

CLASSIFIEDS

small ads **BIG** deals

CLASSIFIED AD DEADLINES

All classified ads must be in our office by the following deadlines.

For the Osgood Journal, by Friday at 11:00 a.m.

For The Versailles Republican, by Tuesday at 11:00 a.m.

ADJUSTMENT OF ERRORS

The Ripley Publishing Company cannot be responsible for more than the first publication of any ad, so please check your ad for accuracy. Subsequent repeated errors are the responsibility of the advertiser. If a classified ad should be under a heading other than the advertiser would like it to be please contact the paper and it will be corrected for the following insertion, however, no credit will be given on the ad. The Ripley Publishing Company reserves the right to reclassify, revise or reject at its option any advertisement deemed detrimental to the public interest or the policy of the newspapers.

All real estate ad-

vertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation or discrimination because of race, color, religion, sex, handicap, familial status, or national origin or intention to make any such preference, limitation, or discrimination. We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis

For Sale

Disks, harrow, roller (garden size)-Brand new. Call 513-522-1322 9-12p

Help Wanted

Flatland Farms LLC is looking for full time class A and one class B CDL drivers. Local routes/home daily. 1 year of tractor/trailer driving experience preferred. Must have clean driving record. Pay based on percentage per load. Contact Matt 812-621-1033. 5-12p

LEGALS

PUBLISHED NOTICE

STATE OF INDIANA
COUNTY OF RIPLEY
RIPLEY CIRCUIT COURT
CAUSE NO.
69C01-2505-MI-000023
IN RE THE MATTER OF THE NAME
CHANGE OF AMY M. ZIEGLER WATSON

Notice is hereby given that on May 12, 2025, Amy M. Ziegler Watson filed a Verified Petition for Name Change In the Ripley Circuit Court of Ripley County, Indiana. A hearing on said matter is scheduled for Wednesday, July 23, 2025, at 11:30 AM. If anyone so wishes to object, they must do so Prior to the hearing through the Clerk of Ripley Circuit Court or by stating said objection at the hearing. Clerk, Ripley Circuit Court, (812)689-6115. Document prepared by: RaeAnne L. Pryor, #32668-39 WEST SIXTH LAW, LLP One West Sixth Street Madison, IN, 47250 Phone: (812) 273-5230 pryor@w6law.com

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L37

Legal Notice of Public Hearing Alcohol & Tobacco Commission

The Alcohol Beverage Board of Ohio County, Indiana will hold a public hearing at 3:00 pm on June 11, 2025 at the Ohio Co. Historical Society, 212 S. Walnut Street, 212 S. in the city of Rising Sun in said county, to investigate the propriety of holding an alcoholic beverage permit by the applicants listed herein to wit: **RR7838605** Beer & Wine Retailer - Restaurant **RE-NEWAL** GALBREATHS ENTERPRISES INC 16022 State Rd 250 Rising Sun IN D/B/A The Sportsman Golf Course

9x
hspaxlp L24

BBB: KNOW YOUR RIGHTS: Multiple payment options, including peer-to-peer payment apps, checks and credit cards all offer opportunities and challenges

Knowing the ins and outs of payment types is one of the best ways to spot a scam. Peer-to-peer (P2P) payment apps, such as Zelle, Cash App (a BBB Accredited Business), and Venmo, are becoming increasingly popular. But digital wallets aren't the only way to transfer funds without using a debit or credit card. Checks, prepaid debit cards, gift cards, and cryptocurrencies can all transfer money from one person to another. How safe are these payment methods?

Know how P2P payment apps work. P2P payment apps allow users to send money to each other using a mobile app, usually as a smartphone app. To use a P2P payment app, you must first set up an account, after which you can link your bank account directly or a credit or debit card to provide the funds sent to other users. Once your account is set up, you can search for other users with phone numbers, usernames, or emails. Sending money is relatively easy. You simply choose the recipient, select an amount, designate the reason for the payment if you wish, and then submit the payment. Depending on the app and your payment method, it can take anywhere from a few seconds to a few business days to complete the transaction.

Know your rights. Unlike traditional banking systems, most P2P apps won't cover your funds in case of fraud. If you sent money to a scammer and later realize your error, it's unlikely you'll have any success getting the company to reimburse you. The best way to protect yourself from scammers is to think carefully about who you send money to using this payment method.

Use P2P payment apps wisely. Keep in mind that some digital wallet apps take a few days to process a transaction. Scammers take advantage of the system to "send funds" that they know will never go through. Enable additional security features such as two-factor authentication, pins, and biometric verifications. Get to know other digital wallet scam tactics too, so you'll be quick to notice when something is fishy. Avoid businesses or individual sellers who only allow you to pay with P2P payment apps. Instead, use these apps to transfer funds to your friends, family, and other people you already know and trust. Make sure to double-check the recipient details before hitting send. Link your credit card (instead of your debit card or bank account) for an added layer of protection and enable any additional security settings the app offers, like multi-factor authentication. If you need tech support or assistance, double-check that you are calling or visiting the website of the official company, not an impostor's hotline.

Checks: Know how checks work. Federal banking rules require banks to make the funds available within a day or two when someone deposits a check. The problem is, funds may not truly be transferred from the payer's account for several business days. If it turns out the check is a fake or if it bounces, the bank has the right to recover the amount they deposited into your account. Cashier's checks are checks guaranteed by a bank, not an account holder, while a person or business generally prepays money orders. Both are treated as guaranteed funds, but it's important to make sure they are legitimate, as scammers are skilled at forging them.

Know your rights. If a check is suspicious, the bank may put a hold on it before crediting your account. However, if the check passes inspection, your bank will credit your account in the amount written on the check. The check must then go from your bank to a clearinghouse and from there to the bank where it originated. Because there are several parties involved, it can take up to two weeks to determine if a check is legitimate. If you spend the money the bank credited to your account in the meantime, and it turns out the check was a fake, you'll be responsible for returning the funds. If the fraudulent check appears to come from a specific company, the company will not be held liable as long as they didn't know about the fraud.

Use checks wisely. If a stranger sends you a check, cashier's check, or money order, think twice before you deposit it and use the funds. Some scammers send checks for large amounts and ask you to return part of the funds via wire transfers or prepaid debit cards. This is a scam! Unless you already know and trust the person or company who sent you the check, always wait for the funds to clear before you spend the money. Look carefully at any check you receive, keeping an eye out for misspellings, flimsy or suspicious check paper, and missing routing numbers or MICR codes. All of these

are red flags for a fake check. Make sure the payer is who you would expect it to be, too. If someone claims you've won the lottery, for example, the check should come from the state lottery commission, not a private company.

Prepaid debit cards: Know how prepaid debit cards work. Prepaid debit cards function like a regular debit card, and you can use them at ATMs. Prepaid debit cards may cost a few dollars to buy, but are reloadable. They may also come with periodic fees that can subtract from the balance.

Know your rights. According to Consumer Reports, some reloadable prepaid cards may offer some protection against fraud loss if you report unauthorized use within two days of discovering it. That said, liability is generally limited to \$50. If you load a prepaid debit card and send the card numbers to a scammer as a form of payment, they will likely withdraw all the cash from an ATM and then try to stall you by explaining a supposed delay in the delivery of their product or service. By the time you realize what's happened, you may have no legal recourse to get your money back and no way to identify the scammer. Use prepaid debit wisely. Don't trust any company or individual who demands payment with a prepaid debit card. Legitimate business transactions should allow you to use other payment methods. Prepaid debit cards are a good way to give a gift or help your teenager learn about money management, but they are not a good way to pay for services or products.

Credit cards: Know how credit cards work. Credit cards let you borrow money from the card issuer up to an approved limit, with the expectation that you'll pay it back either in full or over time with interest. You can use credit cards at most retail locations, online, or for recurring payments. You'll receive a monthly statement showing your purchases and the amount due. Minimum payments are required, but carrying a balance can lead to interest charges.

Know your rights. Credit cards come with strong consumer protections. Under federal law, you're generally not responsible for more than \$50 in unauthorized charges, and most issuers offer zero-liability policies. If your card is lost or stolen, report it right away. Keep receipts and monitor your statements to catch errors or suspicious activity. You also have the right to dispute billing errors or charges for goods and services that weren't delivered as promised.

Use credit cards wisely. Only charge what you can afford to pay off. Carrying high balances or missing payments can lead to costly interest charges and damage your credit score. Avoid sharing your credit card number with anyone you don't know or trust. And never make payments to someone who demands a credit card number over the phone, email, or text—it's likely a scam. Credit cards can be a useful tool for building credit and earning rewards, but only when used responsibly.

Gift cards: Know how gift cards work. Closed-loop gift cards can only be used at a specific store or chain of stores. Open-loop gift cards are valid at most retail locations. To use a gift card, you must first load funds onto the card via another payment method. Once the funds are loaded, you may need to activate the card and create a PIN to use it in-store.

Know your rights. It's wise to hold on to the gift card and save your receipt after you purchase and activate it. If any issue comes up later, the company will want proof that you are the one who purchased and activated the card. That said, providing someone with the numbers on the back of a gift card is just like sending them cash. Gift cards don't offer the same protection as a credit card or debit card, and it's nearly impossible to get your money back if you send the numbers to someone who turns out to be a scammer.

Use gift cards wisely. Never do business with anyone who insists on payment with gift cards. It's a scam! Before you buy a gift card, make sure it hasn't been tampered with. Some scammers steal the numbers while a card is still in the store, so they can access the funds as soon as the card is activated. It's best to use gift cards for their intended purpose, as gifts for friends, family, or others you know and trust.

Cryptocurrency: Know how cryptocurrency works. Cryptocurrency is a digital form of payment that uses encryption for security and operates on decentralized networks like blockchain. Popular cryptocurrencies include Bitcoin, Ethereum, and Litecoin. You typically buy crypto through exchanges using traditional currency, and it's stored in a digital wallet. Once a transaction is made, it's usually irreversible, unlike with credit or debit cards.

Know your rights. Cryptocurrency offers limited consumer protections. Transactions are final, and there's no

central authority to dispute a charge or reverse a payment. If your crypto wallet is hacked or you send coins to the wrong address, there's often no way to recover your funds. Be cautious and use reputable wallets and exchanges. Scammers often exploit the anonymous nature of crypto to target victims, so double-check who you're dealing with before sending any payment.

Use cryptocurrency wisely. Never do business with anyone who insists on payment in cryptocurrency—it's a common scam tactic. Scammers may pose as government officials, law enforcement, or tech support and pressure you to transfer crypto to "resolve an issue." Keep your wallet secure with strong passwords and two-factor authentication. Cryptocurrency can be an investment or a payment method, but it comes with risks. Educate yourself before diving in and avoid using crypto for transactions with unknown individuals or businesses.

For more information

Learn how to spot more scams on BBB.org/spot-a-scam.

Marriage

Richard L. Kneeven, 62, Sunman to Aline Batista Reis, 46, Sunman, filed May 15.
Caleigh Meeks, 26, Holton to Benjamin Charek, 29, Holton, filed May 16.
Lynne De Laine Davis, 77, Milan to Lloyd Wayne Daugherty, 86, Vevay, filed May 19.
Megan Leigh Cole, 24, Versailles to Ethan Alexander Ennis, 24, Crestwood, KY, filed May 20.

Osgood American Legion Post #267

NOW HIRING Bartenders & Cooks

Stop in for application
(after 4pm, Closed Mondays)
at 120 S. Elm St. Osgood, IN 47037
or call 1-252-876-1437.

SCC is looking to hire the following: 2nd Shift Custodian

Apply online

<https://www.sccusa.org/page/employment>

You need to submit a non-certified application and resume to Ashley Powers at arpowers@sccusa.org.

Any questions please call 812.689.5253 X 222

RECORD.....Con't from pg 8

Joellyn R. Richards, Moores Hill, has been charged with Possession of Marijuana; Possession of Paraphernalia, filed May 16.

Mathew P. Markee, Batesville, has been charged with Domestic Battery, filed May 16.

Crishon A. Havard, Naperville, IL, has been charged with Possession of Marijuana, filed May 16.

Ricky French Stidham, Louisville, KY, has been charged with two counts of Knowingly or Intentionally Operating a Motor Vehicle Without Ever Receiving a License, filed May 16.

Sara Janie Hubbard, Ludlow, KY, has been charged with Operating a Vehicle While Intoxicated Endangering a Person; Possession of Marijuana; Possession of Paraphernalia; Operating a Vehicle While Intoxicated, filed May 19.

Joshua M. Canada, Holton, has been charged with Driving While Suspended: Knowing Violation and Prior Conviction Within 10 Years, filed May 19.

Tiffany NM McDaniel, Metamora, has been charged with Driving While Suspended: Knowing Violation and Prior Conviction Within 10 Years, filed May 19.

Tiara Dawn Peoples, Indianapolis has been charged with Possession of Marijuana, filed May 19.

William D. Meyer, Batesville, has been charged with Reckless Driving, filed May 20.

Tara R. Wilson, Greensburg, has been charged with possession of Marijuana; Possession of Paraphernalia, filed May 20.

Christopher Robert Piercy, Milan, has been charged with Possession of Marijuana; Possession of Paraphernalia, filed May 20.

Felix Godnez, Sunman, has been charged with Operating a Vehicle While Intoxicated Endangering a Person; Operating a Vehicle While Intoxicated; Knowingly or Intentionally Driving a Motor Vehicle Without Ever Receiving a License, filed May 20.

Alex M. Berry, Holton, has been charged with Minor Consuming Alcohol, filed May 20.

Andy Kyle West, Batesville, has been charged with Intimidation, filed May 15.

Bashir Abdi Osman, Burlington, KY, has been charged with Possession of a Narcotic Drug; Possession of Marijuana, filed May 15.

Mercedes Lynn Boyd, Versailles, has been charged with Criminal Recklessness committed with a deadly weapon; Possession of Marijuana; Possession of Paraphernalia, filed May 20.

Civil

Discover Bank vs. Jackie Chapman, Milan, filed May 14.

Discover Bank vs. Savanah Lovins, Milan, filed May 14.

Capital One, N.A. vs. William Roell, Batesville, filed May 14.

Crown Asset Management, LLC vs. Michael Reverman, Batesville, filed May 14.

Discover Bank vs. James Koger, Milan, filed May 15.

OneMain Financial Group, LLC vs. Alex Brison, Osgood, filed May 15.

Capital One, N.A. vs. Bryanna Lee, Batesville, filed May 16.

Hodge Properties, LLC vs. Estate of Eugene Borgman, Linda Borgman, Batesville, filed May 16.

LVNV Funding LLC vs. Brandy Howington, Milan, filed May 17.

LVNV Funding LLC vs. Robert Giesseman, Versailles, filed May 19.

OneMain Financial Group, LLC vs. Jacob Reilmann, Sunman, filed May 20.

Damien Foster, Aurora vs. Indiana Department of Motor Vehicles, filed May 15.

Deborah Enneking, Oldenburg vs. Sherri Hogg, Batesville, filed May 15.

Richard Hornsby, Versailles vs. Anthony T. Elson, Versailles, filed May 19.

Petition for Dissolution of Marriage

Andrea R. McCarthy, Milan vs. Calvin T. McCarthy, Holton, filed May 14.

Michelle Ohlmansiek vs. Brandon Ohlmansiek, Osgood, filed May 16.

Dennis Tuitel, Osgood vs. Jovana Bukvic, Stow, OH, filed May 15.

Daniel Holbrook vs. Alexandra Holbrook, Milan, filed May 20.

Probate

Steven Lows has filed in the matter of the Estate of Juanita E. Lows, filed May 19.