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Thought for the Week: The way we distinguish ourselves is by showing our individuality. Elisa Camahort



VETERANS PARK

Work is underway to get the Veteran's Park ready by Festival weekend.

Drive by the corner of Main and 1st Street and see what's going on. Keep an out on the Warren Weekly for more info as it is released.

PARADE

Don't forget to get your entries in to be a part of the Salamonie Summer Festival Parade.

Online entries can be made at warrenweeklyindiana.com/parade.

BREAKFAST TICKETS

The 2025 Samuel Jones Pioneer Award Breakfast will be held on Friday July 4th, 7:30AM at the Knight-Bergman Center, in downtown Warren, IN. Pre-Sale Tickets are ONLY \$5 and are available at Bippus State Bank, Warren Town Hall and the Warren Pharmacy. The Warren Area Chamber of Commerce will sponsor this 37th annual Award Breakfast. It will kick-off the 2025 Salamonie Summer Festival. Recognition of the Miss Warren Pageant winners, the Community Service Award and the Samuel Jones Pioneer Award will be presented! Come to this informative initial Festival event. Tickets will be available at the door for only \$6.

This year's theme is Memories of Years Gone By.

COOKBOOKS FOR SALE

The Salamonie Summer Festival Cookbook is available for only \$10.

Treasured Family Recipes by many local friends and family were contributed to this 2024 publication!

Over 70 pages of culinary delights and dietary information, including 2 pages on how to fold a napkin!

Cookbooks will be available at: DeWeese Soft Water & Appliance and Warren Pharmacy.

NOMINATIONS OPEN

Nominations are now being accepted for farmers and ranchers to serve on local U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) county committees. These committees make important decisions about how federal farm programs are administered locally. All nomination forms for the 2025 election must be postmarked or received in the local FSA office by Aug. 1, 2025.

"Serving on an FSA county committee provides producers with a unique opportunity to have a say in local farm program decisions, ensuring FSA policies work, as intended, for producers at the county level," said FSA Administrator Bill Beam. "Nominations are now open; here's your chance to support USDA's commitment to putting Farmers First by amplifying the voices of farmers and ranchers within your community and effectively delivering the economic support they deserve."

Elections for committee members will occur in certain Local Administrative Areas (LAA). LAAs are elective areas for FSA committees in a single county or multi-county jurisdiction and may include LAAs that are focused on an urban or suburban area.

Producers interested in serving on the FSA county committee can locate their LAA through a geographic information system locator tool available at fsa.usda.gov/elections and determine if their LAA is up for election by contacting their local FSA office.

Agricultural producers may be nominated for candidacy for the county committee if they:

* Participate or cooperate in a USDA program.

* Reside in the LAA that is up for election this year.

A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits.

Individuals may nominate themselves or others and qualifying organizations may also nominate candidates. USDA encourages all eligible producers to nominate, vote and hold office.

Nationwide, more than 7,700 dedicated members of the agriculture community serve on FSA county committees. The committees are made up of three to 11 members who serve three-year terms. Committee members play a key role in how FSA delivers disaster recovery, conservation, commodity and price support programs, as well as making decisions on county office employment and other agricultural issues.

Urban and Suburban County Committees

FSA urban county committees work to promote urban, indoor and other emerging agricultural production practices. Urban committee members are nominated and elected to serve by local urban producers in the same jurisdiction. Urban county committee members provide outreach to ensure urban producers understand USDA programs, serve as the voice of other urban producers and assist in program implementation that support

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POPCORN ROYALTY

Who wouldn't want to be treated like Royalty for a week??? We are looking for a Princess, Prince, Jr Queen, Jr King, Queen, and King! Ages 3-19 years old will qualify you for this honor!!! For more information go to our website: www.popcornfestivalofvanburen.org to download registration and rules! The only requirement is that you must have a connection to Van Buren.

SSF BROCHURES

The 58th annual Salamonie Summer festival will take place July 4th, 5th and 6th. The 2025 Schedules of events BROCHURE will be available at many downtown businesses including: DeWeese Soft Water & Appliance and Warren Pharmacy.

KIDS DAY

Warren Health & Fitness' next summer kids event is a Kids Day @ the Park! Events will include a fun, active morning at the park playing kickball, whiffleball and more with us!

Register your youth and meet us at Tower Park on June 27th @ 9am! Recommended age for this one is 8-16 years old. Each youth attending will get a t-shirt!

This is a free event! Thank you to Warren East of Chicago for sponsoring our summer events! It's very much appreciated!

Register here: <https://forms.gle/XvUksRBay3nzdU9U7>.

Please Attend The Church of Your Choice

AREA NEWS

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the needs of growing urban communities.

The 27 cities with urban county committees are listed at fsa.usda.gov/elections and farmers.gov/urban.

More Information

Producers should contact their local FSA office today to register and find out how to get involved in their county's election, including if their LAA is up for election this year. To be considered, a producer must be registered and sign an FSA-669A nomination form. This form and other information about FSA county committee elections are available at fsa.usda.gov/elections.

All nomination forms for the 2025 election must be postmarked or received in the local USDA Service Center by the Aug.1, 2025, deadline. Election ballots will be mailed to eligible voters in November 2025.

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit fsa.usda.gov.

CHAUTAUQUA

On June 6, 2025 the Warren Chautauqua Literary Circle met for their annual luncheon at the First Christian Church Fellowship Hall. The delicious luncheon was served by Sandy Thompson, Linda Howell, Suellen Jones, Carmen Anderson, and Jean Grasmick to the members.

After the luncheon, the meeting was called to order by President Sandy Thompson. The club Collect was repeated by the members. Roll call was answered by, your most unusual vacation. Minutes of

the May 2nd meeting were read. A correction was noted and the minutes were approved with the correction.

The treasurer's report was given by Carmen Anderson.

A sign-up sheet was passed around to sign up for hostess or a program for 2025-2026.

The program was given by Michelle Schweikhardt, member of the Warren Town Council. She grew up in Warren, and taught school for ten years. This is her 4th year on the council. Being on the council is a learning process and she wants good things for Warren. There are four council members, each serving 4 year terms. Election is every two years for two of the council members. Council members approve the Town of Warren budget, which allocates to the different funds of water, electric, public safety, and streets. The Town owns the electric facility and the utilities is a big function of the town. Public safety is the police and the volunteer fire department. The parks, playground, and recreation are important and also helps to draw new families. There are applications for grants to help with projects. The council takes care of ordinances that are brought to their attention. Long term goals and funding is recognized constantly. They work closely with the Town Treasurer, and consider new laws and regulations. They vote on the hiring of town

employees. KBC is an independent entity, not under the Town Council. Michelle stated that being on the Town Council is rewarding and challenging.

All the surrounding towns have Town Councils. They meet quarterly to talk about initiatives and grants that might be available. All items take time. Warren is a small town who work together for success.

The next Chautauqua Literary meeting is October 3, 2025 at 1:30 pm at the First Christian Church Fellowship Hall.

The best things in life are the people we love, the places we've been, and the memories made along the way. The theme for the 2025-26 Chautauqua year will be, "My How the Times Are Changing".

Sandy closed the meeting with this reading. "Always remember that you are loved more than you know, braver than you believe, stronger than you seem, and smarter than you think."

Members attending today: Carmen Anderson, Nancy Bonham, Sharon Gebhart, Jean Pond Grasmick, Linda Howell, Suellen Jones, Judy Lewis, Bonnie Meyers, Sandy Schwarzkoph, Peggy Schweikhardt, Mary Sell Ann Spahr, Pam Stouffs, Sandy Thompson, Kitty Throop, Millie Whiting, Betty Yoder, Julie Herran, Carolyn Sparks, Deb Smitley, and Melody Williams.

A FOOTBALL & SIGHTSEEING TRIP TO LOS ANGELES DAYS 3 & 4

by Larry Ryan

Awoke at 5 am; unable to fall asleep again; got out of bed at 6:30. My inner clock must still be on Indiana time. I will recapture that time zone tomorrow night. Took a shower and readied for breakfast wherever my son discovered. This time it was not the long distance ride to Burger King.

He researched a place on Fair Oaks Street in Old Pasadena named Russell's. My menu was egg, bacon, sausage link, toast, hash browns, and OJ. When I was nearly finished with my meal, he decided to save the rest of his for after the 4:30 football game. This declaration prompted me to order a take-out of my identical breakfast selection. I wasn't going to go hungry later! No sharing rule!

We were back at the bungalow at 9 am and watched football. It was a noon start for the game in the Midwest. My son got online to create boarding passes for tomorrow's return flight home. An e-mail account that I usually use was not cooperating, so tried a newer one and finally had success.

My granddaughter, who wanted to go to the game with us, arrived at 1:30. A Uber driver picked us up fifteen minutes later and drove us to the Indiana University, pre-game jamboree location which was next to the Rose Bowl. It was assembled on the golf practice

range of the Brookside Golf Club. We departed the Uber and a five minute walk brought us to the reservation tent. Next in line was our ID badge which consisted of a silver wrist band inscribed, "Over 21."

After waiting in line for a beverage, my son encouraged us to join the fans heading to the food tent. Of course I spilled part of my drink while trying to separate two plastic plates. With the plate filled and remainder of liquid in hand, we tried to find seats in the shade of a huge tent. There must have been 100+ tables but most of the chairs were occupied. So we stood in the sun at a small, tall stand for the meal. Afterwards I finally commandeered three chairs and finished the drinks in a partially shaded spot.

I had written this tribute song in hopes that I could present in over the loud speaker, but the emcee would not concur. Said, he had no authority. I met the function coordinator the next day on the return flight. She said she would have approved the presentation! It is the same melody as, "Take me out the ballgame."

A 2024 ROSE BOWL GAME

Take me out to Pasadena. Take me out to THE BOWL! Buy me some peanuts 'cause a beer won't last. We're here for a real football blast! Let us Root, Root for the Hoosiers,

CONTINUED PAGE 4



Weekly Specials
June 19 - 25

SAVE ON SHORT DATE ITEMS!

- Post Honeycomb Cereal
\$2.59 ea.
- Malt-O-Meal Mateys Cereal
\$1.69 ea.
- Alaska Pollock Fillets
\$4.99 ea.

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Monday	4pm-7pm	Friday	11am-6pm
Tue-Wed	11am-6pm	Saturday	9am-5pm

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Community Calendar

Items listed here are open to the public. If there is an admission charge or items are for sale or a donation is necessary, there is a one-time \$5 fee to be listed. Events can be listed for as long as 6 months. (If an event is canceled, please notify WW.) Only event, place, time, and sponsor, for events in Warren, and the surrounding area will be listed.

Jun 18	7:00p	V - Town Council Meeting @ Town Hall
Jun 21		FIRST DAY OF SUMMER
Jun 27	7:00p	W - Hubie Ashcraft Band @ Riverside Park
Jul 2	Noon	W - Chamber of Commerce @ KBC
Jul 2	7:00p	V - Town Council Meeting @ Town Hall
Jul 4-6		W - Salamonie Summer Festival
Jul 14	5:00p	W - Town Council Meeting @ Assembly Hall
Jul 16	7:00p	V - Town Council @ Town Hall
Jul 21	6:30p	W - KBC Board Meeting @ KBC

Bread of Life Food Pantry - Wednesdays - 2 - 4:00pm at KBC;

Bargain Basement - Friday & Saturday - 9 - 4 at KBC

These Events Can Also Be Found at www.warrenweeklyindiana.com

AREA NEWS CONTINUED

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'Cause they are never the losers.
For it's 1, 2, 3 Touch Downs is our goal,
At the old Rose Bowl!
We left the jamboree at 3:30 for the 4:30 football kick off. An eight minute walk took us to a line of ticket holders entering the northeast gate. The pace was slow but we were processed unscathed. Our southeast seats were on row 58. Since the playing field was thirty rows lower, we only had 28 steps to conquer before being seated. The sun was in our faces until halftime when it settled behind the press box. The San Gabriel Mountains were visible to the north.

IU won the game over UCLA 42-13. That made the mile and half, uphill walk back to the Chapman Street bungalow easier on the legs and mind!

We were on our way to LAX the next morning at 6:30 am. Turned in the car at Alamo, had a small breakfast sandwich at the airport's Rock & Brew Restaurant, and lifted off at 10:40. The 737 landed in Indianapolis at 5:20. We gained a passenger, my wife and a Burger King sandwich before heading home. It was a tiring but an enjoyable trip!

PETS

by Daris Howard
Emma was excited to move to a rural community. She and her husband, Richard, had always planned to, but his schooling and training in his company had taken almost ten years. They had lived in rental apartments in the city, but

now his work allowed him to work from anywhere. They had just signed a contract to purchase a home with a few acres.

Having grown up on a farm, Emma was most excited about having animals. Most of their farm animals were considered valuable for what they could produce or the work they could do. But her favorite animal was her dog. Emma had received it as a birthday present when she turned six. It was small and had curly hair, so Emma wanted to name it Cally.

Emma's father told her that the dog was a girl, and Cally was more of a boy's name. So, the dog's name was changed to Cally.

Cally went with Emma everywhere she could take her. Emma had even planned to take Cally to college with her, but Cally was getting old, and few apartments allowed pets.

When Cally passed away, Emma was heartbroken. However, as she mourned the loss of her dog, her father said something that made her pause. "Emma, would you give up having Cally to not have the grief? Truly loving someone or something means that sometimes there will be heartbreak when they're gone."

Emma thought about all of this as they were preparing to move to their new place. They liked to call it "their little farm." She decided the first thing they would do once they got there was to get a dog. They couldn't have pets in the apartments, so, even before they finished loading the moving van, she had been online looking for the best dog for her children.

Her son, Peter, was four, and her daughter, Aria, was nine. Peter was excited about the dog, while Aria was not. She

was a very logical little girl and somewhat of a neatnik. She had to have everything just so. Having grown up on a farm with mud, straw, and animals, Emma was quite the opposite. She didn't know where her daughter got her extreme-clean behavior, but she felt a pet would help moderate it.

When the day came to pick up the dog, Peter could hardly contain his excitement and kept asking if it was time to go. Aria wanted to talk about what they needed to do to make sure the house was "dog proof" so it wouldn't make a mess.

As they drove, Peter and Emma kept up a continual conversation about the dog, Aria had a doubtful look on her face, and Richard just smiled at the personality differences.

The dog was cute, and Peter wanted to have the box it was in sitting on his lap.

"Be my guest," Aria said. "If it wets, it will be on your side of the car."

Of course, it did wet, but even that couldn't dim Peter's excitement. Aria just looked on in disgust. They chose the name "Dusty" because Aria said he was dusty and needed a bath.

As the days went on, Dusty seemed to think he was Aria's dog. He wanted to go everywhere she went. Aria even began to warm up to him. She would pet him and let him sit beside her. But she drew the line on him licking her.

One day, as the dog was licking Emma's face, Aria expressed her disgust.

"He only licks you to show he likes you," Peter said in Dusty's defense.

"That's true," Emma added. "It's his kisses."

"Well," Aria said, "just before he started kissing you, he went to the bathroom, then

licked his butt clean. And just before that, he was drinking out of the toilet. No one who does that is going to kiss me."

Aria's description almost made Emma gag, and it helped her consider that her daughter probably had good reasons for her feelings.

SOCIAL SECURITY MATTERS

by Russell Gloor, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens
Ask Rusty – Can My Husband Work Part Time and Collect Social Security?

Dear Rusty: I am writing to you on behalf of my husband. His intentions are to go part time as of January 1, 2026, working 30 hours a week and take Social Security benefits as supplemental income. How can we determine what his Social Security benefit would be with him still working part time? He will be 63 and 7 months old next January and has not yet applied for benefits. We look forward to hearing from someone very soon. Signed: Anxious for Information

Dear Anxious: If he claims Social Security at age 63 and 7 months, your husband's benefit will be about 78% of what it would be if he waited until age 67 to claim. And, since your husband will not yet have reached his SS full retirement age (FRA), he will be subject to Social Security's Annual Earning Test (AET), which limits how much he can earn while working and collecting early Social Security retirement benefits. The amount he can earn without paying a penalty changes yearly but, for reference, the earnings limit for 2025 is \$23,400 per year. If his work earnings exceed the annual limit, Social Security will take away some of his benefits. Using the 2025 limit as an example, if your husband's annual 2025 earnings were \$40,000, then he would owe about \$8,300 (half of the amount he exceeded the limit by). Social Security would withhold his monthly benefits

for enough months to recover what he owes for exceeding the earnings limit (how many months they withhold would be determined by his monthly SS benefit amount).

FYI, the earnings test lasts until your husband reaches his full retirement age (his FRA is age 67), but in the year he attains his FRA the penalty for exceeding the limit is less - \$1 for every \$3 over the limit - and the limit is much higher. The annual earnings test no longer applies once your husband reaches his FRA.

When your husband applies for his SS retirement benefit, Social Security will ask about his work plans and how much he expects to earn each year. Based upon that information, if he expects to exceed the annual limit they will pay his benefits for some months of the year (depending on his projected earnings) and withhold his benefits for the remaining months. They will also monitor his annual earnings as reported to the IRS and make any appropriate benefit adjustment afterwards.

If SS benefits are withheld because your husband exceeded the annual earnings limit, when he reaches his full retirement age (67), Social Security will give him time-credit for all month's that benefits were withheld. Essentially, they will advance his actual claim date by the number of months benefits were withheld, which will make his monthly benefit higher at his FRA. The higher amount he receives after reaching his FRA will help him recover some of the money withheld as a result of exceeding the earnings limit before his FRA.

Please note that it is always best to inform Social Security up front if your husband plans to work and earn (even part

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Warren Law Enforcement

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GENEALOGY REPORT

FARR

Winona A. Farr, of rural Jonesboro, went to be with Jesus on Sunday, June 8, 2025, one day after her 68th birthday following a hard-fought cancer battle.

She was born on June 7, 1957, in Hartford City, daughter of the late John Custer and Ruth Ann (Hoover) Custer.

Winona graduated from Madison-Grant High School, Fairmount, in 1975.

She attended Indiana Wesleyan University, Marion, for two years.

Winona married Paul K. "PK" Farr on June 2, 1978. He preceded her in death on October 27, 2015.

She was most recently a self-employed seamstress owning Winona's Needle and Thread.

Prior to owning her own business, Winona had worked at Page One Bridal, Gas City, and Bridal & Tux Shop, Winona Ave., Marion.

Winona also had worked at Frances Shop, Wabash, and Mrs. J's Bridal, Marion.

If you had ever purchased a wedding gown or prom dress at any of those places, she probably did the alterations.

Winona was an active and dedicated member of Fairmount Wesleyan Church, where she had served as secretary of the board, taught CYC, Jr. Church and was a Sunday School teacher as well as a Kids Hope mentor.

She also served on the Sunday School Flower and Card Committee as well as the organizer of funeral dinners and hospitality events.

Winona loved going on Mission Trips. She went twice to both Jamaica and the Arizona Indian Reservation.

She also was an active member of the Unity of Fairmount Home Economic Club, where she held several different offices in the local, county and state levels.

Winona entered many of her sewing crafts in the 4-H Fair, with some of them going to the State Fair.

She loved to cook, especially baking, and she decorated beautiful cakes. Winona and

Paul loved camping and fishing in Wisconsin.

She is survived by her son, Robert Farr, of Jonesboro; siblings, Vonda (Tim) Hanson, of Marion, Kim (Dave) Coxson, of Hubbard, Ohio, James (Kylie) Wortinger, of Marion, Beth (Bob) Bartlett, of Tipton, Mike (Michelle) Moore, of Fairmount, Marsha (Bill) Boggs, of Converse, and Sherrill (Rod) Howard, of Van Buren; mother, Donna Custer, of Fairmount; daughter-in-law, Tina (Pete Boardman) Farr; grandchildren, Genevieve Farr, Conner (Mary) Farr, of New Mexico, Clayton (Kayla) Farr, of Roanoke, Collin Farr, of Tipton, and Caleb Farr, of Tipton; several nieces and nephews.

Winona was preceded in death by her husband, PK, father, John Custer, mother, RuthAnn Custer, and a brother, Wesley Custer.

Services for Winona will be at Mississinewa Chapel of Armes-Hunt Life Celebration Funeral Home & Cremation Services, 200 N. Seventh St., Gas City.

Visitation will be on Thursday, June 12, 2025, from 4 to 7 p.m. and on Friday, June 13, 2025, from 10 to 11 a.m.

The funeral service will follow at 11 a.m. with Patty Painter and Pastor Dave Coxson officiating.

Burial will follow at Gardens of Memory Cemetery, Marion.

Memorial contributions may be made to Gilead Ministry, P.O. Box 134, Marion, IN 46952 or to Cancer Services of Grant County, 305 S. Norton St., Marion, IN 46952 or they may be left at the funeral home.

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time) prior to reaching his FRA. The IRS will provide the SSA with your husband's earnings information, and SSA will (if his projected earnings weren't disclosed when he applied) issue an Overpayment Notice if he earns more than allowed. He will then be required to repay SS everything owed, or have his benefits withheld until Social Security recovers what he owes.

One final point: by claiming his benefits in January 2026, your husband's monthly amount will be reduced by about 22% (from the amount he would get at his FRA of 67). Claiming early (before FRA) always results in a benefit reduction, whereas waiting longer than FRA to claim always results in a higher monthly amount (maximum benefit is reached at age 70).

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadviser@amacfoundation.org.

AREA NEWS CONTINUED

MAKE FIRE SAFETY A PRIORITY THIS NATIONAL HOMEOWNERS MONTH

(StatePoint) Home fires today are burning hotter and faster and causing more damage than ever before, according to National Fire Protection Association data. This is why every second counts when it comes to a fire emergency.

June is National Homeowners Month, which is a great opportunity to evaluate your home safety devices and make upgrades where necessary.

A new partnership between Kidde, a trusted leader in fire safety for more than 100 years, and Ring, has delivered a cutting-edge collection of Smart Smoke and Combination Alarms (Smoke + CO) featuring seamless integration into the Ring app.

Combining Kidde's advanced smoke and carbon monoxide sensors that provide quicker, more accurate alerts (29% faster average smoke detection based on internal testing of smoldering wood fires for Kidde 9th Edition vs. leading competitor 8th Edition products) with built-in smart technology, you can better protect your home from anywhere. Whether you're at home, at work, or on vacation, you'll receive instant notifications through the Ring app if unsafe levels of smoke or carbon monoxide are

detected, allowing you to take immediate action. Ring also offers an optional 24/7 Smoke & CO Monitoring subscription service (\$5/month), where trained agents can request emergency help and alert your emergency contacts in the event of an alarm.

"We believe these alarms represent a major step forward in whole home safety, and we're excited to get them into the hands of consumers," says Isis Wu, president of Global Residential Fire & Safety at Kidde.

Additional features can ensure smooth operation of your home safety equipment. For example, the Ring app notifies you when your devices' batteries are low approximately seven days prior to the device chirping, so you can ensure operation with no down time. And Kidde's enhanced sensing technology reduces false alarms often caused by cooking—a leading reason people disable their devices. And it doesn't stop there. Once you install one of these smart alarms in your home, you can receive real-time alerts from your other eligible hardwired Kidde products to create a connected home that helps keep you and your family safe.

Remember, having working smoke alarms in the home can double the likelihood of safely

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News



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AREA NEWS CONTINUED

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escaping a house fire in the event of an emergency and are there to help protect you round-the-clock. That's why it's important to install them throughout the house, including the living room, kitchen, bedrooms, hallways, basement and garage. As an additional safety measure, you should also be prepared to tackle small fires quickly. Keep fire extinguishers in key areas, including the kitchen, basement and garage.

These new alarms are available now, exclusively at The Home Depot, and will be rolling out to other retailers later this year. To learn more about the intersection of home safety equipment and smart technology, as well as to find fire and CO safety tips, visit kiddle.com.

"Humans are flawed. We forget things, we mess up, and we assume a home fire and other emergencies will never happen to us," says Wu. "Unfortunately, no home is impervious to an emergency, making the proper safety precautions essential for every household."

TAKING ON THE NUMBER ONE THREAT TO THE YARD OF YOUR DREAMS: WEEDS

(StatePoint) If you're a homeowner who takes pride in your lawn, you know how big a headache weeds are.

To help you achieve the yard of your dreams, Exmark has partnered with Jason Creel, the owner of Alabama Lawn Pros, on a new video offering tips and insights into tackling weeds.

"I don't endorse a simple spray-and-pray strategy. Identifying weeds and understanding their life cycle is essential to using the right product at the right time and in the right amount," says Creel.

As broken down in the video, here are the major categories of weeds to be aware of:

Grassy weeds, like crab grass and goose grass may look like regular turf grass, but they're not nearly as uniform.

Broadleaf weeds, like dandelion and clover, stand

out with their wide leaves, bright flowers and seed heads.

Sedges, like nutsedge, looks like grass, but instead have a solid, triangular stem without nodes.

Weeds can also be categorized by their life cycles: Some weeds, like spurge, are annual weeds. They sprout, grow and die in one season. Then there are perennial weeds, like oxalis, also known as yellow wood sorrel, or nutsedge, and they come back year after year from that same root clump. It's also important to know if you're dealing with warm or cool season weeds. Warm season weeds germinate in the spring and die out in the fall and cool season weeds are typically going to germinate in the fall, mature the following spring and die out as the weather gets hot in the summer.

"These varying life cycles is why weed control is a year-round battle. But thankfully, it's not as difficult as it might sound," says Creel.

For most lawns, a pre-emergent herbicide application in the spring and then again in the fall is the first line of defense, however, the timing shifts every year, so for best results, watch the weather, not the calendar. If your weeds have already sprouted, that's where your post-emergent herbicides are going to come in. Whenever spraying any kind of herbicide, wear personal protective equipment and follow the label.

According to Creel, it's often a good idea to use pre- and post-emergent herbicides together, or to use a combination product to control different types of weeds. In every case, you'll want to rotate products to prevent resistance and ensure future success.

Of course, overall turf health should also be prioritized. Lawns cut weekly tend to have fewer weeds than lawns cut every other week, and if you let your lawn grow too tall and cut off too much to save time, you risk weakening your yard. The rule of thumb is not to mow off more than one third of the blade. Remember, healthy yards fight off weeds

more effectively, so keeping blades sharp and changing up mowing patterns regularly are essential.

For more insights, watch "Types of Weeds and What to Do About Them," a new episode of "Done-In-A-Weekend Projects," an original series from lawn care equipment manufacturer, Exmark. To watch the video, visit Exmark's Backyard Life, a unique multimedia destination focused on helping homeowners improve their outdoor living spaces. There you can also download additional tips and view other Exmark Original Series videos.

"Even with a good plan, weeds are very persistent. Spot-treat them as they appear, and keep your soil healthy, because strong, thick turf is the best natural defense against weeds," says Creel.

HOW TO SPOT FINANCIAL MISINFORMATION ON SOCIAL MEDIA

(StatePoint) Thanks to content being delivered nonstop over social media channels such as TikTok, YouTube and Instagram, financial advice is more accessible than ever before. The bad news? Much of it can be misinformation.

According to CERTIFIED FINANCIAL PLANNER® professionals, here are some red flags to watch out for, so you can stay on track with your goals:

Lack of qualifications: Someone simply calling themselves an expert does not make it so. Look for credentials such as CFP® certification to indicate that the social media influencer has formal financial planning education and experience.

Guaranteed returns: Offers that sound too good to be true typically are. Be wary of "no risk, high reward" claims.

Pressure: Applying pressure on viewers to act fast could be a sign that you're watching a scam artist. CFP® professionals can work with you to plan years and even decades ahead, on goals such as retirement or buying a home. Financial planning can take time.

Sensational language: Is a financial influencer, or "finfluencer," dismissing traditional retirement accounts as obsolete? Advising that you tie up all your assets in real estate? Be suspicious of bold claims challenging prevailing financial wisdom. It's important to remember that many influencers operate with one goal in mind: getting views, likes, comments and reshares. While such content is entertaining, it doesn't necessarily constitute sound financial advice.

Paid promotions: If the influencer is touting a specific solution or product, it could be a sign they are being paid to do so. Financial advice should be delivered with your best interests in mind.

Anecdotal evidence: Every financial situation is unique, so use caution before following advice based on someone's personal experience. What worked for the content creator may not work for you.

Of course, knowledgeable financial influencers can exist. While their insights can provide general education, there is no substitute for financial advice tailored to your unique situation, delivered by a qualified professional committed to acting in your best interests. To find your CFP® professional, visit LetsMakeAPlan.org.

While social media has the power to help consumers, there is a lot of distracting background noise out there. Before acting on advice from social media, always pause to consider how it aligns with your long-term financial goals.

HELP PROTECT YOUR SENSITIVE DATA WITH THESE TIPS

(StatePoint) Identity theft is on the rise nationwide. In fact, consumers reported losing more than \$12.5 billion to fraud in 2024, representing a 25% increase over the prior year, according to recent data from the Federal Trade Commission.

This trend underscores the importance of taking proactive steps to protect yourself – including properly handling your

sensitive documents. The UPS Store network, with its variety of services that help keep your private information private, is offering these tips to help you guard against identity theft:

Shred Documents: Keeping printouts of sensitive documents you no longer need increases your risk of becoming a victim of fraud. When it comes time to destroy confidential information, you need to turn to a retailer you can trust. The shredding services available at any of the 5,400+ The UPS Store locations nationwide is a far more convenient, secure and time-saving choice compared to home shredding.

When you visit The UPS Store locations, they make the process simple. A store associate will weigh your documents, then you place them into the locked shredding bin. The UPS Store network uses one of the leading document destruction vendors, Iron Mountain, which is AAA-certified by the National Association for Information Destruction. While this is an important service year-round, it's an especially good time to declutter documents, as The UPS Store is offering a 25% off discount for shredding services for a limited time.

Protect Mail: Theft from mailboxes has significantly increased in recent years. Porch pirates stole \$12 billion in packages in the past year, with up to 58 million Americans affected, according to Security.org. Beyond packages containing valuable goods, many thieves specifically target mail containing sensitive information, putting you at risk any time you receive mail from your bank, the IRS, insurance companies or other similar entities.

Gain safety, convenience and peace of mind with a personal or business mailbox at your local The UPS Store location. Route your mail and packages to your local The UPS Store location, which will even sign for packages and send you delivery text alerts. The UPS Store mailbox services accept deliveries from all carriers, ensuring your mail and packages reach you, every time.

As identity theft becomes more prevalent, taking proactive measures to protect you and your personal information is critical. Don't leave your privacy to chance – leverage resources that exist to help you stay protected.

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