florida) that have not expanded Medicaid under the Affordable Care Act, also known as Obamacare.

Removing these bills from credit reports won't erase the debt; rather, it keeps collectors from weaponizing the information to further harm consumers who typically never sought to incur this expense in the first place. Of course, the details matter, and we'll reserve judgment as the administration develops the rules over the coming year. But this measure is a well-intentioned response to a crisis facing millions and a welcome signal to the health care industry to make medical costs more transparent.



Reforms could lower taxes

By **CODY WHITE**

Indiana Capital Chronicle
indianacapitalchronicle.com

Nobody likes to pay taxes, but is it really possible to eliminate Hoosiers' income taxes? It should be, as long as the General Assembly takes strategic steps to make that aspiration a reality.

Some contend that it isn't possible. A recent commentary began with the fact that income taxes generate roughly \$8 billion for Indiana's state government, but then assumed that eliminating the tax requires gouging spending. That is a misleadingly reductionist view of the challenge, and quite unhelpful for legislators. Still, Indiana spends far more per person than, for example, Missouri and Tennessee.

When considering how to reduce Indiana's income tax rate, legislators shouldn't think only about where to cut for offsets. They should also address the budget process, as well as Indiana's tax structure. Doing these things would not only allow for responsible offsets for lower income tax rates, but they would, more simply, give everyone a better sense of how Indiana is taxing and spending in the first place.

An important thing Indiana can do is include revenue policies in its budget bill. The state's budget isn't just spending accounts; tax rates, bases, exclusions, deductions, and credits are all as much a part of the budget as traditional line items. The state should intentionally include these areas in its budget bill, and as a result legislators could consider the budget holistically instead of piecemeal — maximizing the opportunities to find ways to lower the income tax.

Another reform that would add transparency is introducing Truth in Taxation at the local level. Truth in Taxation simply requires

local governments to report the revenue-neutral tax rate and explain any increase in revenue due to higher rates or a larger base. This mechanism encourages greater fiscal discipline at the local level, which can reduce dependence on transfers from the state coffers, especially if it also requires local governments to disclose revenue NOT collected due to special breaks.

A third reform is changing how the state balances its budget, moving from a requirement for annual balance to one based on a rolling average, called "structural balance." This kind of change would smooth out revenue fluctuations and give lawmakers the flexibility to make positive structural changes to the budget without having to respond immediately to economic volatility.

These budget reforms would increase both transparency and confidence, allowing legislators to pursue changes to the tax structure itself.

The ideal tax rate is low and flat, covering a broad swath of society, with few carveouts for special interests. That kind of tax structure keeps the burden fair and minimal. Shifting to a more robust sales tax is one way of spreading out the burden, but better would be to increase the base of items and services that fall under the sales tax. Americans are purchasing services at a higher rate than any other time in history and expanding the sales tax onto services is one way to help offset reduc-

tions in the income tax.

All these changes would create more transparency, uncover savings, or generate revenue — all of which contribute to the legislature's ability to reduce the income tax rate responsibly. This is a worthy goal, as the income tax burdens and distorts the economy in ways that few other taxes do. It reduces the incentive to work while encouraging people to move to lower-tax areas. Sales taxes, in contrast, don't have these problems.

But even if the income tax is particularly damaging to Indiana's economy, that doesn't mean that the legislature should simply eliminate it and sort out the details later. Such a drastic shift would be irresponsible. Indiana's legislators absolutely need to find appropriate offsets for an income tax reduction, and continuing the use of phased reductions could be an appropriate strategy.

The claim that it's impossible, however, is wrong. We can find out by first making budgetary reforms that give us a better sense of how our whole budget system works, and then reforming our tax code based on what we learn.

The result wouldn't just be lower income tax rates. It would also give us a more transparent, responsible, and better functioning government — and that outcome is essential for everyone's prosperity, both now and for decades to come.

White is the director of Grassroots Operations for Americans For Prosperity - Indiana, a grassroots organization that engages in broad-based grassroots outreach to advocate for long-term solutions to the country's biggest problems.

Indiana Capital Chronicle is an independent, nonprofit news organization. Its website is indianacapitalchronicle.com.

Cody White



The Commercial Review



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Studying stress

Researcher looking at responses to environment

By STEVE KOPPES
Purdue Ag News

The National Science Foundation has awarded a \$1.1 million grant to Purdue University's Gyeong Mee Yoon to research how plants acclimate to environmental stress. Her findings could have implications for food security in an era of climate change.

Yoon, an associate professor of botany and plant pathology, is probing two different biochemical pathways that plants use to improve their response to stresses such as drought, severe heat and cold. She examines the biosynthesis and signaling of the ethylene hormone, which is well-known for its role in regulating fruit ripening.

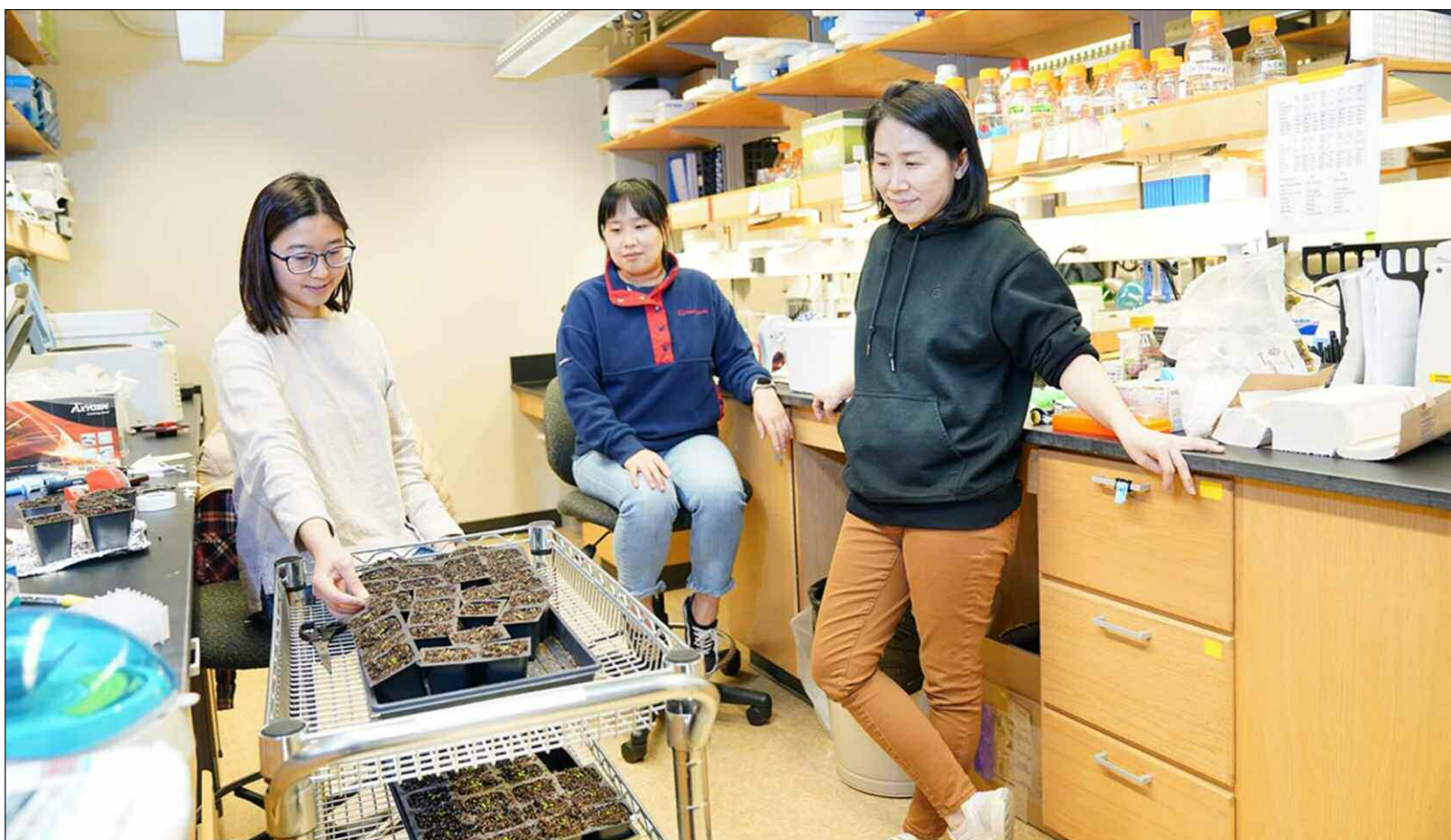
"Plant hormones are genuinely important for plant growth and development, but also very critical for how plants respond to stress," she said. So is autophagy, another well-known process that describes how plants and animals begin to eat themselves to replace the loss of vital nutrients during stress conditions such as drought and nutrient deficiency.

Now, it appears there may be a link between the independent cellular signaling pathways of ethylene biosynthesis and autophagy.

"We believe that the signaling and metabolic pathways are interconnected. They influence each other by crosstalk, thus regulating the overall plant's response to the environment," Yoon said.

Yoon carries out her work using Arabidopsis, a well-understood and quick-growing plant. If plant scientists can learn the connection between the ethylene and autophagy pathways in Arabidopsis, she noted, they might be able to harness that knowledge to generate high-yield, pathogen-resistant, stress-tolerant plants.

An enzyme that goes by the acronym ACS plays a vital role in making ethylene. The ethylene biosynthetic pathway starts from amino acid methionine, and



Purdue Ag News/Tom Campbell

PhD candidate Yuan-Chi Chien (left) and postdoctoral researcher Hye Lin Park (center) conduct research on the ethylene hormone with associate professor Gyeong Mee Yoon in the department of botany and plant pathology at Purdue University.

ACC, a direct precursor of ethylene, is formed before the process culminates in ethylene.

Scientists historically have used ACC as an easy substitute for ethylene in their experiments. ACC dissolves in water while treating ethylene, a gas, can be cumbersome. Recent works from other scientists indicate that ACC may function as an independent signaling molecule separate from ethylene. Interestingly, Yoon's lab collected preliminary data supporting the independent signaling role of ACC in autophagy.

"Maybe ACC has its own job apart from ethylene when it comes to autophagy. This could help control the right amount of

stress responses by managing communication between ethylene and autophagy," Yoon said.

Her preliminary data also suggest that autophagy may serve as an alternative pathway for controlling ethylene biosynthesis. It may do so by regulating the stability of the ACS enzymes, the cellular process that regulates the amount of ethylene produced in plants.

In addition to research, the new NSF support also will sustain Yoon's lab outreach to undergraduates, high school students and the public through various programs at Purdue.

Yoon has recruited undergraduates into her lab through the Summer Undergraduate

Research Fellowship and the NSF-funded Summer Research Experience for Undergraduates.

She also offers hands-on laboratory research opportunities to high school students through Purdue's Pre-College Molecular Agriculture Summer Institute. The institute provides Indiana high school students with one-week residential experiences on campus for mentored research in plant science. Since 2015 Yoon has recruited dozens of students through the institute from a broad range of schools to ensure the participants' economic, ethnic and gender diversity.

Outreach also includes an annual seven-month internship for a local high school student to

help research the role of plant hormones in stress responses. A student intern from Lafayette's Jefferson High School who Yoon mentored in 2019-2020 received the Lafayette Regional Science Fair Gold Medal in Biochemistry, among other awards, for her ethylene-related research project.

The Yoon lab additionally sponsors a public outreach booth on "Hormones in Grocery Stores" at Purdue Spring Fest, hosted by the College of Agriculture. Graduate and undergraduate students staffing the booth lead exercises demonstrating how selective grouping of various fruits and vegetables can reduce ethylene-induced food spoilage.

Prices, costs weigh on farmer sentiment

By KAMI GOODWIN
Purdue Ag News

Agricultural producers' sentiment declined for the second month in a row, as the Purdue University/CME Group Ag Economy Barometer index fell nine points to a reading of 106 in September.

Producers expressed concern about their current situation as well as future prospects for their farms. The Current Conditions and Future Expectations Indices both declined 10 points to a reading of 98 and 109, respectively. Notably, all three indices stand below their readings from one year ago. This month's Ag Economy Barometer survey was conducted from September 11-15, 2023.

"Weakening prices for major crops and ongoing concerns about high production costs and interest rates weighed on producers' minds this month," said James Mintert, the barometer's principal investigator and director of Purdue University's Center for Commercial Agriculture.

Producers continue to point to high input costs as a top concern for their farming operations in the year ahead. One-third of respondents in this month's survey cite it as their number one concern, followed by rising interest rates, chosen by 25% of respondents, and lower crop and/or livestock prices, chosen by 22% of farmers. The percentage of producers choosing lower crop and/or livestock prices has increased since the beginning of the year, when just 16% of producers cited it as a top concern.

There was a small uptick in the Farm Capital Investment Index, up 2-points to a reading of 39 in September; however, three-fourths of the producers still said now is a bad time for large investments. The primary reasons among those who

feel now is a bad time for large investments are rising interest rates and the high cost of machinery and new construction. Notably, 40% of producers who feel it's a bad time to invest cited rising interest rates as a key reason, up from 35% last month, and up from 14% when this question was first posed in July 2022. This month there was a slight rise in the percentage of producers who said now is a good time to make investments, citing strong cash flows on their farm operations as their primary reason.

The Farm Financial Performance Index was unchanged in September compared to August, leaving the index at a reading of 86. In a nod to how variable conditions have been around the country during this growing season, there were small increases in the percentages of producers who 1) expect better conditions and 2) expect worse financial conditions compared to last year.

Producers remain relatively optimistic about farmland values, which Mintert called surprising given the percentage of respondents who expressed concerns about high input costs, rising interest rates, and the risk of lower crop and livestock prices. The Short-Term Farmland Value Expectations Index was unchanged at a reading of 126, while the long-term index rose 2 points to 153. Respondents who expect farmland values to rise over the next five years continue to point to non-farm investor demand for farmland along with inflation as the top two reasons for farmland values to continue rising.

The September survey included several questions posed to corn and soybean growers to learn more about their perspective on cover crops. Just over half (52%) of the corn/soybean growers said they currently plant cover crops on a portion of their acreage.

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Patriot seniors extends season with three-set win, see story below

FR football visits Parkway tonight, see Sports on tap

Sports

Back to the final



The Commercial Review/Ray Cooney

JCHS junior defender Gavin Young (1) boots away the ball during Jay County's 3-1 win over Yorktown in the IHSAA Class 2A Sectional 24 semifinal on Wednesday. Young was a part of a backline that only allowed the Trojans to take four shots in the match.

Defending sectional champion Patriots knock off New Castle and will play for another title Saturday against host Mississinewa

By **ANDREW BALKO**
The Commercial Review

GAS CITY — Andrew Christman was a wall for the Trojans. But some inspired play by the Patriots during a six-minute stretch got the better of him. After the New Castle Trojans tied the game up, the Jay County High School boys soccer team played with purpose to advance the IHSAA Class 2A Sectional

24 championship with a 3-1 win in Wednesday's semifinal. With the win, Jay County (11-3-2) earns a trip to the sectional championship game for the second year in a row. Last season it beat Eastbrook 2-0 to make it to the regional. The Patriots will face Mississinewa (15-3-1), which beat Eastbrook 3-1 Wednesday, on its home field at 2 p.m. Saturday.

They eliminated the Indians 2-1 in last season's sectional semifinal. Christman gave the Patriots problems in the first half. He saved nine of Jay County's 10 shots on goal to keep the Trojans (3-13-1) in the game. "Teams that we've encountered, they'll get tons of shots off ... but he is kind of a wall back there," NCHS coach Tyrone

Rainer said. "We feel like we've got the best goalkeeper when we go in every match. He keeps us in games." After only taking one shot in the first half, the Trojans scored on their second shot. Nine minutes into the second half, Caden Johnson connected with Isaac Madden on a through ball. The shot that Madden took hit off of keeper Kaleb Coppock, but con-

tinued rolling toward the right post before caroming off of it and in. After the goal, the Patriots came out with a passion to regain the lead and put the game away. "We knew that was a mistake and we needed to fix it right away," Patriots coach Bobby Ruiz said. See **Final** page 7

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GRAPHIC PRINTING NEWSPAPERS

Dirksen stays alive

Patriot senior advances in singles tourney

NOBLESVILLE — Abraham Dirksen and Sam Barr squared off twice during the regular season. Dirksen found himself victorious in both meetings. That didn't change Wednesday. After the Jay County High School boys tennis team was eliminated from the postseason Tuesday, Dirksen moved on as an individual and beat the Frankton senior 7-6, 4-6, 6-4 in the singles sectional tournament at Noblesville High School. In the first matchup on Aug. 19, Barr tested Dirksen in the first set before

falling 7-6 (8-6), 6-2. On Sept. 24, Dirksen had a better time handling him, winning 6-3, 6-3. Dirksen moved on to play Alex Sagarra of Westfield on Thursday (See Saturday's newspaper for details.) Dirksen was also one of three Patriots named to the All-Allen County Athletic Conference team Wednesday. He was joined by the No. 1 doubles duo of Sam Myers and Gage Sims. They swept their opponents from Bluffton, Adams Central and South Adams to earn the honors. The team also earned Academic All-State Team honors, announced by the Indiana High School Tennis Coaches Association. To be recognized, teams need to maintain a grade point average of 3.6 or greater. "The academic effort and success of these young men will set them up for future greatness more than ACAC honors or Sectional Titles," said coach Donald Gillespie in a press release.

Sports on tap

Local schedule

Today
Jay County — Football at Lapel — 7 p.m.
Fort Recovery — Football at Parkway — 7 p.m.

Saturday
Jay County — Volleyball at Union City — 9 a.m.; Cross country at ACAC tournament at Bluffton — 11 a.m.; Boys soccer sectional championship game at Mississinewa — 2 p.m.; Junior High volleyball at ACAC invitational at Adams Central — 9 a.m.; Junior High cross country at ACAC meet at Bluffton — 10 a.m.
Fort Recovery — Cross country at Lions meet at Coldwater — 9 a.m.; Volleyball vs. Fort Loramie — 10 a.m.; JV football vs. Fort Loramie — 10 a.m.; Middle school cross country at Lions meet at Coldwater — 9 a.m.

TV sports

Today
9:30 a.m. — Qatar Grand Prix (ESPN2)
7:30 p.m. — College football: Kansas State at Oklahoma State (ESPN)
8 p.m. — College football: Nebraska at Illinois (FS1)

Saturday
7:30 a.m. — Premier League: Tottenham Hotspur at Luton Town (USA)
9 a.m. — Qatar Grand Prix (ESPN2)
10 a.m. — Premier League: Brentford at Manchester United (USA)
12 p.m. — College football: Oklahoma

at Texas (ABC); Maryland at Ohio State (FOX); LSU at Missouri (ESPN)
12 p.m. — College soccer: Indiana at Penn State (BTN)
12:30 p.m. — NASCAR Cup Series: Bank of America ROVAL 400 (USA)
3 p.m. — College football: Howard at Northwestern (BTN)
3 p.m. — NASCAR Xfinity Series: Drive For The Cure 250 (NBC)
3:30 p.m. — College football: Virginia Tech at Florida State (ABC); Alabama at Texas A&M (CBS); Syracuse at North Carolina (ESPN)
4 p.m. — College football: UCF at Kansas (FOX)
7:30 p.m. — College football: Michigan at Minnesota (NBC); Notre Dame at Louisville (ABC)
8 p.m. — College football: Fresno State at Wyoming (FOX); Texas Tech at Baylor (ESPN2)
10:30 p.m. — College football: Arizona at USC (ESPN)

Local notes

Wrestling clinic set
Jay County Wrestling Club has set their free elementary wrestling clinic for Monday, Oct. 9 through Thursday, Oct. 12. Young athletes between kindergarten and sixth grade are able to participate by arriving at the high school wrestling room at 4:25 p.m. Participants should wear a t-shirt and shorts. The clinic will then start at 4:30 and run until 5:30. There is no need to pre-register, as

the club will take names, grades and weights on the first day of the clinic.
At the clinic, young athletes will receive instruction from the Jay County wrestlers and coaching staff to learn the sport. On the final day, there will be a small tournament held in the wrestling room with three or four different pools. The event is designed for those who are new to the sport, but experienced wrestlers are also welcome. If interested in continuing with wrestling, there will be a sign-up on the final day of the clinic for Jay County Wrestling Club. For additional details call Eric Myers at (260) 485-4000 or email him at emyers@jayschools.k12.us.

Turkey Trot sign-up open
Cooper Farms will be hosting its 16th annual Turkey Trot Saturday, Nov. 4, at the Cooper Farms Turkey Harvesting Plant in St. Henry, Ohio. Participation costs \$15. All proceeds benefit EverHeart Hospice. The race will begin at 10 a.m. There will be splits at each mile of the 3.1-mile course. There will also be chip timing for participants operated by Speedy Feet. Water will be provided throughout the race, as well as a to-go turkey meal at the end. You can register by visiting bit.ly/cooperfarmsturkeytrot, or registration will open at 9 a.m. at Cooper Farms on the day of the race.
To have an event listed in "Sports on tap," email details to sports@thecr.com.