

The Commercial Review

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Judicial votes are attracting greater attention

By NIKI KELLY

Indiana Capital Chronicle
indianacapitalchronicle.com

Judicial retention is usually a foregone conclusion during election season, but an effort to remove three Indiana Supreme Court justices who upheld Indiana's abortion ban is causing a stir this year.

Chief Justice Loretta Rush, Justice Mark Massa and Justice Derek Molter are up for retention, along with two appeals court judges. That means Hoosier voters can choose to keep them on the bench or end their judicial careers.

Rush pushed voters to examine more than the abortion ban case while making retention decisions.

"We appoint judges in Indiana based on merit selection," Rush said. "My concern would be, if you take one issue and say, 'We're going to send a message on this one issue,' and not looking at the body of work. I worry about our branch of government becoming political, and judges saying, 'Which way are the political winds going on a case?' to make a decision."

No supreme court justice has lost a retention vote since the process was instituted in 1970, according to the Indiana Lawyer.

A new survey released by the Indiana State Bar Association shows about 84% of its members support retaining the justices.

"Allowing retention elections to become a referendum on one or two high-profile cases threatens to distort the judicial process and compromise the courts' ability to function independently," the group said in a written statement. "Our system of judicial selection for Indiana's appellate courts, though not without imperfections, is designed to minimize the influence of partisan politics and special interests."

Indiana has used a merit selection process to choose and retain its appellate judges for the past 50 years. Once appointed, a judge must stand for retention at the first statewide general election after the judge has served for two full years. If retained, the judge is on the retention ballot every 10 years. The retention system is designed to allow appellate judges to decide cases fairly and impartially, free from campaign finance considerations, and without influence by partisan politics.

"There are cases that we may not like where the law takes us on a particular case, but we take an oath with regard to following the law ... and we take that oath very seriously," Rush said. "I see what you see. I'm aware of it and I'm concerned long-term."

Rush has been on the Indiana Supreme Court since 2012 after being appointed by then-Gov. Mitch Daniels. She was retained by voters in 2014 and just began her third term as chief justice. Before joining the high court, Rush was a juvenile court judge in Tippecanoe County.

See **Judicial** page 2



The Commercial Review/Bailey Cline

Slinging Smarties

Makinsey Murphy, second runner-up of the 2024 Miss Jay County Fair Queen Pageant, tosses candy to parade-goers Saturday morning along Union Street (Indiana 1) in Pennville. The parade marked the beginning of Pennville Pumpkin Festival in the park.

Rule would expand birth control access

By SANDHYA RAMAN

CQ-Roll Call
Tribune News Service

WASHINGTON — The Biden administration on Monday proposed making over-the-counter contraception available at no cost and with fewer administrative hurdles.

"Today, my Administration is taking a major step to expand contraception coverage under the Affordable Care Act. This new action would help ensure that millions of women with private health insurance can access the no-cost

contraception they need," President Joe Biden said in statement.

The proposed rule — issued jointly by the departments of Health and Human Services, Labor and Treasury — seeks to require insurance plans to cover OTC contraceptives at no cost and without a prescription for individuals with commercial insurance plans. Health plans would also be required to tell beneficiaries about the policy and would expand their required coverage of preventive services for prescribed contraceptives without cost sharing.

Under the 2010 health care law, most private insurance plans must cover birth control without cost sharing. Currently patients can get coverage without cost sharing for over-the-counter contraceptives, including oral contraceptives, spermicide and condoms with a prescription, such as female condoms, or through their provider in a health facility, or for long-acting services like an IUD, which is an intrauterine birth control device.

If finalized, the rule would require plans to make all available OTC contraceptive products avail-

able through in-network pharmacies. A senior administration official said logistics would be clarified in the final version of the rule.

"This new proposed rule will build on our Administration's work to protect reproductive freedom by providing millions of women with more options for the affordable contraception they need and deserve," Vice President Kamala Harris said in a statement. "That includes coverage for no-cost over-the-counter contraception without a prescription for the first time in our nation's history."

U.S. pushing for Middle East ceasefire

By DAN WILLIAMS

and DANA KHRAICHE

Bloomberg News
Tribune News Service

U.S. officials traveled to the Middle East in a last-ditch effort to secure a cease-fire in Israel's wars with Iran-backed Hezbollah and Hamas ahead of the presidential election early next month.

Secretary of State Antony Blinken is set to visit Israel and other countries starting Monday — his 11th trip to the region since the Israel-Hamas war started last October — while U.S. envoy Amos Hochstein landed in Beirut. Their mission will be to attempt to negotiate at least a pause in the multi-front conflict, which has seen fierce fighting between Israel and the two militant groups in both Lebanon and Gaza.

"We are either going to reach a solution or things are going to escalate out of control," Hochstein told reporters on Monday after



Tribune News Service/AFP/Getty Images

People inspect the damage at the site of an overnight Israeli airstrike that targeted a branch of the Al-Qard Al-Hassan finance group in Beirut's southern suburbs on Monday amid the ongoing war between Israel and Hezbollah.

meeting Lebanon's parliamentary speaker, Nabih Berri, a key interlocutor between the West and Hezbollah. Focus needs to be done to properly

implement United Nations resolution 1701, he said, referring to the peace agreement put in place after Israel's last war with Hezbollah in 2006.

Hochstein's visit came after Israel widened its bombing campaign in Lebanon over the weekend, targeting financial institutions it says help fund Hezbollah's military operations. The move to further degrade the militant group after weeks of air assaults and ground battles included at least 11 strikes on Beirut's southern suburbs on Sunday, according to Lebanese media.

Israel has relentlessly targeted the area — where Hezbollah has a known presence — as well as towns and villages just over the border.

Hezbollah has been firing missiles into northern Israel since the start of the war in Gaza, and stepped up its barrage following Israel's escalation.

U.S. President Joe Biden's decision to send Hochstein this week "is signalling the urgency of a lasting cease-fire in Lebanon," said Burcu Ozelik, senior research

fellow for Middle East security at the Royal United Services Institute in London. "Hezbollah and its backers in Iran are likely seeking a carefully orchestrated next step: how to deescalate to a threshold where Hezbollah will be able to salvage its weapons stockpiles and rank and file fighters."

An Israeli official told Bloomberg that, after more than a year of war, Israel is open to a package deal that would calm the front in southern Lebanon, release hostages held by Hamas in Gaza and allow more aid into the Palestinian territory.

Officials in the country have said they want resolution 1701 — which is supposed to keep Hezbollah away from the Israeli border — stringently implemented by Lebanese authorities and for U.N. peacekeepers to report more reliably on violations by the militant group.

Deaths

Kimo Bechtol, 44, Fort Recovery
Janice Hudson, 78, Portland
John Pendleton, 77, Hartford City
Details on page 2.

Weather

Jay County had a high temperature of 73 degrees Sunday. The low was 43.

Tonight's forecast calls for a low in the mid 50s with winds gusting to 25 miles per hour. Expect mostly sunny skies Wednesday with a high in the lower 70s.

See page 2 for an extended outlook.

In review

The Portland Foundation is accepting grant applications for its Friends of Jay County Agriculture 2024 grant cycle. Grants are available to tax-exempt organizations operating or proposing to operate programs for the benefit of agriculture in Jay County. Applications are available at portlandfoundation.org. The deadline is Nov. 7.;

Coming up

Wednesday — Coverage of this week's Jay School Board meeting.

Thursday — Details from Jay County Council's special meeting.

Friday — Results from the FRHS volleyball district semi-final against Arcanum.



CR almanac

Wednesday 10/23	Thursday 10/24	Friday 10/25	Saturday 10/26	Sunday 10/27
73/36 Sunny skies on Wednesday, when winds could reach as high as 20 mph.	62/43 Thursday looks to be sunny with a high near 62 degrees. Cool at night.	70/45 There's a chance of rain Friday. Otherwise, mostly cloudy and a high near 70 degrees.	63/37 Saturday's forecast shows mostly sunny skies and a low of 37 degrees.	61/36 Mostly sunny on Sunday, when the high will be in the low 60s.

Lotteries

Powerball Estimated jackpot: \$456 million	13-15-16-24-25-33-42-45-50-57-61-62-68-71-72-73 Cash 5: 23-24-25-33-35 Estimated jackpot: \$298,000
Mega Millions Estimated jackpot: \$205 million	Ohio Sunday Midday Pick 3: 0-5-3 Pick 4: 9-6-5-8 Pick 5: 3-7-0-5-0 Evening Pick 3: 4-4-3 Pick 4: 3-5-9-4 Pick 5: 0-7-7-2-9 Rolling Cash 5: 1-12-19-24-26 Estimated jackpot: \$100,000
Hoosier Sunday Midday Daily Three: 8-6-8 Daily Four: 4-9-0-2 Quick Draw: 1-6-13-17-20-28-31-33-38-49-51-55-61-72-73-74-76-77-78-79 Evening Daily Three: 2-3-7 Daily Four: 0-8-1-6 Quick Draw: 5-7-9-12	

Markets

Cooper Farms Fort Recovery Corn.....3.61 Dec. corn3.90 Wheat4.74	Dec. beans9.65 Wheat 5.24
POET Biorefining Portland Corn.....3.70 Dec. corn3.90 Jan. corn4.08	ADM Montpelier Corn.....3.60 Nov. corn3.62 Beans9.29 Nov. beans9.37 Wheat5.14
The Andersons Richland Township Corn3.65 Nov. corn3.65 Beans9.30	Heartland St. Anthony Corn.....3.50 Nov. corn3.55 Beans9.14 Nov. beans9.24 Wheat4.94

Today in history

In 1811, Hungarian composer Franz Liszt was born Liszt Ferenc in Dborjan, kingdom of Hungary, Austrian Empire (now Raiding, Austria).

In 1836, Sam Houston was inaugurated as the first president of the Republic of Texas. He had helped lead the defeat of Mexico in the Texas Revolution. Texas would be admitted into the United States on Dec. 29, 1845.

In 1883, the Metropolitan Opera House opened on Broadway at 39th Street in New York City.

In 1962, President John F. Kennedy informed Americans of the Cuban missile crisis when he declared a naval blockade of Cuba to prevent additional shipments of missiles to the island that sits 90 miles off the Florida coast.

In 1964, Jean-Paul Sartre became the first to decline a Nobel Prize after he had been announced as the winner of the Nobel Prize for Literature. A french philosopher, novelist and playwright, he had been honored "for his work which, rich in ideas and filled with the spirit of freedom and the quest for truth,

has exerted a far-reaching influence on our age."

In 1972, Jay County native and Chesterfield resident Harold R. Evans and his wife Sandra L. Evans died when their car collided with another vehicle in southern Jay County.

In 2008, India launched its first lunar space probe. Chandrayaan-1 later found water in the moon's atmosphere.

In 2010, WikiLeaks, a website that put out classified and privileged information, released thousands of U.S. documents that were related to the wars in Iraq and Afghanistan.

In 2020, the Division IV No. 4 Fort Recovery High School volleyball team cruised to a 25-15, 25-12, 25-13 victory over the Lima Central Catholic Thunderbirds in the sectional championship match. The victory improved the Indians to 19-3.

In 2021, Fort Recovery High School juniors Natalie Brunswick and Trevor Heitkamp swept the individual championships at the Division III district cross country meet at Columbus Grove.

—The CR

Citizen's calendar

Today 3 p.m. — Jay County Council special session, law library, courthouse, 120 N. Court St., Portland.	Redevelopment Commission, Community Resource Center, 118 S. Meridian St., Portland.
Monday 6 p.m. — Redkey Town Council special meeting, park cabin, 50 Mooney St.	Monday 3:30 p.m. — Jay County Solid Waste Management District Board, 5948 W. Indiana 67, Portland. 5 p.m. — Jay School Board special meeting, General Shanks, 414 E. Floral Ave., Portland. 5 p.m. — Jay County Commissioners, auditorium, courthouse, 120 N. Court St., Portland.
Wednesday 6 p.m. — Dunkirk Park Board, city building, 131 S. Main St.	
Friday 8 a.m. — Portland	

Obituaries

Kimo Bechtol

Sept. 19, 1980-Oct. 13, 2024
Kimo K. Bechtol, age 44, of Fort Recovery, Ohio, passed away unexpectedly on Sunday, Oct. 13, 2024. He was born on Sept. 19, 1980, in Coldwater, Ohio, to Danny and Mollie (Kaikala) Bechtol of Fort Recovery.

In addition to his parents, Kimo is survived by his wife of 17 years, Lisa (Hein) Bechtol; his children, Kolson and Leah; his siblings, Tana Bechtol, Kelani Bechtol and Mike Rammel, Danny Bechtol, Coty Bechtol, and Jade (Jenni) Bechtol; his mother-in-law and stepfather-in-law, Cheryl and Bill Gaerke; his in-laws, Tracy Evers-Westgerdes and Joe Westgerdes, Christy (Phil) Homan, and Rachel (Kyle) Koesters; and numerous nieces, nephews, great-nieces, great-nephews and cousins.

Kimo was preceded in death by his grandparents, Ralph and Betty Bechtol, Ellen Cooper, and David Kaikala; his father-in-law, David Hein; his brother-in-law, Michael Evers; and his great-nephews, Kayden Anguiano and Cashton Westgerdes.

Kimo was a 1999 graduate of Fort Recovery High School. Shortly after, he earned his journeyman license from the Associated Builders and Contractors, Inc. Kimo worked for Mercer County Electric for the past 16 years. He was a member of the Fort Recovery Sons of the American Legion and the Progressive Sportsman Club.

Kimo had a passion for hunting and treasured his trips down South. A proud supporter of the Michigan Wolverines and Oakland Raiders, he found joy in attending games and sharing his love for sports with those around him.

With a kind heart and a welcoming spirit, Kimo never met a stranger. His presence lit up any room, and his genuine nature touched the lives of all who knew him. He found joy in the camaraderie of the legion, where he made lasting memories and friendships.

Above all, Kimo's greatest pride and joy was his family. He adored his wife, Lisa, and their children, supporting them wholeheartedly in all their endeavors. Whether cheering them on at sporting events or creating unforgettable memories on family vacations, his love knew no bounds.

A funeral liturgy will be held at 10:30 a.m. Saturday, Oct. 26, 2024, at Mary Help of Christian Catholic

Church, Fort Recovery, with Fr. Alexander Witt officiating. Burial will follow in St. Mary's Cemetery.

Guests may visit with Kimo's family on Friday, Oct. 25, 2024, from 2 to 8 p.m. at Brockman Boeckman Funeral Home, Fort Recovery.

Memorial contributions may be given to the Fort Recovery Community Foundation, P.O. Box 52, Fort Recovery, OH 45846, for the Kimo Bechtol Memorial Fund, which will be used to support his children.

Condolences may be shared with the family by visiting brockman-boeckmanfh.com.

Janice Hudson

Oct. 5, 1946-Oct. 17, 2024
Janice Hudson, age 78, a resident of Portland, passed away Thursday, Oct. 17, 2024, at Albany Health and Rehabilitation in Albany, Indiana.

Janice was born Oct. 5, 1946 in Albany, Kentucky, the daughter of Roy and Pearl (Combest) Jones. She graduated from Chrysler High School in New Castle, Indiana, in 1964. Janice worked for CTS in Geneva and was a member of Hope Well Church in Portland. Janice married Jerry Hudson on May 25, 1967.

Survivors include:
Her husband — Jerry Hudson, Portland, Indiana

Daughter — Sheila Bichsel (husband: Michael), Portland, Indiana
Two sons — David Hudson, Albany, Indiana, and Scott Hudson, Portland, Indiana

Sister — Josephine Farley (husband: Bill), New Castle, Indiana

Two grandchildren and four great-grandchildren

She was preceded in death by a grandson Dustin Bichsel; and two brothers, Eugene and Andrew Jones.

Visitation will be held Wednesday from 2 to 5 p.m. at Williamson-Spencer and Penrod Funeral Home in Portland. Funeral services will be held Thursday at 10 a.m. at the funeral home. Burial will follow at 1 p.m. at Marion National Cemetery in Marion, Indiana.

Memorials may be directed to the Jay County Cancer Society.

Condolences may be expressed at williamsonspencer.com.

John Pendleton

Dec. 22, 1946-Oct. 18, 2024
John Donald Pendleton, 77, Hartford City, passed away on Friday, Oct. 18, 2024, at the Waters of Hartford City.

Born in Manchester, Tennessee,

on Dec. 22, 1946, he was the only son of four children born to John Adam "Sawdust" and Larna Mae (Duke) Pendleton. He moved to Casey, Illinois, as a young boy with his family, then to the Pennville and Hartford City area.

Because of his mother's death at a young age, John and his siblings were each raised by aunts/uncles on the Duke side of the family.

John graduated from Pennville High School, Class of 1965, and began his career at the 3M Company of Hartford City, retiring in 2009. In 1990, he began his construction company, to which he hauled stone, backhoe work, trenching and demolitions.

John met his wife, Cheryl (Williams) on Mother's Day, 1986, at the First Assembly of God in Hartford City and married her on Sept. 12, 1987.

He was an avid dog lover, having nine beagles, years ago; then changing to golden retrievers, adopting and caring for Sammy and Buddy. John also went to many rummage and garage sales, usually bringing back more shovels and rakes. His favorite pastime was wood-burning stoves and having the recliner very close by — he had the routine of cutting and storing wood and had even experienced the wood furnace in addition to the stoves. Wood-smoke aroma on John's clothing was a scent that those who knew him could appreciate.

Most importantly and especially, John was very focused on and adored his grandchildren.

He leaves behind his wife of 37 years, Cheryl; two daughters, Sheila (Michael) Hyer of Hartford City and Shana (John) Rogers of Muncie; six grandchildren, Kodee (Nicholas)Freeman, Shawn Groves, Danielle (Jason) Carpenter, Shad Tucker, Jaci Rogers and Jeni Rogers; eight great-grandchildren; and two sisters, Darlene (Denny) Thrush of Wapakoneta, Ohio, and Susan Fear of Hartford City; as well as many nieces and nephews.

In addition to his parents, he was preceded in death by a sister, Linda Cahue; and his brother-in-law, Charles "Bud" Fear.

Services will be at 2 p.m. Tuesday, Oct. 29, 2024, at Waters Funeral Home, Hartford City, with the Rev. Chris Neel officiating. Burial will be in the Hartford City Cemetery following services.

Visitation will also be on Tuesday from noon until 2 p.m.

Condolences may be sent to John's family at WatersFunerals.com.



Pendleton



Bechtol



Hudson

Judicial ...

Continued from page 1

One of her most high-profile opinions backed Gov. Eric Holcomb in his dispute with legislative leaders over special session powers. It was a 5-0 decision, though Rush authored the opinion.

•Massa was appointed to the Indiana Supreme Court by Daniels in 2012, and was retained in 2014. Massa was a local journalist before becoming a press secretary and speechwriter for then-Gov. Robert Orr. After getting his law degree he served as a deputy prosecutor and assistant U.S. attorney. He worked for Daniels' administration in several roles. One of his most well-known opinions upheld a law limiting who can run under the banners of a Republican or Democrat in elections. The case involved egg farmer John Rust's bid for the U.S. Senate as a Republican without having pulled GOP ballots in the two most recent primary elections.

•Molter is the newest justice to the Indiana Supreme Court, having been appointed by Gov. Eric Holcomb in 2022. He's up for his first retention vote. Molter previously had a short stint on the Court of Appeals and before that worked in the private sector handling appeals in the state and federal courts. He authored the recent opinion upholding the state's near-

total abortion ban. The decision found women have the right to an abortion to save their lives or avoid serious health risks, but that the General Assembly was within its rights to set narrow regulations. Massa and Rush concurred.

If removed, the next governor would get to appoint replacements. Much like the president and the U.S. Supreme Court, the governor's political party can influence how they make their judicial picks, such as pushing them further right or left.

A social media campaign has latched onto the abortion ruling in a quest to remove the three members. A citizen named Jeanne Tuka Schutz recently ran an ad in the Warsaw Times Union urging a "no" vote on the three justices.

"All three voted to strip away HOOSIER WOMEN'S RIGHTS TO ABORTION AND REPRODUCTIVE HEALTH CARE," the ad said. "Indiana Supreme Court Justices seem to be in lock step with extreme right-wing leaning decisions of the U.S. SUPREME COURT. Hoosiers can fire these three when voting."

The Indiana Lawyer recently reported that a bipartisan political action committee of prominent attorneys and former state justices has formed to help keep the three Republican-appointed justices on the court.

SERVICES

Today

Sneed, Roy: noon, Garden View Funeral Home, 10501 N. Indiana 3, Muncie.

Thursday

Hudson, Janice: 10 a.m., Williamson-Spencer and Penrod Funeral Home, 208 N. Commerce St., Portland.

Saturday

Bechtol, Kimo: 10:30 a.m., Mary Help of Christians Catholic Church, 403 Sharpshurg Road, Fort Recovery.

Oct. 29

Pendleton, John: 2 p.m., Waters Funeral Home, 501 W. Washington St., Hartford City.

Service listings provided by

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Redkey Police Department

is accepting applications for full-time Deputy Marshal.

- Must have high school diploma or GED.
- Would like experience.

Applications may be picked up at the Redkey Town Hall.

Applications must be turned in before October 25, 2024.

Comments still linger

DEAR ABBY: I caught my husband talking on the phone to another woman. I heard him say, "Get some sleep, sweetheart," and "Thank you for being my companion." When I called him on it, he claimed nothing was happening and he had used the wrong words.

Dear Abby



the trust between you and your husband broken after what you heard, the time to begin dealing with it was two years ago. It is still not too late for the two of you to have some sessions with a licensed marriage and family therapist, and that's what I am urging you to do.

He admitted to whom he was talking, and I called her. She said she was just a friend and had no feelings for him that way. Afterward, I still felt something was going on.

That was two years ago, and I do not think the same way about him. He knows this, and continues to tell me he loves me and that nothing went on. Am I right to feel this way? — DIDN'T BUY IT IN WISCONSIN

DEAR DIDN'T BUY IT: People have been known to speak affectionately to each other without an affair going on. Both your husband and the woman denied it. However, with

go about it. She has blocked me from her social media and won't accept my calls. I need to let her know that I'm here for her. Please advise how to approach this. — TRYING IN THE MIDWEST

DEAR TRYING: Whatever caused the rift with your sister, it is clearly more serious than "dancing."

If you put your thoughts and feelings in a letter to her, it will let her know that you love her, are concerned about her diagnosis and ready to do whatever she will allow you to do to help. That's all you can do. After that, the ball is in her court. I hope it works.

Dear Abby is written by Abigail Van Buren, also known as Jeanne Phillips, and was founded by her mother, Pauline Phillips. Contact Dear Abby at Dear-Abby.com or P.O. Box 69440, Los Angeles, CA 90069.

DEAR ABBY: I'm hoping that you can help me. My sister and I are distanced from each other. We haven't spoken since the passing of our mother three years ago. Today I learned that she has been diagnosed with stage-3 cancer. Of course, this has hit me hard. I want to reach out, but I'm not sure how to

Lifestream planning caregiver celebration

LifeStream Services is hosting a pair of events to celebrate National Caregivers Month in November.

Comedian Sky Sands will be the speaker for this year's events, which also include lunch and caregiver engagement activities. They are scheduled for 9:45 to 2 p.m. on Wednesday, Nov. 13, at the Leland Legacy, 900 S. A St., Richmond, and Thursday, Nov. 14, at Minnetrista Museum & Gardens, 1200 N. Minnetrista Parkway, Muncie.

Registration is free for caregivers and care partners. The deadline is Friday, Nov. 1.

For more information or to register, visit lifestreaminc.org/NCMevents or contact Angie Jenkins at ajenkins@lifestreaminc.org or (765) 759-1121.

Homestead solutions

Learn how to manage pests in the backyard at an upcoming presentation.

The next session in the Homestead Solution Series at John Jay Center for Learning in Portland, slated for 6 p.m. Thursday,

Taking Note

tackles how to deal with wildlife invading your property. Jonathan Ferris will share tips for preventing nuisances and what to do if you encounter them.

The event is a collaboration between John Jay Center for Learning and Purdue Extension Office of Jay County. To reserve a spot, call the extension office at (260) 726-4707.

Library sale

Fort Recovery Public Library is hosting a used book sale through Oct. 26.

Free-will donations will be accepted for items at the sale. The library is open today from 10 a.m. until 7 p.m., Wednesday from 10 a.m. until 5:30 p.m., Friday from 9 a.m. until 5:30 p.m. and Saturday from 9 a.m. until 1 p.m.

Community Calendar

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

Today

COMPASSIONATE CONNECTIONS RECOVERY SUPPORT GROUP — A group for anyone with a substance use disorder that helps individuals find connections as they develop long-term recovery meets at noon each Tuesday in the IU Health Jay Outpatient Behavioral Health Center, Entrance C, 510 W. Votaw St., Portland.

JAY COUNTY PASTORS AND CHAPLAINS — Meet at 8 a.m. on the fourth Tuesday of each month at Richard's Restaurant.

BRYANT COMMUNITY CENTER EUCHRE — Will be played at 1 p.m. each Tuesday. The public is welcome.

A BETTER LIFE - BRIANNA'S HOPE — A faith-based recovery group for substance abuse. Meal starts at 6 p.m. and the meeting is from 6:30 to 8 p.m. every Tuesday at the Nazarene Fellowship Building across from the Nazarene church, 249 E. Center St., Dunkirk. For more information, call Amanda Price at (765) 283-2107.

ALCOHOLICS ANONYMOUS — Will meet at 7 p.m. at Zion Evangelical Lutheran Church, 218 E. High St., Portland. For more information, call (567) 279-8352 or (260) 729-7000.

Wednesday

WEDNESDAY MORNING BREAKFAST CLUB — Will meet at 8 a.m. in the east room of Richards Restaurant. All women are invited to attend. Includes activities and devotional time.

PING PONG — Will be played from 11 a.m. to noon on Wednesdays at West Jay Community Center.

PORTLAND ROTARY CLUB — Will meet at noon each Wednesday in the cafe at John Jay Center for Learning, 101 S. Meridian St., Portland.

EUCHRE CLUB — Will meet at 2 p.m. the fourth Wednesday of each month at Chalet Village Health and Rehabilitation in the North Lounge.

COMMUNITY REINFORCEMENT AND FAMILY TRAINING — A non-confrontational, evidence-based intervention for helping families affected by addiction meets at 4 p.m. each Wednesday in the IU Health Jay Outpatient Behavioral Health Center, Entrance C, 510 W. Votaw St., Portland.

PORTLAND EAGLES — Will meet at 6 p.m., on the second and fourth Wednesday of the month at the Eagles' lodge, 320 N. Meridian St., Portland.

AL-ANON FAMILY GROUP — New Beginnings, a support group for friends and families of alcoholics, will meet at 6:30 p.m. each Wednesday in the Zion Lutheran Church, 218 E. High St., Portland. For more information, call (260) 726-8229.

will meet from 5 to 6:30 p.m. each Sunday at Fellowship Baptist Church, 289 S. 200 West, Portland. Come early for a meal. For more information, call (260) 766-2006.

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 Wednesday at Redkey United Methodist Church, 122 W. Main St. Come early for a meal. For more information, call Pastor Randy Davis at (765) 369-2085.

Thursday

LAWYERS IN LIBRARIES — Free and confidential consultations with a lawyer are available from 10 a.m. to noon at Jay County Public Library, 315 N. Ship St., Portland. Consulting is available on topics including divorce, custody, guardianship, tenant-landlord issues, bankruptcy, debt collection, estates and immigration. Those interested in participating should sign up in advance at the library, 315 N. Ship St., Portland, or by calling (260) 726-7890.

SMART RECOVERY — A group for those struggling with addiction that focuses on motivation, coping with cravings, managing thoughts, feelings and behavior, and living a balanced life meets at 11 a.m. each Thursday in the IU Health Jay Outpatient Behavioral Health Center, Entrance C, 510 W. Votaw St., Portland.

CELEBRATE RECOVERY — A 12-step Christian recovery program meets at 10 a.m. and 6:30 p.m. each Thursday 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.

DEMENTIA SUPPORT GROUP — Meets at 5:30 p.m. at Persimmon Ridge Rehabilitation Centre, 200 N. Park St., Portland.

Friday

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.

Saturday

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.

Sunday

A BETTER LIFE - BRIANNA'S HOPE — A faith-based recovery group for all kinds of addictions,

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Sudoku

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

Level: Beginner

Saturday's Solution

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

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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Economics can cut our health costs

Bloomberg Opinion
Tribune News Service

Of the \$4.5 trillion the U.S. spends on health care every year, the largest proportion — almost a third — goes to hospitals. The cost of hospital services has consistently outpaced the overall inflation rate for at least two decades. If Vice President Kamala Harris and former President Donald Trump really want to reduce health-care costs — as they both say — addressing this trend should be a priority.

Hospitals are heavily regulated, labyrinthine institutions that straddle the public and private sectors. In many cases, their pricing is subject to forces beyond their control. But absent (another) major reform to the U.S. health-insurance system, more straightforward changes can still help rein in spending.

Consider hospitals' biggest expenditure — labor — which accounts for 60% of spending. Workforce shortages are often

Guest Editorial

blamed for these costs. The government estimates shortages of almost 140,000 physicians over the next 15 years. Yet shortages aren't inevitable. In many cases, they're the result of government policies that can and should be revised.

An obvious place to start would be so-called scope-of-practice laws. Most health care workers require a license, which is granted by state authorities. Officials establish education and training standards, as well as rules dictating what certain professions can (and often cannot) do. Proponents say such laws are needed to protect patients, and limiting complex cases to skilled professionals makes some sense. (No one wants nurses perform-

ing heart surgeries.) However, needlessly strict laws limit access to care and have been shown to increase costs. One study found that relaxing such laws for nurse practitioners could save Medicare more than \$40 billion annually.

During the pandemic, several states temporarily relaxed their scope-of-practice laws to allow trained nurse practitioners and physician assistants to perform certain tasks, such as administering diagnostic tests and vaccines, without direct supervision from doctors. Once the crisis subsided, though, many states reverted to form, despite evidence that such flexibilities improved patient outcomes and increased availability of quality care.

The U.S. has fewer physicians per capita than most rich nations and the highest doctor salaries in the world. Yet lawmakers have consistently opted to limit competition and preserve the status quo. Foreign-trained doctors, for example,

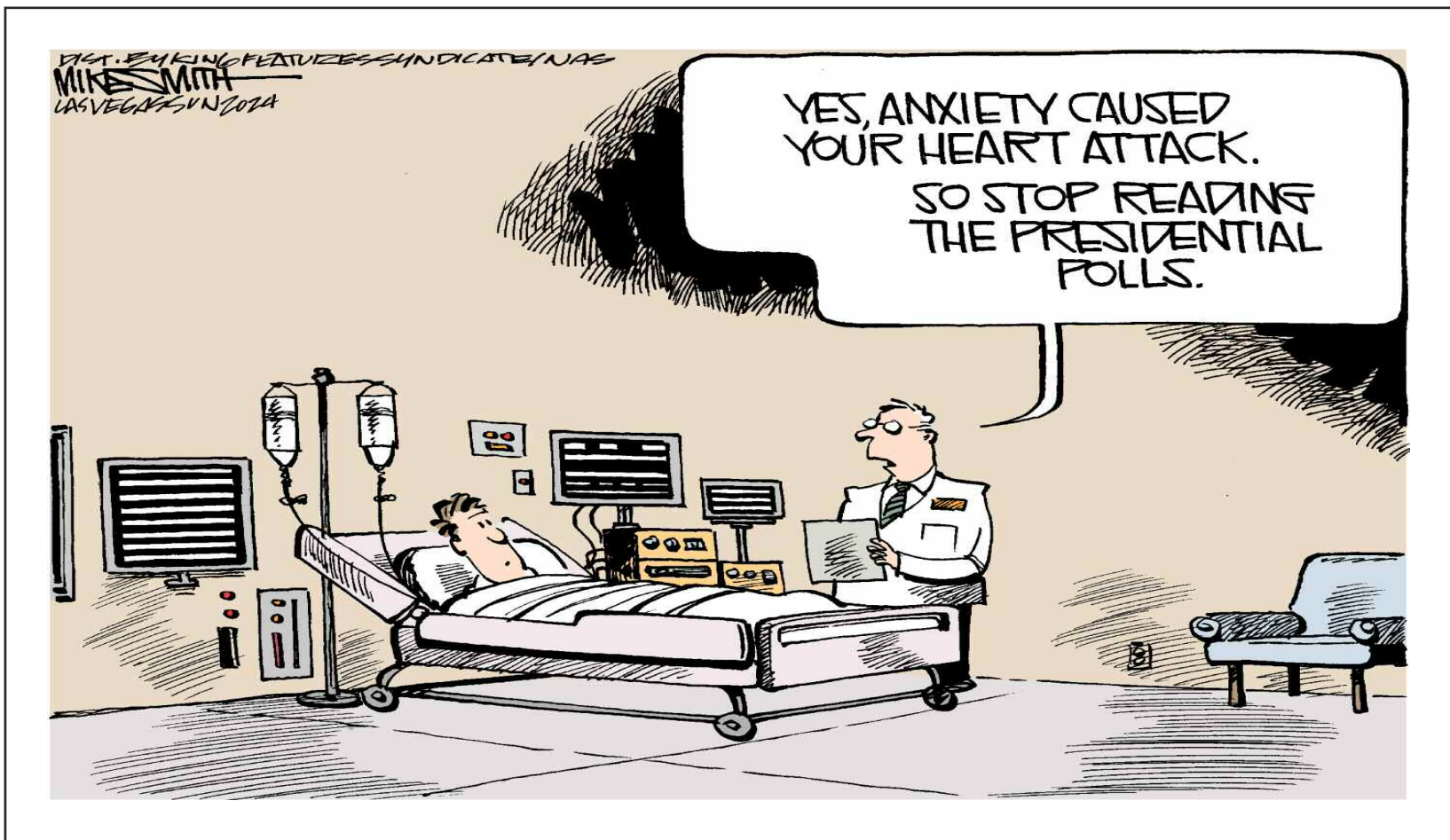
must overcome a wall of state and federal restrictions before they can practice in the U.S. Even those with decades of experience must pass a standardized exam, repeat their residency programs and apply for state licensure — which can take years and cost thousands of dollars. Aspiring doctors in the U.S. are only slightly better off. Federal subsidies for residency slots haven't kept pace with the number of medical-school graduates, thanks to a 1996 law that caps Medicare funding for such training programs.

Increasing the supply of highly qualified workers who can perform needed tasks — whatever their degree — is the most straightforward way to lower costs. But while some state legislatures are considering proposals to relax their scope-of-practice laws, many have struggled to overcome medical associations' (often self-interested) resistance to "scope creep" — when workers increase occupational overlap with higher-

skilled professionals. Such complaints are generally off the mark: The point is to allow nurse practitioners and physician assistants to perform to the full extent of their training, not beyond.

Lawmakers need to strike a better balance. Promisingly, states including Florida, Tennessee and Virginia have granted provisional licenses to qualified foreign-trained doctors. More should follow their lead. U.S. regulators should also grant residency waivers to graduates of high-quality overseas medical programs. Congress, meanwhile, should reform its outdated system of funding residencies, with a goal of boosting the number of doctors in fields or specialties facing shortages.

Fixing the American health care system is a monumental undertaking. That's all the more reason to make simple improvements whenever possible. Increasing the supply of much-needed workers is a good place to start.



Changes in home prices tell us a lot

By **MICHAEL J. HICKS**

Housing prices may be the single best indicator of community vibrancy, so it is good to pay close attention to them. But that is not as easy as it appears.

The most readily available housing data — from Multi-Listing Services — only uses data on homes listed through Realtors. This MLS data reports a tiny fraction of housing stock, which is skewed towards newer, larger homes in more affluent communities.

Reliance on MLS data will typically overstate the value of homes within a community. At the same time, it will vastly understate the supply of available housing.

For example, in Muncie, the MLS listings for homes in September counted a paltry 185 housing units for sale. However, the U.S. Census Bureau reports more than 4,500 vacant, habitable homes in the city. So, MLS captures fewer than 1 in 20 homes in Muncie.

This pattern plays out across most of Indiana, sparing only newer, affluent communities. Statewide, Indiana had more than 290,000 habitable, vacant homes in 2023. This is a sharp contrast to claims to the legislature that Indiana has a deep housing shortage. In fact, Indiana's dominant housing problem is a surplus of homes that are unlikely to ever again be occupied.

Using the wrong data has been, and continues to be, costly to Hoosier taxpayers. Relying upon MLS data, the state has embarked

Michael J. Hicks



on subsidies for homes in smaller cities. That has led to additional growth in housing in places with surplus supplies.

For example, in Muncie, state and city taxpayers have subsidized several hundred new housing units during a period of population decline. The newly built, subsidized homes attract renters or buyers, but result in higher vacancy rates across the city. This further depresses prices for the existing housing stock and delays the date when Muncie will experience an actual housing recovery.

To put the problem in context, the inflation-adjusted value of the average home in Muncie is a whopping 54% lower than it was in 1980. The cause of this problem is simple. Through six decades of population decline, homebuilding continued — often with taxpayer support. Today, the city has far too many homes and far too few people.

Muncie finds itself in the same boat Detroit and Youngstown, Ohio, did when they commenced an ambitious downsizing of their housing stocks. But, instead of rebalancing the housing stock, Muncie and local institutions are building even more.

Economists have been warning about this problem in Rust Belt cities for decades. Governors, legislators and mayors have been ignoring them for decades. But the problem has become so widespread that it is difficult to imagine a policy fix that will take less than several decades to implement. Unless, of course, we had an extra \$1.5 billion sitting around to reduce excess housing stock.

Muncie isn't even the worst place in Indiana. There are a whopping 13 counties where inflation-adjusted home prices are lower than they were in 1980. Half are in eastern-central Indiana. The problem in all of these counties is the same. Housing stock is durable, so, as people leave, excess inventory accrues, depressing the prices for all homes.

Today in Muncie, and in much of Indiana, if you want to build a home that'll sell for \$150,000, construction will cost \$175,000 to \$200,000 or so. Naturally, builders will be hesitant to construct new homes in those communities. After all, home construction is a business, not a charity.

This lack of profit for new home construction has prompted builders and Realtors to push the state legislature for housing subsidies. The result has been overbuilding and a continued downward spiral of housing in many cities. It is discouraging to watch.

However, there is another reason to carefully watch home prices. They capture everything that is good, or bad, within a com-

munity. The best way to imagine this is to visualize two identical homes. If you put one down in a quiet, safe street with good schools, it would sell at a much higher price than one located in a high-crime district near an airport and served by poor schools.

Economists don't have identical homes to move around neighborhoods, but we can create statistically identical homes by controlling for size, construction materials, year built, size of lot and number and type of rooms. With these models, which typically rely upon MLS listings because of their rich description of home characteristics, we can value different types of amenities.

Over the past few decades, economists have been able to place a dollar value on aspects of a community for which there is no price tag. We can tell you the effect of local crime rates on a home's value. We can also measure the benefit of cooler summers or warmer winters, the value of a mountain or lake view, the impact of an EPA superfund site, the cost of airport or road noise, air particulate pollution, and the value of good schools, walkable neighborhoods and nice grocery stores.

Importantly, these valuations of amenities tie back to the housing surplus problem. Over the past 40 or so years, the quality of local amenities — something economists call quality of life — explains most population change.

Places that have lost popula-

tion were places people chose not to live. Either new folks didn't move there, or, when the jobs left, people chose not to stay.

I know most readers will think, "but when jobs left, people had to leave." Well, that isn't true. The biggest job market shocks of the past half-century happened when military bases closed. Amenity-rich locations, like Charleston, South Carolina, and Austin, Texas, actually thrived because people chose to stay and build lives there.

There are 68 counties in Indiana with below-national-average quality-of-life measures, including every one of the 13 counties where home prices are lower today than in 1980. In the top 13 counties, average home prices are 400% higher today than in 1980 after controlling for inflation.

A final key indicator is that, in those high-priced places, home prices are rising faster than wages. The reason is simple. People are willing to pay a premium to move there, not because of housing, but because of schools and other local amenities.

That should be a lesson to everyone who thinks subsidizing the housing supply will affect its demand.

Hicks is the director of the Center for Business and Economic Research and the George and Frances Ball distinguished professor of economics in the Miller College of Business at Ball State University. Email him at mhicks@bsu.edu.

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—Thomas Jefferson

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Quinn named managing editor of IBJ

A former Graphic Printing Company employee has been promoted to a new role.

Samm Quinn, who started her career with The Commercial Review, has been named managing editor of Indianapolis Business Journal.

Quinn served as The CR's city reporter in 2013 and 2014 before departing to take a role at The Daily Reporter (Greenfield).

As managing editor of the Indianapolis Business Journal, Quinn's duties will include editing stories for the print edition and working with reporters on investigative stories and enterprise packages. She takes over the role from Greg Weaver, who is now editor of the Indiana Lawyer.

A Franklin College graduate, she spent four years at The Daily Reporter before moving to the Indianapolis Business Journal. In 2021, she was named assistant print editor, which put her in charge of coordinating print features and special publications, including Women of Influence, Forefront and Indiana 100.

While at The Commercial Review, Quinn earned a third-place award from Hoosier State Press Association for best news coverage with no deadline pressure. She also contributed to the paper's first win for general excellence in its history in 2014.

Business roundup

at John Jay Center for Learning in Portland.

The next session is scheduled from 9 a.m. to 5 p.m. Tuesday, Oct. 29.

Another session is set for 9 a.m. to 5 p.m. Tuesday Nov. 26.

The certification course is open to all food service employees and emphasizes safe food- and beverage-handling practices to minimize the risk of food-borne illnesses.

For more information, or to register, call (260) 729-5525.

Job fairs set

The U.S. Postal Service is hosting job fairs this week.

Job fairs are set for 10 a.m. to 2 p.m. Thursday, Oct. 24, for the following offices that are hiring rural carriers:

- Winchester — 130 N. Meridian St.
- Hagerstown — 10 W. Main St.
- Richmond — 400 N. A. St.
- Berne — 215 W. Main St.

The job fairs are designed to provide information and answer questions about open positions. Applications are accepted online only at usps.com/careers.

Drives continue

First Financial Bank will

host a food drive from Oct. 7 through 25.

Bank branches will accept canned and non-perishable boxed food donations in bins at:

- Portland — 112 N. Meridian St.
- Hartford City — 101 W. Washington St.

The items donated will be distributed to local organizations.

Last year, First Financial Bank associates and volunteers donated over 6,600 food items throughout its four states of Ohio, Indiana, Kentucky and Illinois.

Grants available

Indiana Grown announced last week that \$25,000 in grant funding is available for members interested in exhibiting at trade shows.

Grants are available for \$5,000, \$3,000 and \$1,000 and can be used to reimburse the costs of booth space rental, booth design, building, shipping and installation and other trade show expenses. To be eligible, Indiana Grown members must have a commercially ready product with existing sales and be a small business as defined by the U.S. Small Business Administration.

"These tradeshow grants are vital for small and large Indiana Grown businesses to compete on a national, or even global level," said Indiana Lt. Gov. Suzanne Crouch in a press release. "Indiana Grown members and their exceptional products are able to enter new markets thanks to some of

the costs saved by these tradeshow grants."

For more information, visit indianagrown.org.

Promoting access

Dollar General announced last week that it is partnering with Bayer to improve access to fresh produce for kindergarten through 12th-grade students and their families.

Through the partnership children and families will be offered coupons for fresh produce, vitamins and over-the-counter medications at Dollar General.

"At Dollar General, we're committed to breaking down barriers to affordable food access, particularly in communities overlooked or underserved by others," said Dollar General vice/president Allen Warch in a press release. "Our partnership with Bayer and the IFPA isn't just a collaboration, it's a shared passion to extend our reach beyond the store aisles and into the classrooms, ensuring every child has access to nutritious produce and vital vitamin supplements beyond the school walls. We believe nurturing the next generation's health is the most genuine service we can offer."

Ports of Indiana and the Indiana State Department of Agriculture signed a memorandum of understanding recently in an effort to increase collaboration, expand agricultural

trade and create new container shipping opportunities for Indiana.

The memorandum lays out details for working together to encourage and support the expansion of agricultural exports at the state's ports, investigate opportunities to develop new shipping container facilities to serve the agriculture and hardwood industries and connect agricultural stakeholders with Indiana's ports to explore new shipping opportunities.

"ISDA has helped position Indiana agriculture as a global leader in innovation and commercialization for food and fuel production, and our ports play a critical role in connecting our ag industry with world markets," said Jody Peacock, CEO for the Ports of Indiana, in a press release. "Our organizations and our industries are inextricably linked, and we have several shared objectives and opportunities for collaboration that can create future growth for our state and our agricultural communities."

CVS Health on Friday announced the appointment of David Joyner as its president and CEO. Joyner was previously an executive vice president for CVS Health. He has 37 years of experience in the health care and pharmacy industry, having started his career at Aetna.

Leader appointed

He takes over for Karen Lynch, who recently

stepped down from the role of president and CEO.

"The Board believes this is the right time to make a change, and we are confident that David is the right person to lead our company for the benefit of all stakeholders, including customers, employees, patients, and shareholders," said CVS Health board chair Roger Farah in a press release. "To build on our position of strength, we believe David and his deep understanding of our integrated business can help us more directly address the challenges our industry faces, more rapidly advance the operational improvements our company requires, and fully realize the value we can uniquely create."

Session set

Indiana Chamber of Commerce will host a forklift training session from 8 a.m. to 3:30 p.m. Thursday, Nov. 7, 2024.

Trainer Bobbi K. Samples, owner of The Safety Firm, will lead the session. The Safety Firm is an OSHA safety and health training company dedicated to providing training designed to help companies obtain, maintain and exceed OSHA compliance standards.

For more information, visit indianachamber.com.

Does your business have news to share? Email us at news@thecr.com to be included in our weekly business roundup.

Training scheduled

ServSafe training is held

U.S. investigating Tesla's technology

By CAROLINE PETROW-COHEN
Los Angeles Times
Tribune News Service

Tesla's controversial "Full Self-Driving" mode is being investigated by U.S. authorities following a series of crashes, including one accident that killed a pedestrian.

The National Highway Traffic Safety Administration opened its latest probe into the leading maker of electric vehicles after receiving reports of four collisions that occurred while drivers were allowing their cars to pilot themselves in low-visibility conditions including fog, airborne dust and sun glare. The investigation, which was announced Thursday, involves the autonomous driving technology installed in more than 2.4 million vehicles.

Depending on the outcome, the investigation could be a precursor to the NHTSA issuing a recall of the vehicles if they find they pose an unreasonable risk to safety.

The probe comes a week after Tesla Chief Executive Elon Musk unveiled prototypes of the

Cybercab, a taxi that Musk claims will be fully autonomous, with no gas pedals or steering wheel.

While Tesla has banked its future largely on the success of the Cybercab, the company's failure so far to develop technology needed for a fully self-driving vehicle has left many skeptical about its ability to compete in the burgeoning field of robotaxis. Already, it has fallen behind another company, Waymo, which has launched a fleet of driverless vehicles in San Francisco and Los Angeles.

Tesla did not respond to requests for comment regarding the NHTSA investigation.

Musk has come under criticism for his promises and claims about the capabilities of "Full Self-Driving," which the company has been selling to customers for several thousands of dollars since 2020. Despite his saying that it will soon be complete, the tech is still not capable of operating without an alert driver at the wheel who is ready to intervene if necessary.



Tribune News Service/Getty Images/Brandon Bell

Pictured is a Tesla dealership on Dec. 13, 2023, in Austin, Texas. The National Highway Traffic Safety Administration has opened an investigation into Tesla after receiving reports of four collisions that occurred while drivers were allowing their cars to pilot themselves in low-visibility conditions including fog, airborne dust and sun glare.

In May, a Tesla in FSD mode nearly hit a moving train after failing to detect the locomotive. The driver hit the brakes and accepted responsibility for the accident, but told NBC News

he believes FSD is a defective product.

"Tesla has said that a human driver needs to be more attentive, not less attentive, when using this feature," said Bryant Walker

Smith, an associate professor of law at the University of South Carolina who specializes in emerging transportation technology. "Yet it is the very system that the Tesla CEO has for many years indicated would be imminently capable of automated driving."

Tesla has twice recalled "Full Self-Driving" under pressure from NHTSA, which in July sought information from law enforcement and the company after a Tesla using the system struck and killed a motorcyclist near Seattle.

The recalls were issued because the system was programmed to run stop signs at slow speeds and because the system disobeyed other traffic laws. Both problems were to be fixed with online software updates.

Critics have said that Tesla's system, which uses only cameras to spot hazards, doesn't have proper sensors to be fully self-driving. Nearly all other companies use radar and laser sensors in addition to cameras to see better in the dark or in poor visibility conditions.

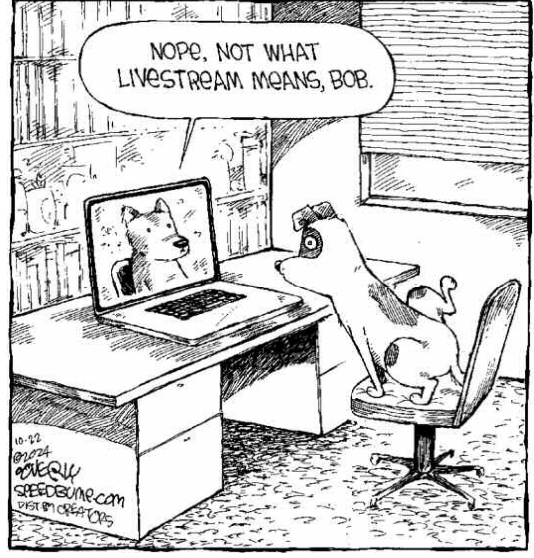
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SPEED BUMP

Dave Coverly



THE FAMILY CIRCUS

By Bil Keane



10-22 "I don't know what it came up as. It doesn't look like a head OR a tail."

Contract Bridge

By Steve Becker

The trump echo

South dealer. Both sides vulnerable. NORTH: A Q J 5 2, 9 6 5, J 4, J 7 4. WEST: 9 7 6 3, 8 4 2, 10 8 6 5 3, 10. EAST: 10 8, A, K Q 9 7 2, A 9 8 6 2. SOUTH: K 4, K Q J 10 7 3, A, K Q 5 3.

West ruffs the club with the four — beginning a trump echo to indicate three trumps — and shifts to his fourth-best diamond, the five. Declarer takes East's queen with the ace and plays the king of trump, West following with the deuce as East wins with the ace.

If there were no such animal as the trump echo, East might make the mistake of trying to cash the king of diamonds as the setting trick. He would have no way of knowing that West started with five diamonds and South with the singleton ace. But thanks to the trump echo, East knows his partner has another trump, so he leads another club for West to ruff, and South goes down one.

There are positive and negative inferences associated with the trump echo. In the present case, for example, East can tell from West's ruff with the four, followed by his later play of the two, that West has a third trump.

By the same token, if West had started with the doubleton 4-2, he would ruff with the deuce at trick two. When he later played the four on South's king, East would know that West had no more trumps, and he would try to cash the king of diamonds at trick five as his only hope of stopping the contract.

The bidding: South West North East 1♥ Pass 1♠ Dble 4♥ Opening lead — ten of clubs.

The trump echo is a signal by which one defender tells the other that he started with three trumps. There are times when this knowledge is critical, as illustrated by today's deal.

West leads a club, which, given East's club holding, could easily be a singleton. So, after taking the ace, East returns the deuce, his lowest club, to tell West to return the lower-ranking of the two remaining side suits, diamonds.

Tomorrow: Look before you leap.

10-22 CRYPTOQUIP

RIUW LQB ZJMWO NJQX YRQ VDWYUWK DY QWVU, IQSZMWC QWU MW UDVI IDWZ, DJU LQB

XBSYM-NSDKOMWC? Yesterday's Cryptoquip: IF SOMEBODY WERE AN EXPERT AT CURING SALMON FOR BAGEL SHOPS, WOULD YOU CALL HIM A LOXSMITH? Today's Cryptoquip Clue: C equals G

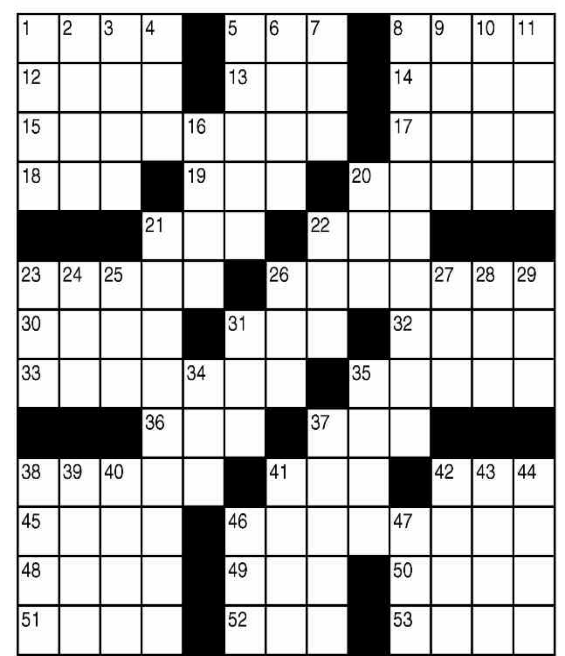
CROSSWORD By Eugene Sheffer

- ACROSS: 37 Light brown, 2 Airline to Tel Aviv, 23 Scale abbr., 5 Speck, 38 Mideast, 3 Siestas, 24 Poetic dusk, 8 Circus peninsula, 4 "Ice Age", 25 Eastern path, 12 Jai —, 5 Dunkable treat, 26 Be sick, 13 Switch positions, 42 Weir, 6 Formerly, 27 Dad on "Black-ish", 14 Acknowledge, 45 Booty, 7 Mao —, 28 Oahu or Kauai (Abbr.), 15 Savion Glover's specialty, 46 Emmy-winning "Judging Amy" star, 9 Divisible by two, 29 "Kidding!" segment, 17 French military cap, 48 Oklahoma tribe, 10 "Unh-unh", 31 Triathlon, 18 Gore and Pacino, 49 Victory sign, 16 "East of Eden", 34 Japanese pond carp, 19 Regret, 50 Mosque, 20 Spanish twin, 35 Stupor, 20 Palindromic principle, 51 Skillet, 20 Spanish aunt, 37 Fork prongs, 21 Youngster, 53 Say it isn't so, 21 Band's travel info, 38 Chow for a sow, 22 Crib, 22 Crunchy sandwich, 39 Tiny bit, 23 Spill the beans, 1 "See ya!", 22 Crunchy sandwich, 40 Lunch hour, 41 Tournament passes, 26 "A Whole New World" Broadway show, 42 Title for Judi Dench, 30 Suitor, 43 Actor Rickman, 31 Set afire, 44 "Goodness!", 32 Roughly, 46 FDR project, 33 Diver's breathing device, 47 Carried out, 35 Resided, 36 Pooch

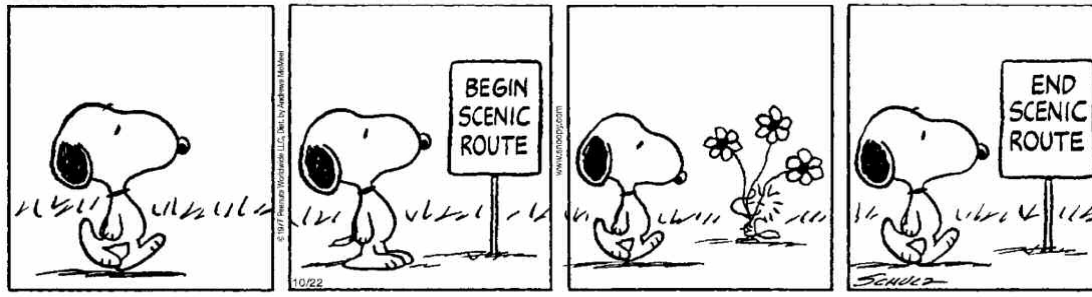
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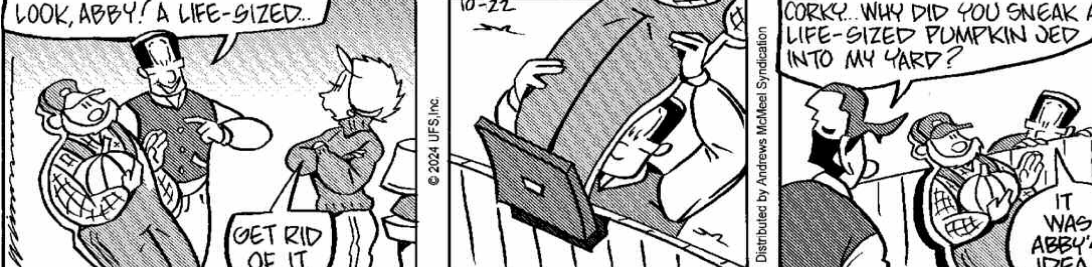
Yesterday's answer 10-22



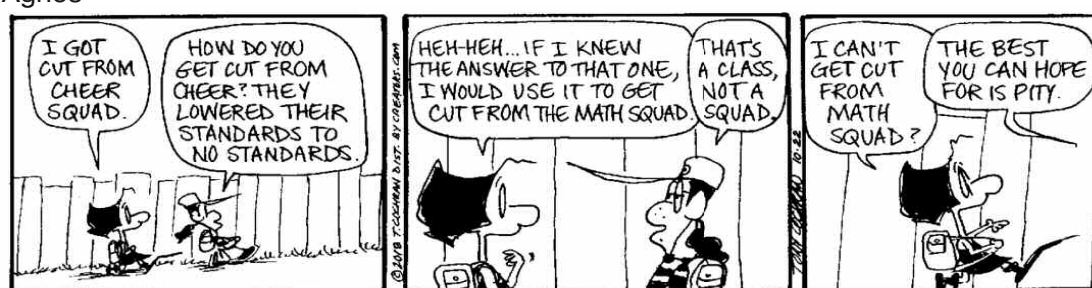
Peanuts



Rose is Rose



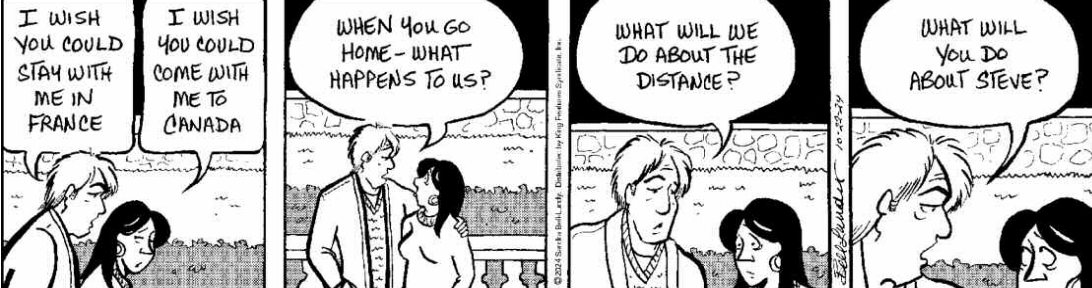
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Out The CR Classifiedswww.thecr.com

Progress ...

Continued from page 8
The Trojans beat Delta 25-22, 25-19, 25-13 in the second semifinal match of the morning to make the final. With the victory over Jay County (15-13), New Castle (24-9) moves on to play Heritage in the regional match at 4 p.m. on Oct. 26 at Norwell.

The Patriots took down Connersville 23-25, 25-19, 25-21, 25-15 earlier in the day to make it back to the sectional final for the first time after missing out in 2023. While JCHS has made its second sectional championship appearance, it didn't manage to end the 22-year title drought.

It did however, improve upon its regular season matchups with the Trojans. Jay County first saw New Castle on Sept. 14 in a 25-12, 25-15 tournament loss before falling 25-19, 25-15, 25-21 at home on Oct. 10.

"I'm super proud of

them," said JCHS coach Amy Dillon. "We played them at Noblesville and it was not good at all. When they came to our place, we inched a little closer and I thought we were even closer this time. I mean, I'm proud of them for taking a set."

In the first three sets, the first team to score developed a lead that was never relinquished.

Marley Fraszier got a kill in the opening set before the Trojans rolled to a 4-0 lead. The second set started with a hitting error by Hallie Schwieterman into the net, giving New Castle the first of three consecutive points. Schwieterman came back in the third set to secure a kill off the tape before adding a second one for a 2-0 advantage.

Finally in the fourth set, Kunkler got a kill off of a New Castle blocker, indicating Jay County

might swipe a second set and force a fifth. But instead of developing a lead, the match saw its first non 0-0 tie as NCHS freshman Turner notched a kill of her own.

The Patriots reclaimed the lead with a kill by Elizabeth Barnett, a block from Paisley Fugiet and Maria Hemmelgarn and a shot by Cadence Arnacost that the officials ruled a hitting error without a touch. The Trojans answered with their own run including an Arnacost kill, a Hemmelgarn error and an ace by Emily Grow for a second tie.

JCHS regained the lead when Paisley Fugiet sent a ball down at the net, but Arnacost once again tied the set up before an error by Kayla Jetmore gave New Castle its first lead. The Trojans never relinquished their lead to win their second consecutive sectional title.

"I think the girls were just too forward thinking," said NCHS coach Victoria Pierson about dropping the third set before returning to form in the fourth. "I think they were thinking about the trophy and the police escort and not necessarily finishing the game. That's just proof when you let off the gas too early then anything can happen."

The Patriots struggled with their serve receive in the match, allowing 16 aces to fall in, including the one by Emily Grow to end the match. Four Trojans had three aces (Camryn Johnson, Arnacost, Elysah Williams and Grow), while Emma Harris led with four aces. Lauren Wilson was the only Trojan server to not record an ace, but she made up for it with 22 kills.

"They were really good servers," said Brenna Bai-

ley, a senior libero for Jay County. "There were a lot of float serves where it's going one way and then it kind of turns in the air and you don't know where it's going to go."

Supporting Wilson's offensive effort, Turner added 10 kills for NCHS. Hemmelgarn and Schwieterman led Jay County with nine kills each. The pair combined for four kills and two blocks in the third set.

The Patriots got better as the match went on against Connersville in the semifinal. The first three sets were highly competitive. The first set had 12 ties and five lead changes before Connersville pulled it out 25-23.

Jay County got a late push in the second set and a run of six straight in the middle of the third to secure a 2-1 advantage.

The Patriots dominated play through the fourth,

while Connersville struggled with errors.

Hemmelgarn again led Jay County with 10 kills, while Schwieterman and Kunkler provided nine each and Brenna Schmiesing added eight. Freshman Kendyl Bottomley led Connersville with 14 kills.

The Patriots will only lose two players from their roster, including Bailey. The rest of Dillon's team is looking forward to next year to try and reverse Saturday's result.

"They were already saying, 'Next year we've got this. We're so close,'" Dillon said. "We do not play an easy schedule. We have very few teams that hand us a win and I think this year has really brought about the knowledge piece. We've got the athletic piece, so I'm hoping we can take that knowledge piece and athletic piece next year and put it together."

May ...

Continued from page 8
Jay County's boys finished in eighth place — they were 18 points behind final regional qualifier Norwell — but advanced Caleb Garringer, Dash Thacker and Joseph Boggs to the next level. (The top five teams and top 15 runners on non-advancing teams earn a spot in the regional meet.) Bluffton won the sectional title with 66 points ahead of Wapahani (80), Bellmont (129) and South Adams (146).

"I was hoping to get the boys through too," said Wood. "They had a shot. We did have some illness hit us at the beginning of the week. ... I'm sure that impacted that race a little bit."

The JCHS girls team and the trio of boys will compete in the regional meet at 10:30 a.m. Sat-

urday hosted by New Haven at Huntington University.

In the sectional race, Jay County's group of top runners was stacked between the No. 15 and 25 spots at the mile mark with Abby Fifer leading the group. When they reached 2 miles, Fifer, Jessie Homan and May were separated by just a few strides in 11th, 12th and 13th, respectively.

By the home stretch, May had not only pulled ahead of and away from her teammates but had also overtaken South Adams No. 1 runner Adalynn Watson. She stayed strong down the stretch, clinching 10th place by nine seconds over Watson in a career-best time of 20 minutes, 42.6 seconds.

May, whose time was more than a minute faster than in the ACAC meet a week earlier, said

she felt good sprinting at the end of the race.

"I never sprint," said May, who was the No. 4 or 5 runner for the Patriots in each of their first six races this season. "Sometimes it's just hard, like you don't have enough mental to do it. But today, I was like, 'This might be the last race of the season,' so I've got to do good."

Homan and Fifer finished back-to-back in 13th and 14th with nearly identical times of 20:59.4 and 21 minutes flat, respectively. Sibray crossed in 21:07.3 for 16th place and another freshman, Brooklyn Byrum, completed the team score with her time of 22:04.5 for 29th.

"All the runners did what we asked them to do, so it's hard to really point at any individual ... and say they did great because they all did," said Wood. "That's

what makes a great sectional team."

While the top Patriot girls started a bit further back and moved their way forward, Jay County's leading boys established their positions quickly. Garringer and Thacker were in fifth and sixth places at the mile mark, trailing only a pair of runners from Bluffton, Wapahani's Caleb Aber and Norwell's Gavin Threewits. They continued to hold those spots at the 2-mile mark.

While Adams Central's Trevor Schwartz made a massive move in the final mile to claim the individual championship, Garringer and Thacker otherwise held strong. The former led the Patriot boys in sixth place in 16:39.6 with the latter just over six seconds behind him in seventh.

"The first mile, I was with Dash — Dash and me were running together," said Garringer. "It's nice to have someone to pace me, help me get up there, push me."

Boggs picked up the 15th and final individual regional-qualifying spot, edging Delta's Noah Parrott at the finish line for 34th place. (They recorded identical times of 18:09.3.)

Rounding out the team score for the Patriot boys were Max Klopfenstein in 60th at 19:19 and Dougie Cox in 62nd at 19:21.2.

Also running for JCHS but not factoring into the team totals were Paityn Wendel (45th — 23:09) and Lizzy Brunswick (61st — 24:38) for the girls and Beckett Brandenburg (72nd — 20:07) and Cooper Glentzer (81st — 20:54) for the boys.

Roundup ...

Continued from page 8
Other scores for the girls came from Makenna Huelskamp (40th - 21:45.80), Anna Roessner (44th - 21:58.04) and Madie Heitkamp (55th - 22:27.87).

Following Diller for the boys was Evan Evers with

a 19:37.14 to claim 104th.

Other scores for the boys came from Russell Hart (19:58.68 - 116th), Evan Diller (20:28.55 - 126th) and Henry Jutte (21:05.61 - 138th).

Tribe breezes

ARCANUM, Ohio —

The third-seeded Fort Recovery volleyball team rolled to a 25-8, 25-13, 25-10 victory over No. 7 seed Twin Valley South in the OHSAA Division VI Southwest 2 sectional championship on Saturday.

With the victory, the

Indians (11-13) move on to play host top-seed Arcanum in the district opener at 5 p.m. on Wednesday. (During the regular season, Arcanum beat Fort Recovery in five sets.)

Kayla Heitkamp controlled the offense, dishing

out 32 assists in the victory. She also added three kills, two aces and a block to help the offensive effort. Cameron Muhlenkamp led the Tribe in kills with 11. Karlie Niekamp followed closely behind with 10.

The Indians dominated

the Panthers at the net, as four players recorded two or more blocks. Brynn Willmann had the most at five rejections, while Kennedy Muhlenkamp added three and Cameron Muhlenkamp and Niekamp each contributed two.

Sports on tap

Local schedule

Wednesday
Fort Recovery — Volleyball district semifinal at Arcanum — 5 p.m.

Friday
Jay County — Football sectional opener at Bellmont — 7 p.m.
Fort Recovery — Football at Minster — 7 p.m.

TV sports

Today
6 p.m. — NHL: Washington Capitals at Philadelphia Flyers (ESPN)
7:30 p.m. — NBA: New York Knicks at Boston Celtics (TNT)
7:38 p.m. — MLB ALCS: Cleveland Guardians at New York Yankees (TBS)
8 p.m. — NHL: Winnipeg Jets at St. Louis Blues (Bally Indiana)
8:30 p.m. — NHL: Colorado Avalanche at Seattle Kraken (ESPN)

10 p.m. — NBA: Minnesota Timberwolves at Los Angeles Lakers (TNT)
11 p.m. — NHL: Los Angeles Kings at Vegas Golden Knights (ESPN)

Wednesday
7 p.m. — NBA: Indiana Pacers at Detroit Pistons (Bally Indiana)
7 p.m. — College volleyball: Ohio State at Purdue (BTN)
7:30 p.m. — NBA: Milwaukee Bucks at Philadelphia 76ers (ESPN)
7:30 p.m. — NHL: Philadelphia Flyers

at Washington Capitals (TNT)
7:30 p.m. — College football: Middle Tennessee at Jacksonville State (ESPN2)
7:30 p.m. — College volleyball: Iowa State at Kansas (FS1)
10 p.m. — NBA: Phoenix Suns at Los Angeles Clippers (ESPN)

Local notes

Final race
The final race in the Adams County 5K Challenge is the Rainbow Lake 5K

Run/Walk, will take place on Nov. 26. Preregistration can be done at adamscounty5kchallenge.com.

Turkey Trot sign-up open
Cooper Farms will be hosting its 17th annual Turkey Trot Saturday, Nov. 2 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 search for "Cooper Farms Turkey Trot 5k" on speedy-feet.com.

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To have an event listed in "Sports on tap," email details to sports@thecr.com.

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TIME 5:00 P. M.
LOCATED: Westlawn Business Center, 234 W Pearl St., Dunkirk, IN LAND

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90 SALE CALENDAR

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250 PUBLIC NOTICE

Public Notice

STATE OF INDIANA COUNTY OF JAY, SS: IN THE JAY CIRCUIT COURT 2024 TERM Cause No. 38C01-2410-EU-000026 Unsupervised Administration of the Estate of LINDA D. ARNOLD, Deceased NOTICE OF ADMINISTRATION Notice is hereby given that Michael Slusser was, on the 9th day of October, 2024, appointed Personal Representative of the estate of Linda D. Arnold deceased, who died on September 20, 2024. All persons who have claims against this estate, whether or not now due, must file the claim in the office of the Clerk of this Court within three (3) months from the date of the first publication of this notice, or within nine (9) months after the decedent's death, whichever is earlier, or the claims will be forever barred. Dated at Portland, Indiana, this 10th day of October, 2024. HINKLE, RACSTER & SCHEMENAUR 121 W. High Street Portland, IN 47371 Attorney Jon Eads Clerk of the Circuit Court, For Jay County, Indiana CR 10-15-22-2024-HSPAXLP

250 PUBLIC NOTICE

Public Notice

STATE OF INDIANA COUNTY OF JAY, SS: In the Matter of the Unsupervised Administration of the Estate of: Susan Kae Quinn, Deceased N THE JAY CIRCUIT COURT 2024 TERM No. 38C01-2410-EU-000028 NOTICE OF ADMINISTRATION Notice is hereby given that Jessica Quinn and Rick Stewart were on the 17th day of October, 2024, appointed Co-Personal Representatives of the estate of Susan Kae Quinn who died on October 9, 2024. All persons who have claims against this estate, whether or not now due, must file the claim in the office of the Clerk of this Court within three (3) months from the date of the first publication of this notice, or within nine (9) months after the decedent's death, whichever is earlier, or the claims will be forever barred. Dated at Portland, Indiana, this 17th day of October, 2024. Jon Eads Clerk of the Circuit Court, For Jay County, Indiana HINKLE, RACSTER & SCHEMENAUR 121 W. High Street Portland, IN 47371 Attorney CR 10-22-29-2024-HSPAXLP

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FRHS volleyball won the sectional final Saturday, see local roundup below

Tribe volleyball takes on host Arcanum Wednesday, see Sports on tap

Sports

May leads the way

Freshman surges to 10th as Jay earns runner-up sectional finish

By RAY COONEY

The Commercial Review

UPLAND — The freshmen had already transformed the Patriots.

A team that had struggled to put enough runners on the course to score over the previous three seasons transformed into a weekly contender and a conference champion.

For most of the season, Ava May was the No. 4 or 5 runner for the squad. Twice in the final three meets, including the Allen County Athletic Conference Championships, she jumped up to the No. 2 spot.

In the biggest meet of the season, she took over.

May broke away from teammates Abby Fifer and Jessie Homan in the final mile Saturday, finishing 10th overall with her fellow freshmen not far behind to lead the Jay County High School girls to a runner-up finish in the IHSAA cross country Sectional 9 race hosted by Delta at Taylor University.

“Honestly, I was so happy,” said Alexis Sibray, one of the veterans on the squad as a junior. “It’s amazing.”

“It’s pretty cool because we didn’t know they would be this good and we didn’t know we would be pulling off all these wins we have been,” she added. (In addition to earning the ACAC title, the Patriots were also first at the Winchester Invitational and the Randolph Southern Invitational.) “And so watching us grow and compete to the place we have been is pretty awesome.”

The Patriot girls trailed champion Norwell by just 13 points while finishing 50 ahead of third- and fourth-place conference rivals Bluffton and Adams Central (both finished at 131 with Bluffton winning the sixth-run-



The Commercial Review/Ray Cooney

Ava May, a freshman at Jay County High School, makes a final dash towards the finish line during the sectional meet at Taylor University to finish 10th, lead the Patriots to runners-up and the clinch the first regional team berth since 2020.

ner tiebreaker). Wapahani scored 134 for the final regional-qualifying spot.

Over the previous four years, Jay County had never had more than five runners in its sectional

lineup — a full squad is seven — and didn’t have enough to total a team score in 2022. The Patriots finished seventh out of nine teams in 2021 and 12th out of 13 a season ago.

“Awesome,” said JCHS coach Bruce Wood. “It’s been a struggle. ... Four years ago, I went out during lunchtime to recruit just to see if I could get girls to join so I could put five

girls on the line and get a team score.

“So here we are, we have five of the fastest runners in the sectional really. It feels really good.” See May page 7

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Patriots progress



The Commercial Review/Andrew Balko

Jay County High School's Hallie Schwieterman (1) and Mya Kunkler (11) go up for a block during the IHSAA Class 3A Sectional 24 final at New Castle on Saturday. Schwieterman provided a spark in the third set with two early kills.

Trojans take down Jay County in four sets in sectional championship

By ANDREW BALKO

The Commercial Review

NEW CASTLE — In the first three sets, the first point decided the winner.

Once one of the teams scored that first point, their lead never got stolen away. The opponent couldn't even manage to tie.

The fourth set was different.

While Mya Kunkler secured the first kill for the Patriots, Akiyah Turner provided an answer for the Trojans for the first tie of the match at 1-1.

The Trojans went on to tie the Patriots two more times before taking control of the set, taking advantage of the only break in the pattern.

Despite Kunkler opening the fourth set with a kill, the host New Castle Trojans took down the Jay County High School volleyball team 25-19, 25-16, 20-25, 25-13 in the IHSAA Class 3A Sectional 24 championship to claim its second consecutive title on Saturday.

See Progress page 7

Girls, Diller earn regional berths

CEDARVILLE, Ohio — The Indians are no strangers to postseason success.

With four straight state appearances, and four returning athletes from some of those trips, they knew what it would take to keep their season going.

The Fort Recovery High School girls cross country team claimed the final regional berth after finishing seventh in the OHSAA Division III Southwest District meet

FRHS roundup

at Cedarville University, while the boys fell to 17th.

In the new district, two races are combined into one, with the top seven teams advancing. The Indians sat comfortably in seventh place with 178 points, beating Anna (262)

for the final regional spot. The boys tallied 469 points, falling 274 short of Legacy Christian for the final spot. While the boys won't move on as a team, Reese Diller's 27th-place finish in 17 minutes, 23.02 seconds earned him an individual regional berth.

Joelle Kaup paced the girls with a time of 20:45.97 to claim 19th. Ten spots behind her, freshman Riley Heitkamp crossed the finish line in 21:01.15.

See Roundup page 7