



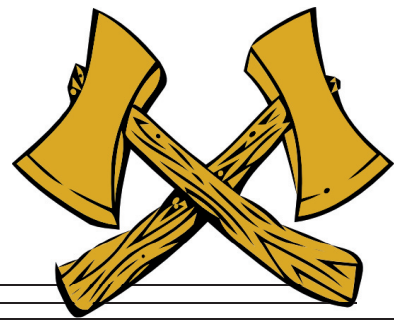
GEORGE WILL COLUMN

# Flake served the nation

PERSPECTIVES >> PAGE A4

GIRLS SOCCER SECTIONAL  
WHS ADVANCES

SPORTS >> PAGE B1



WASHINGTON

# TIMES HERALD

www.washtimesherald.com

Friday, October 5, 2018

One dollar

## USS Indiana carrying some southern Indiana

MIKE GRANT  
TIMES HERALD

Last weekend, the Navy formally commissioned the U.S.S. Indiana. The fast attack nuclear submarine is now one of the most dangerous elements of the fleet. The sub was built by General Dynamics and Northrup-Grummond, but like almost all of the vessels in the U.S. Navy, there is some southern Indiana in it.

"One of the biggest things is the batteries," said Jeff Quyle CEO of Radius Indiana. "They are sealed-

valve-regulated batteries. Submarine batteries are a specialty of Crane."

Another specialty of Crane is small arms. Those too, are found on the U.S.S. Indiana. And while there are some things Crane is intensely involved in there may be no way to figure out how much is in the new sub.

"It is hard to determine what and how much involvement Crane may have had in the guidance and sonar systems on the Indiana," said Quyle. "The suggestion is it had some influence."

Radius Indiana works to try and get more businesses in southwestern Indiana to get involved in working with Crane. Quyle says he has no hard numbers but believes a lot of the area businesses had a hand in the sub.

Construction on the Indiana began in 2012 and the Navy reports that at least 100 Indiana companies were involved in some way with the construction. Even some of the furniture came from southern Indiana.

But it is the technology that Crane has put into the Indiana.

"The sonar umbilical cables came from Crane," said Quyle. "The folks at Crane even met with the sailors on the Indiana who will use those."

The specs for the Indiana put it at 7,800 tons and 377 feet long. It can run at 28 mph and dive to a depth of at least 800 feet.

It carries a crew of 135 and weapons that include 12 cruise missiles and 24 torpedos.

Officials at Crane have long contended that there is at least a little bit of Crane in every U.S. Navy vessel. As the Crane mission has evolved

away from just making munitions but to include electronic warfare, its significance to the ships and subs at sea continues to grow.

"Electronic warfare is the sweet-spot for Crane," said Quyle. "The more reliance the Navy puts on electronic warfare the more significant Crane can become."

The U.S.S. Indiana is expected to be able to run for 30 years on its nuclear fuel. As the technology inside begins to age, Crane will become more important to the submarine for repair and troubleshooting.



Photos by Lindsay Owens | Times Herald

**THE FARHARS** from Martin County were selected as the 2018 Right to Life Adoptive Family. Pictured are Ryken, Jadaya, Daniel, Millie, Aimee, Christy and Ed Farhar along with Louis Kavanaugh Jr., the president of Daviess County Right to Life.

## 'What If We've Been Wrong?'

Annual Right to Life Banquet draws crowd

LINDSAY OWENS  
TIMES HERALD

ODON — Hundreds gathered at the Simon J. Graber Complex Thursday night for the annual Daviess, Martin and Pike County Right to Life Banquet to hear from Terry Beatley, author of "What If We've Been Wrong?"

Beatley spoke to the large crowd on hand after hearing the story of the 2018 Adoptive Family of the Year. This year's recipients of the award was the Farhar family.

"In 2013, our youngest son, Cole, was a senior in high school. Aimee, our daughter, was in college and Chad was already out on his own," said Christy Farhar. "Ed

had mentioned we would have an extra room after Cole graduated. I thought that meant a remodel project and turning it into an office."

Ed Farhar had other plans for the space though. He wanted to foster children. The couple completed the required training to become foster parents and in March of 2013, just as Christy was preparing to go into surgery for carpal tunnel, they received a call.

"We thought they came in quantities of one," said Farhar, with a chuckle. "Since I was in surgery, Ed made the decision for us and we took four."

Initially, the Farhars were told they would have the children for 28 days but over 5 years later, Millie, Ryken, Daniel and Jadaya are

See **BANQUET** on A2



**TERRY BEATLEY**, author of "What If We've Been Wrong," shares her experience interviewing Dr. Bernard Nathanson, who performed thousands of abortions before finding his faith and becoming pro-life, to a large crowd gathered at the Simon J. Graber Complex Thursday night for the annual Daviess, Martin and Pike County Right to Life Banquet.

## South Carolina shooting: 2 officers released from hospital

JEFFREY COLLINS  
AND MEG KINNARD  
ASSOCIATED PRESS

FLORENCE, S.C. — A Vietnam veteran who bragged online about maintaining his target-shooting skills was being held Thursday on charges that he shot seven law enforcement officers, killing one, when deputies tried to serve a search warrant at his home.

Authorities said Frederick Hopkins opened fire on the deputies from inside the home and held children hostage while shooting long-range at other officers who rushed to the suburban neighborhood.

The sheriff's office armored personnel carrier was brought in to recover the wounded during Wednesday's two-hour standoff in

Florence, and the gunman finally released the children as he was taken into custody, authorities said. Two of the six wounded officers were released from the hospital Thursday.

"Officers went there unknowing the firepower the suspect had," Florence County Sheriff Kenney Boone said at a news conference.

"Fire was being shot all over. The way this suspect was positioned,

his view of fire was several hundred yards. So he had an advantage. The officers couldn't get to the ones who were down."

Records show Hopkins, 74, is a disabled Vietnam veteran and disbarred lawyer who has faced several charges in recent years, including a 2014 count of disorderly conduct.

See **SHOOTING** on A2

## Labor shortage hammers builders amid housing demand

AIMEE AMBROSE  
CNHI NEWS INDIANA

GOSHEN — While Indiana is experiencing a boom in the need for new housing, builders must meet that demand while struggling to put more boots on the ground and hammers in hands.

Employment in construction jobs and related trades isn't keeping up with a growing number of home construction projects, which can slow down completion timelines and help drive up prices.

"Labor remains tight in many areas, including plumbing, electrical, (heating, ventilation and air conditioning), roofers and drywall contractors to name a few," said Rick Wadja, CEO of the Indiana Builders Association. "A shortage of workers in these areas has caused delays in

See **LABOR** on A2

COMING SATURDAY

Breast Cancer Awareness

CALL US! 254-0480

Editor ..... Ext. 127    Advertising ..... Ext. 114  
News ..... Ext. 134    Classifieds ..... Ext. 112  
Sports ..... Ext. 119    Circulation ..... Ext. 131

ONLINE NOW

• Online poll Donnelly vs. Braun  
• Join the 7,500+ at Facebook.com/washtimesherald



**Jeep ADVENTURE DAYS**

**2019 JEEP CHEROKEE LATITUDE FWD**

**SAVE OVER \$4,100**

**NOW ONLY! \$22,208**

**WASHINGTON Chrysler Center, Inc.**

105 E. VanTrees St., Washington  
812-254-3217 • 800-936-5234

Visit our website at  
www.washingtonchryslercenter.com

PRICE INCLUDES \$3,000 MIDWEST REBATE AND \$1,000 CHRYSLER CAPITAL BONUS CASH. MUST BE FINANCED THROUGH CHRYSLER CAPITAL TO QUALIFY FOR CHRYSLER CAPITAL BONUS CASH. OFFER GOOD UNTIL 10-31-18. NO DOC FEES. ALL PRICES INCLUDE DESTINATION FEES!!!



WASHINGTON  
**TIMES HERALD**  
 The Times-Herald was established in 1867 and now published Tuesday through Saturday, except all federal holidays, at 102 E. VanTrees St. The business office is open 8 a.m. to 4:30 p.m. Monday to Friday.

Periodicals postage paid at Washington, IN 47501. Postal ID number 668300. Postmaster send address corrections to P.O. Box 471, Washington, IN 47501.

**VOLUME 54 NUMBER 90**  
 (595 668-200)

**CONTACT US**  
**Telephone**  
 812-254-0480 or (800) 235-4113

**Fax**  
 812-254-7517

**Mail**  
 102 E. VanTrees St., Washington, IN 47501 or P.O. Box 471, Washington, IN 47501

**Website**  
 www.washtimesherald.com

**KEY CONTACTS**  
**Publisher**  
 Melody Brunson, ext. 127  
 mbrunson@washtimesherald.com

**TO ADVERTISE**  
 Call the Washington Times-Herald advertising department at 812-254-0480 from 8 a.m. to 4:30 p.m. Monday to Friday.  
**Display sales consultants:** Wanita Tetreault (ext. 121), Rick Zeller (ext. 111) and Kelli Nidey (ext. 116).  
**Classified sales:** To place a classified ad, call 812-254-0480, Sharon Lengacher, ext. 112. All classified line ads must be placed by noon the day before publication.

**MISS YOUR PAPER?**  
 Call Circulation (ext. 131) before 4:30 p.m. weekdays.

**SUBSCRIPTIONS**  
**To subscribe:** Call the Washington Times-Herald Circulation Department, 812-254-0480, ext. 131, or stop by the office.

**GOT NEWS?**  
**To report a news item:** Call the Times-Herald newsroom 812-254-0480 or ext. 127. Or call writers Lindsay Owens, ext. 123, Mike Grant, ext. 134, Daniel Emmons, ext. 129, or sports editor Todd Lancaster, ext. 119.

**CALENDAR ITEMS**  
 Deadline for items to be listed in the Community Calendar is noon on the day prior to the event, with the exception of Sunday and Monday. Those deadlines are noon Friday. All clubs and organizations are asked to mail, e-mail, drop off or call in their event date, time and venue. Items may be mailed, dropped off, faxed, or emailed to newsroom@washtimesherald.com; or call 812-254-0480, Ext. 127, and leave a message.

**ONLINE CALENDAR**  
 Post your events online 24-hours a day on our Event Calendar at www.washtimesherald.com. It's easy, just click on "Add Event."

**PHOTOS**  
 Anyone can order photos that appear in the newspaper, plus many other shots. Visit www.washtimesherald.com and click on Times Herald Photos (right side) or call 812-254-0480 Ext. 127.

**PHOTO SUBMISSION**  
 Send us your best shots! If you have something interesting on your camera, let us know. Send your best news and feature photos to mbrunson@washtimesherald.com.

**CORRECTIONS**  
 We strive to be accurate and fair in reporting the news. If the news content in this paper is false or misleading, please contact the editor at 812-254-0480, Ext. 127. Corrections will be made in an appropriate spot as soon as possible after the error has been brought to our attention.

© 2018  
 COMMUNITY NEWSPAPERS HOLDINGS, INC.

**Mayor to kick off awareness month**

At 10 a.m. today, Mayor Joe Wellman will officially kick off Domestic Violence Awareness Month with a proclamation in the Daviess Circuit Court.

**WHS class plans luncheon**

The Washington High School 1959 class luncheon will be held Wednesday

**AREA BRIEFS**

Oct. 10 at 11 a.m. Aa Benjy's Restaurant, Washington. Guests are welcome.

**City offices closed on Monday**

All city offices and departments will be closed Monday, Oct. 8, in observance of Columbus Day. There will be no trash pickup and the city bus will not be in operation. The recycling center will also be closed on Saturday, Oct. 6.

Residents with trash pickup on Monday are asked to have their trash ready for pick-up by 7 a.m. on Tuesday, Oct. 9. If you have any questions, call the Street Department at 812-254-4564.

- One can submit Area Briefs by emailing the Times Herald at newsroom@washtimesherald.com. And, please check our Online Calendar for ways to promote your events and organizations at www.washtimesherald.com.



Lindsay Owens | Times Herald  
**STEVE AND MIKE UEBELHOR** were presented Pro-Life awards for their work in Dubois County.

**BANQUET**

CONTINUED FROM PAGE A1

now officially theirs. "We adopted them on April 22, 2015," said Farhar, adding Aimee is also adopted. "Adoption is something that is very special to us." During a 30 minute talk, Beatley energized the crowd with a message of inspiration, hope and a pro-life message from an unlikely source —former abortion doctor and co-founder of NARAL Dr. Bernard Nathanson.

"If we want to win and win big, we have to start talking about parental rights," said Beatley, who interviewed the late Nathanson in 2009. Beatley said Nathanson, who later found his faith and became a member of the Catholic church, said the doctor personally performed

5,000 abortions including one of his own, referred to himself as, "the keeper of abortion industry keys."

During an hour long interview Nathanson, who died in 2011, asked Beatley to keep teaching the strategies of how he deceived Americans into thinking abortion was a choice.

"He told me abortion is not love. We need more love," said Beatley. "In 1971, he thought he was doing the right thing. By 1978, he was completely pro-life. He was the keeper of the abortion industry keys. We have to set the captives free and it's time to use those keys he left us."

Also recognized by Daviess County Right to Life President Louis Kavanaugh Jr. were Mike and Steve Uebelhor from Dubois County. The Uebelhor brothers were honored for their pro-life work in their county.

**HOLIDAY CLOSURES**

The following are area closings for the Columbus Day holiday on Monday:  
 City of Washington offices will be closed.  
 The Daviess County Courthouse and Highway Department will be closed.  
 Daviess County Chamber of Commerce Office and Visitor's Bureau will be closed.  
 Economic Development

Corp. will be closed.  
 Washington Carnegie Public Library will be closed.  
 U.S. Postal Service will be closed.  
 The license branch will be closed.  
 Retired Senior Volunteer Program offices will be closed.  
 Daviess County Landfill will be closed.  
 The following will be open:

The Washington Times-Herald office.  
 Ride Solution.  
 PACE Community Action Agency.  
 Daviess County Family YMCA.  
 Daviess County WorkOne office.  
 Senior and Family Services.

**STITCHED**

CONTINUED FROM PAGE A1

"Just because we can do it, should we? If we succeed, what now? In the novel, Dr. Victor Frankenstein's creation of an artificial human simultaneously yields extraordinary and terrifying results — a remarkable living being and a host of unintended consequences for the creature, creator and society."

Parts of Shelley's work that she started in 1816 also maps some of the more recent innovations of present day including stem cell research and artificial intelligence among other topics.

"Years ahead of its time, Frankenstein and its questions persist amid contemporary exploration of invention's deep, pervasive promises as the story also debates ethical boundaries and human dilemmas," said Heidenreich. "We want people to check out copies of 'Frankenstein' and truly think about these things."

The library currently has 50 copies of Shelley's timeless classic available for patrons to check out. Frankenstein themed books are also available for youth of all ages. By the time One State/

One Story wraps up at the end of the month, the hope is that Hoosiers will not only have a greater appreciation for Shelley's novel and how it has inspired scientists, artists and writers among others but also will feel more comfortable discussing complex personal, ethical and social questions raised by the advancement of technology and science.

Earlier this week, library science, technology, engineering and math or STEM coordinator Cailey Julian helped youngsters in kindergarten through sixth grade create Frankenstein's Monster Scribble Bots. The bots provided youth with a lesson in problem solving, creativity and more.

On Tuesday, the library's second Frankenstein-themed program will be held from 6 p.m. to 7 p.m. at the library. Called Stitched and Bound, will feature Rebecca Baumann, curator of the Lilly Library at Indiana University who will be presenting the backstory of Shelley's "Frankenstein."

"Over the past 200 years, what started out as a gothic novel, published anonymously, has become one of the most famous books and film franchises in history,"

said Rick Chambon, the library's adult programming coordinator. "Rebecca Baumann will explain how the meaning and indeed the way the Frankenstein story is interpreted has evolved with the times. This will be an engaging and "electrifying" evening."

Those wishing to hear Baumann's talk Tuesday are asked to register in advance as space is limited. The program is suitable for adults, teens and upper elementary students.

On Oct. 23, a family program exploring the science of Frankenstein will be offered at the library beginning at 6:30 p.m. Professor Steve will demonstrate many of the concepts found in Shelley's book and the movies including light, anatomy and electricity.

Frankenstein programming will wrap up on Oct. 30 with a showing of the 1931 film "Frankenstein" starring Boris Karloff. Registration for the film, which is open to adults and families with older children, is requested by Oct. 27.

For more information contact the library at 812-254-4586.

**NATIONAL BRIEFS**

**GOP looking more confident**

WASHINGTON — A high-stakes partisan row broke out Thursday over a confidential FBI report about allegations that Brett Kavanaugh sexually abused women three decades ago, with Republicans claiming investigators found "no hint of misconduct" but Democrats accusing the White House of slapping crippling constraints on the probe.

At the same time, Republican leaders seemed to show increasing confidence. Judiciary Committee Chairman Chuck Grassley of Iowa said he now expects the Supreme Court nominee to be confirmed in a Senate roll call on Saturday. In a hardening of battle lines, one of two vacillating Democrats — North Dakota's Heidi Heitkamp — said she'd oppose the Supreme Court nominee.

Heitkamp, facing a tough re-election fight next month, said she was concerned about his past conduct and felt that his angry attacks on Democrats during last week's Judiciary Committee hearing raised

questions about his "current temperament, honesty and impartiality."

**Crop protection or bioweapon**

NEW YORK — A research arm of the U.S. military is exploring the possibility of deploying insects to make plants more resilient by altering their genes. Some experts say the work may be seen as a potential biological weapon.

In an opinion paper published Thursday in the Journal Science, the authors say the U.S. needs to provide greater justification for the peace-time purpose of its Insect Allies project to avoid being perceived as hostile to other countries. Other experts expressed ethical and security concerns with the research, which seeks to transmit protective traits to crops already growing in the field.

That would mark a departure from the current widely used procedure of genetically modifying seeds for crops such as corn and soy, before they grow into plants.

— The Associated Press

**SHOOTING**

CONTINUED FROM PAGE A1

Authorities have not described what weapons were involved, but Hopkins apparently owned several guns. A 2014 post on his Facebook page said he celebrated his 70th birthday at a shooting range by repeatedly firing his M-14 rifle, set up exactly like the one he used in Vietnam.

"I have been shooting competitively since 1984 and lovin' it. I just love the smell of gunpowder in the mornin's," said the post. Other posts from 2016 show images of rifles set up on what looks like a range and say he was

the "South Carolina 3-Gun Silhouette Champion for 2011."

The violence stunned people in the area, where many have been dealing with record flooding from Hurricane Florence. Both the sheriff and police chief cried as they spoke to reporters after the standoff.

The slain officer, Sgt. Terrence Carraway, 52, of Darlington, was just shy of 31 years of service with the Florence Police Department.

Describing Carraway as the "epitome of a community police officer," Florence Police Chief Allen Heidler said Thursday that his department was distraught over the loss.

**LABOR**

CONTINUED FROM PAGE A1

getting houses completed across the state."

Age presents a big concern as many workers in those fields approach retirement ages within the next 5 or 10 years. Reagan Van Cleeve, IBA spokesperson, pointed out the situation has been simmering over the past five years but is escalating as more of the workforce ages out.

**AGING OUT**

The median age in the construction industry nationally was about 42 years old in 2017, Bureau of Labor Statistics data shows. Of those working construction, nearly 17 percent were aged 55-64, or within about 10 years of retirement. On the other end of the spectrum, nearly 8 percent were aged 20-24 and about 2 percent were aged 16-19, the data shows.

Down to the local level and in construction-related trades, the average age of electricians in Elkhart County is about 58 years, with similar averages in plumbing and HVAC, said Kim McKibbin, executive director of the Builders Association of Elkhart County.

"It is — it's bad," McKibbin said.

She pointed out workers are also flocking to the plentiful jobs and their accompanying benefits in recreational vehicle manufacturing — one of the county's dominant industries — which has contributed to the local construction labor shortage.

Fewer people on jobs means homes take longer to build, depending on project sizes, which contributes to a project backlog. "Some of my builders are

already into next year before they can dig a basement," McKibbin said.

Some projects for homes of around 1,600-2,400 square feet have taken four months to complete instead of the usual three, she said, speaking anecdotally. Builders she's spoken to face delays from the availability of crews to do dry-wall, flooring and other jobs.

**LABOR VS. DEMAND**

Construction employment in general in Indiana grew through the summer to reach about 153,000 workers in August, up about 6.3 percent from August 2017, according to state and federal information on Stats Indiana.

Employment among electrical and wiring, drywall and insulation, roofing, and plumbing and HVAC contractors all grew in Indiana from 2014-2017, based on annual averages from U.S. Bureau of Labor Statistics data.

But the increases haven't amounted enough to meet the rising demand for construction, Wadja said.

As an indicator of new housing projects, 1,624 permits were issued for single-family homes statewide in August. The permit count for the first eight months of 2018 is about 7 percent higher than the first eight months of 2017, Van Cleeve said.

The August figure also marked an 8 percent increase from August 2017, and a 35 percent jump from 2014, an IBA report using U.S. Census data shows.

Elkhart County recorded 188 permits for single-family homes from January through August, and 35 permits were recorded in Goshen since January.

Schrock Homes Inc. in Goshen has held its own, as

Company President Adlai Schrock put it, in weathering the labor shortage so far. Schrock credited close ties with local companies for helping keep company projects on schedule, but he sees where the situation is heading.

"It's very serious, almost, at a serious level," Schrock said.

Schrock Homes is in the middle of about seven or eight residential projects and five commercial projects, he said. Four of the houses are going up in Westoria, a subdivision developed by the company, and two more are being planned.

**HOMEOWNER'S PERSPECTIVE**

At least one Goshen couple seemed insulated from the industry pressures while their house was built in Westoria last year.

"We didn't see a problem," said Claudia St. Germain.

She and her husband Evan moved into their approximately 3,100-square-foot home last November, about five months after construction began, they said.

The St. Germaines praised Schrock Homes' planning and organization, and said they encountered few difficulties in the building process.

Being retired for the past two years also helped the

experience, they said, since they didn't have the stress of working full-time jobs while dealing with building a house. The couple went through that once before when they had a house built about 30 years ago.

"It was hectic the first time," Evan St. Germain recalled.

The investment in their current custom-built home, which cost about \$460,000, stayed within their expectations. Evan St. Germain noted any cost overruns were the result of decisions they made during the project. They didn't notice any cost issues resulting from economic circumstances.

**HAMMERED BY COSTS**

Recent tariffs on steel and Canadian lumber have driven up material costs for home-builders. Items like carpets, nails and beams have become more expensive, Schrock listed.

The cost of steel studs also went up, added Doug Stuckey, vice president of operations at Miller's Corp., a building supply company in Goshen. Stuckey pointed out tariffs combined with hauling issues and the housing demand pushed lumber costs up this year.

"It just kind of became this perfect storm where it went berserk," Stuckey said.

**touch & take off!**

Get Internet with over 99% reliability  
 Pick any service up to 45Mbps  
 Internet plan starts at \$40.00/mo

Internet speeds up to 45Mbps  
 Wi-Fi Gateway router to connect your devices  
 AT&T Internet Security Suite—powered by McAfee  
 Bundle with another qualifying AT&T service and get Internet for \$30/mo.

©2017 AT&T Intellectual Property. All rights reserved. AT&T, the AT&T logo, and all other AT&T marks contained herein are trademarks of AT&T Intellectual Property and/or AT&T affiliated companies. Serviceable areas only. ©2017 Tel. provide products and services under the AT&T brand. All other marks are the property of their respective owners.

DIRECTV + Internet + Home Phone  
 Bundle starts at \$89.99/mo  
 Over 145 of your favorite channels  
 Internet speeds up to 45Mbps  
 A Genie® HD DVR receiver and 3 additional TV receiver HD Included  
 Phone—With over 25 convenient calling features  
 Call today and pay less  
 855-899-7772

AT&T authorized Retailer

**Grand Alaskan Cruise & Tour**  
 12 days from \$1,749\* \$1,499\*  
 Departs June - September, 2019  
 Enjoy a cruise & tour between Seattle and Alaska including 7 nights aboard Holland America Line's *rms Westerdam* and 4 nights on land. You'll cruise the Gulf of Alaska and the Inside Passage—where you'll pass glaciers, towering mountains, and lush forests, with stops in Ketchikan, Skagway and Glacier Bay. On land, you'll go deep into Denali National Park, tour Anchorage, and see the Alaska Wildlife Conservation Center.  
 Save \$500 per couple  
 Promo code N7017  
 1-866-391-0054  
 \*Prices are per person based on double occupancy plus \$299 taxes & fees. Single supplement and seasonal surcharges may apply. Add on airfare available. Offers apply to new bookings only, made by 11/30/18. Other terms and conditions may apply. Ask your Travel Consultant for details.

**Indiana's Largest Festival**  
**October 12-21**  
**Parke County Covered Bridge Festival**  
 Rockville Festival Headquarters • 9 festival towns featuring over 1,400 vendors of homemade/handmade crafts, primitives, antiques, flea markets & festival foods; Bridgeton & Mansfield Mills.  
 5 routes featuring the 31 Covered Bridges  
 CoveredBridges.com • info@coveredbridges.com • 765-569-5226

**DENTAL Insurance**  
 Physicians Mutual Insurance Company  
 A less expensive way to help get the dental care you deserve  
 If you're over 50, you can get coverage for about \$1 a day\*  
 Keep your own dentist! You can go to any dentist you want  
 No wait for preventive care and no deductibles — you could get a checkup tomorrow  
 Coverage for over 350 procedures — including cleanings, exams, fillings, crowns...even dentures  
 NO annual or lifetime cap on the cash benefits you can receive  
 FREE Information Kit  
 1-844-244-7025  
 Or www.dental50plus.com/hoosier  
 \*Individual plan. Product not available in MN, MT, NH, NM, RI, VT, WA. Acceptance guaranteed for one insurance policy/certificate of this type. Contact us for complete details about this insurance solicitation. This specific offer is not available in CO, NY; call 1-800-989-4781 or respond for similar offer. Certificate C250A (ID: C250E; PA: C250Q); Insurance Policy P150 (GA: P150QA; NY: P150NY; OK: P150QK; TN: P150TN) 6096E-0917 MB17-NMO08Ec