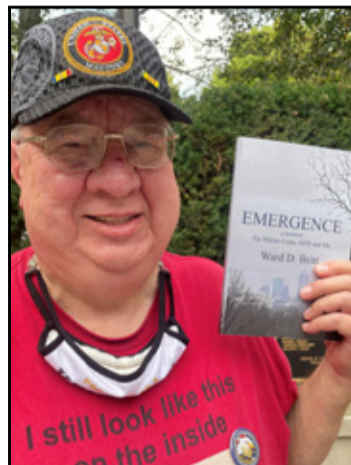


**TODAY'S VERSE**

Isaiah 55:12 For ye shall go out with joy, and be led forth with peace: the mountains and the hills shall break forth before you into singing, and all the trees of the field shall clap their hands.



**FACES OF HAMILTON COUNTY**  
People who call our community their own.

What makes Ward D. Britt smile? "Funny stuff," said the 72-year-old Fishers resident and Vietnam veteran. He is author of the 2021 paperback book, "Emergence, A Memoir, The Marine Corps, God and Me," and he was a guest speaker in August during the 50th year rededication of the Hamilton County Vietnam Veterans Memorial in downtown Noblesville. "Half of it's about the Marine Corps; the rest of it's God and me." He autographed and sold copies of his book at the event. He was born in Kentucky and grew up in Indianapolis' near Eastside, graduating from Arsenal Technical High School "night division," also attending North Central, Ben Davis and Eastwood high schools. He served in the U.S. Marines from 1969-70 in Vietnam as field artilleryman attaining a crew chief position on a 155mm self-propelled, achieving the rank of corporal. He earned a bachelor's degree in marketing in 1977 using the GI Bill and a bachelor's degree in computer technology from Purdue University in 2006 using the Disabled Veteran Vocation Rehabilitation program. Britt has worked as a purchasing agent and in sales for large wholesalers, Belknap and Van Camp, on the northwest side of Indianapolis, and has been a manager of retail chain stores and a computer technician. He is currently retired. "I'm 100 percent service-connected disabled (due to toxic exposure to Agent Orange)." He was appointed a Kentucky Colonel for service to country and doing volunteer work for disabled and homeless veterans. He and his wife, Claudia, have three grown children and three grandchildren. He decided to publish the book after his wife signed them up for a book-writing class at the Indianapolis Senior Center. "Some of the things that you'll read about in my book is the crazy stuff I did.... I made it all the way through Vietnam and came back home."

**And Another Thing...**

County Holiday - New Year's Day Observed  
Most County Offices in Hamilton County will be Closed Friday, 12/31/2021 in observance of New Year's Day. Typically, Hamilton County Government is closed in observance of this Holiday. There are occasional exceptions. If in doubt, please check directly with the office or agency in question.

# The TIMES

Hamilton County's Only Daily Newspaper

NOBLESVILLE, INDIANA

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The Times photo by Betsy Reason

The \$24.4 million mixed-use Levinson project, Noblesville's first parking garage, and the first new downtown apartments in more than a hundred years, opened with a ribbon cutting in October.



The Times photo by Betsy Reason

Construction began in May for an \$11.5 million, five-story, 475-space Hamilton County Parking Garage in downtown Noblesville.

## Goodbye, and a look back at 2021

As we wind down 2021 on this New Year's Eve and prepare to welcome 2022, I share with you my highlights of the year.

Here's my list of more than 35 things that I recall in 2021:

1. The \$24.4 million mixed-use Levinson project, Noblesville's first parking garage, and the first new

downtown apartments in more than a hundred years, opened with a ribbon cutting in October.

2. Construction began in May for an \$11.5 million, five-story, 475-space Hamilton County Parking Garage in downtown Noblesville.

3. Noblesville Mayor Chris Jensen announced East Bank, a \$47.9 million mixed-use development -- a four-story building with ground-level retail space and 219 apartments -- by J.C. Hart and Republic Development, would be built on the 3.4-acre area that currently houses McMillan's Auto Care & Towing, owned by Chuck and Doty



Rendering courtesy of the City of Noblesville

Noblesville Mayor Chris Jensen announced East Bank, a \$47.9 million mixed-use development -- a four-story building with ground-level retail space and 219 apartments -- by J.C. Hart and Republic Development, would be built on the 3.4-acre area that currently houses McMillan's Auto Care & Towing and the Hamilton County employee parking lot.



Rendering courtesy of the City of Noblesville

A \$35 million Village at Federal Hill Commons apartments and parking garage project is in the works with the current surface parking lot at Federal Hill to be demolished.

McMillan, closed in November and vacated after more than 35 years in business, since 1985.

Noblesville Apartments -- developed by Cityscape Residential in

4. A \$50 million Nexus

See BETSY Page A5

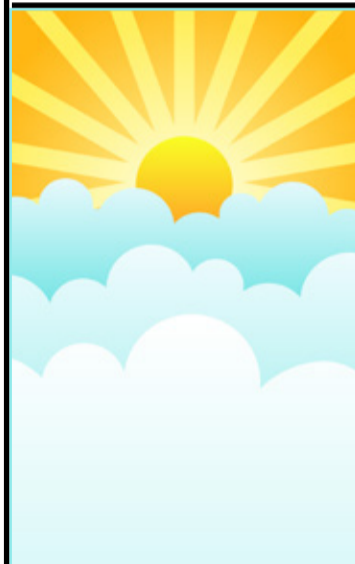
## Lions deliver puzzles to seniors



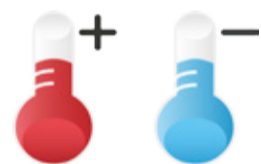
Photo courtesy of the Noblesville Lions

The Noblesville Lions collected jigsaw puzzles and delivered them to several local assisted living/nursing homes and the Senior Citizens Organization for the holidays. Club treasurer Jeff Kozicki organized the activity for the club. In the photo Jeff Kozicki, Lion Treasurer, poses with packages for six locations.

## The Daily Almanac



**Sunrise/Sunset**  
RISE: 8:09 a.m.  
SET: 5:32 p.m.



**High/Low Temperatures**  
High: 59 °F  
Low: 40 °F



**Wacky Holiday Today**

- Hogmanay
- No Interruptions Day
- Unlucky Day



**What Happened On This Day**

- 2009 Both a Blue Moon and lunar eclipse occurred on the same day
- 1907 The first annual ball drop at Times Square
- 1909 Manhattan Bridge opens for traffic



**Births On This Day**

- 1869 Henri Matisse French painter
- 1977 Psy Korean singer-songwriter

**Deaths On This Day**

- 1985 Ricky Nelson American singer-songwriter
- 2015 Natalie Cole American singer-songwriter

**INSIDE TODAY**

Public Notices.....A3  
Classifieds.....A5  
Obituaries.....A2

**OBITUARIES**

**Wanda C. Lacey**  
**James W. Borders**



**HONEST HOOSIER**

So long 2021! Welcome 2022!



**TODAY'S HEALTH TIP**

Make sure your shoes have good arch support and fit correctly to help prevent foot, ankle, knee, hip and back problems.

Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Times and online at www.thetimes24-7.com.



The Times appreciates all our customers. Today, we'd like to personally thank JOHN GREEN of Noblesville for subscribing!

**TODAY'S QUOTE**

Let our New Year's resolution be this: we will be there for one another as fellow members of humanity, in the finest sense of the word.  
Goran Persson

**TODAY'S JOKE**

What did the farmer give his wife on New Year's Eve?  
Hogs and kisses.

**7 DAY FORECAST**

50 AM DRIZZLE THU	40/59 RAIN RETURNS LATE FRI	53/53 WET, FALLING TEMPS SAT	25/28 LIGHT SNOW ACCUMULATES SUN	15/34 SUNNY MON	26/42 SUNNY TUE	28/45 SNOW CHANCE LATE DAY WED
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## OBITUARIES

### James W. Borders

Jan 29, 1974 - Dec. 25, 2021

James W. Borders, 47, Andrews and formerly of Elwood, passed away unexpectedly on Saturday, Dec. 25, 2021 at his residence.

He was born in San Diego, Calif. on Jan 29, 1974, to Bill and Debra (Lipe) Borders.

Mr. Borders proudly served his country in the United States Marine Corps. A member of the UAW, he was currently employed as an electrician for General Motors in Fort Wayne. Mr. Borders enjoyed his home and land and had been practicing homesteading for the last few years.

Survivors include his parents; two children, Karlee (Brandon) Hatmaker and James (Brianna) Borders; brother, David Borders; nephew, Joey Richey; and the mother of his children, Jaima Borders.

He was preceded in death by his sister, Jennifer Richey; grandmother, Mary Lipe; and sister-in-law, Michelle Borders.

A memorial visitation will be held on Monday, Jan. 3, 2022 from 2 p.m. to 3 p.m. at Dunnichay Funeral Home. Military honors will be conducted at 3 p.m. by the U.S. Marine Corps and the Elwood VFW.

Online condolences at: [www.dunnichayfuneralhome.com](http://www.dunnichayfuneralhome.com).

### Wanda C. Lacey

Oct. 12, 1947 - Dec. 29, 2021

Wanda C. Lacey, 74, of Noblesville, loving wife of Robert L. Lacey, passed away on Wednesday, Dec. 29, 2021 with her family by her side.

Mrs. Lacey was born in Muncie, Ind., on Oct. 12, 1947 to the late Marvin and Mary (Templin) Shreves.

Mrs. Lacey worked for 22 years at CVS as a pharmacy technician, and then worked for TJ Maxx for years.

She loved to travel and vacations by the ocean. She also enjoyed visiting casinos and playing her computer games. She had two wonderful daughters, Deanna Lacey and Robin Anderson, who she greatly adored.

In addition to her husband and daughters, she is survived by her sisters, Tree (Mike) Merwin and Vicki (Robert) VanPelt; five grandchildren; and three great-grandchildren.

She was preceded in death by her parents.

Graveside services will be held at 11:30 a.m. on Friday, Dec. 31, 2021 at Oaklawn Memorial Gardens, 9700 Allisonville Road in Indianapolis.

Condolences online at: [www.randallroberts.com](http://www.randallroberts.com)

## PUBLIC NOTICES

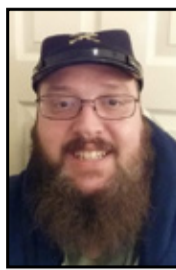
Never miss a public notice on legal proceedings! After it prints in your local newspaper, it goes online: [IndianaPublicNotices.com](http://IndianaPublicNotices.com)  
[TheTimes24-7.com](http://TheTimes24-7.com)

### PUBLIC NOTICE OF SALE

The following will be sold for charges:  
18702 CHAD HITTLE DR WESTFIELD  
On 01/18/2022 @ 02:00 PM  
2009 FORD IFRX12W59KC74595 \$2,240.00

TL18590 12/31 1t hspaxlp

# Baldwin files bill to increase curriculum transparency and better empower parents



State Sen. Scott Baldwin (R-Noblesville) recently filed Senate Bill 167, which would allow parents to play a more active role in their child's education and remove divisive concepts from Hoosier classrooms.

"Over the past several months, I have been meeting with parents, teachers and various education stakeholders who are frustrated with divisive ideologies creeping into classrooms across the country and in our state," Baldwin said. "I authored this legislation with the intent of making sure parents can be more aware of and involved with what their children are learning in our public schools. In fact, teachers verbalize the need for more parental involvement, and I want to encourage that level of collaboration between parents and teachers."

Curriculum Transparency, Parental Involvement

SB 167 would improve transparency by requiring school districts to make all of their curricular materials available for parental review and requiring the creation of local curricular materials advisory committees consisting of parents, teachers and other community members. These committees would have the ability to review all curricular materials and make recommendations to their



State Sen. Scott Baldwin

local school boards.

This legislation would also require schools to get parental consent before administering behavioral surveys to students or providing ongoing mental, social-emotional or psychological health services to students, allowing parents to be more involved in their child's wellbeing, using their own discretion.

Material Harmful to Minors, Divisive Concepts

Additionally, SB 167 looks to protect children by making schools and public libraries subject to the same liability standard as other institutions open to children for illegally disseminating material harmful to minors.

"Blatantly harmful material deemed illegal on the street corner shouldn't be considered legal in a school library," Baldwin said.

"Indiana's existing laws on material harmful to minors do not target reputable art, literature or scientific dis-

cussions, and nothing in my bill seeks to change those standards. I am simply seeking to even the playing field so that materials illegal outside a school are also illegal inside a school."

Lastly, SB 167 would prohibit public schools and teacher preparation programs at colleges from teaching certain concepts that divide and stereotype people into groups based on sex, race, ethnicity, religion, color, national origin or political affiliation. Specifically, schools would not be able to teach that one of these classifications:

- Is inherently superior or inferior to another;
- Is inherently racist, sexist, or oppressive whether consciously or unconsciously;
- Should be discriminated against or receive adverse treatment;
- Should be treated differently because of their background;
- Determines an individual's moral character;
- Bears responsibility for actions committed in the past by other members of that group;
- Should feel discomfort, guilt, anguish or any other psychological distress based on their group; or
- Uses neutral concepts such as meritocracy and work ethic to oppress people of different back-

grounds.

"Our schools should be an inclusive place where respect is shown equally. Teaching concepts that divide our children into one group or another only serves to drive a wedge between individuals and distracts from the main goal of educating our children," Baldwin said. "This bill is not about preventing our teachers and schools from talking about our history – good and bad."

Parents and school employees who believe a school has violated the new law would be able to bring a complaint to the local school administration, the school board, and then to the Indiana Department of Education, under processes defined in the bill. If the parent or employee still believes the situation is unresolved after exhausting the defined processes, the parent or employee could then file a civil complaint against the school in court.

"I trust that teachers can handle the vast majority of misunderstandings or complaints if they are just afforded the opportunity to be included in the discussion before it escalates," Baldwin said.

The Indiana General Assembly is set to reconvene for the 2022 legislative session Jan. 4.

## Chamber, IHA address dire health situations amid COVID surge

With the surge in COVID-19 cases from the Omicron variant expected to continue in the coming weeks, the Indiana Chamber of Commerce and Indiana Hospital Association (IHA) are making renewed pleas for everyone to do their part so health care facilities can operate as needed and businesses can avoid shutdowns. The Indiana Chamber also announced new partnerships regarding on-site vaccine clinics and access to COVID-19 testing for employers.

"We have never had this many total patients in

our hospitals and we will soon match or surpass the greatest number of patients hospitalized for COVID-19 since the start of the pandemic," says IHA President Brian Tabor. "Serious staffing shortages persist throughout the health care system and our capacity is extremely strained. The vast majority of patients hospitalized for COVID-19 in Indiana are unvaccinated."

While individual well-being is obviously top of mind, there are severe business and economic consequences related to Indiana's low vaccination rate (43rd

and rising hospitalizations.

"It has become increasingly clear that a vaccinated workforce is absolutely vital to Indiana's future economic health," asserts Indiana Chamber President Kevin Brinegar. "Many Hoosier businesses can't afford to have another COVID outbreak or temporarily close. Everyone has been through a lot the past two years and we all want the pandemic to be behind us but that is simply not the case yet. We have to remain vigilant and work together to ensure workplaces are as safe and virus-free as possible and remain in operation."

What's more, Brinegar notes how workforce shortages due to COVID-19 are directly impacting the supply chain, compounding those issues and contributing to rising inflation.

While the Indiana Chamber does not support government mandates for COVID-19 vaccinations and believes such an action should be exclusively an employer's choice, the organization continues to encourage businesses to urge their workers to get vaccinated for their own health and that of their workplace.

And now, they are making that connection easier. Through its Wellness Council of Indiana (WCI), the Indiana Chamber is partnering with the Franciscan Health Immunization Department to offer free Pfizer COVID-19 vaccine clinics on site to employers in all 92 counties. Both the initial vaccines and boosters are available. The only requirement for the complimentary service is that 15 people total be at one location – that can be employees and their dependents, or two small employers can come together. If the 15-person threshold can't be met, there is a nominal \$50 travel fee.

For employers that find themselves with a suspected COVID-19 outbreak and testing of multiple employees is needed, the Indiana Chamber also has secured a vendor pipeline via Patients Choice Laboratories. The company provides RT-PCR COVID testing statewide with results 24 hours after receipt. The test kits can be shipped to employers anywhere in the state with instructions for employees on how to do the collection. Patients Choice Laboratories will pick up the tests to

analyze. Those in central Indiana also have the option of going to their facility on the northwest side of Indianapolis for curbside testing.

"With at-home rapid tests in such scarce supply, this is a viable and available alternative to help stem the spread of the virus," Brinegar explains. "We know there is capacity at Patients Choice Laboratories. The state of Indiana also has a database of additional testing resources at [www.coronavirus.in.gov](http://www.coronavirus.in.gov) that can be helpful for employers and their workers."

The new on-site vaccine clinics and testing partnerships are part of the Indiana Chamber and WCI's expanded COVID Stops Here campaign. That initial effort focused on recognizing employers leading the fight against COVID-19 and playing a role in improving the state's vaccination numbers. Companies with at least a 70% vaccination rate can receive the designation. Next month, on January 19, the two groups are hosting a webinar for employers on the very latest with vaccines, boosters, testing and mandates. All COVID Stops Here offerings are available at [www.indiana-chamber.com/stopcovid](http://www.indiana-chamber.com/stopcovid).

Tabor acknowledges the coming weeks will be especially trying for many of Indiana's medical professionals and praises all their efforts to date.

"We applaud Indiana's frontline health care heroes who have battled valiantly throughout the pandemic. Our members are working to develop innovative partnerships like these across the state with their local employers during this critical time," he says.

Tabor urges everyone who has not been vaccinated – or who is eligible to receive a booster – to do so immediately to ensure a hospital bed is available for all in need.

"Not only will it dramatically reduce your own risk of serious illness, you will be far less likely to take a hospital bed away from a family member, friend or neighbor."

The Indiana Chamber partners with 25,000 members and investors – representing over four million Hoosiers – to achieve the mission of "cultivating a world-class environment which provides economic opportunity and prosperity."

# Representative Victoria Spartz

## Constituent Services



### Help with Federal Agencies

I can help you when dealing with federal agencies, including:

- Social Security issues
- Medicare claims
- Veterans benefits
- Passport assistance
- IRS questions



### United States Flag Requests

Obtain commemorative flags flown over the United States Capitol from my office.



### Military Academy Nominations

High school students in our district may contact my office to request a nomination to attend one of our nation's service academies.

**Anderson Office**  
**(765) 639-0671**

**Carmel Office**  
**(317) 848-0201**

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**Meeting Notes**

**Board of Public Works and Safety**

Meeting Agenda  
Wednesday, Jan. 5, 2022  
- 10 a.m.

Council Chambers City Hall, One Civic Square  
**MEETING CALLED TO ORDER**

1. MINUTES
2. BID/QUOTE OPENINGS AND AWARDS

a. Bid Award for 106th Street Water Main Replacement Project; John Duffy, Director of the Department of Utilities

3. PERFORMANCE BOND RELEASE / REDUCTION APPROVAL REQUESTS
4. CONTRACTS (30 ITEMS)

a. Resolution BPW 01-05-22-08; Overbrook Farms Section 2; Erosion Control, ADA Ramps, Sidewalks; Fischer Development

b. Resolution BPW 01-05-22-09; Overbrook Farms Section 3; Erosion Control, ADA Ramps, Sidewalks; Fischer Development

c. Resolution BPW 01-05-22-05; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Laforce, LLC; (\$38,619.51); Data Center Project - Doors and Hardware; James Crider, Director of Administration

d. Resolution BPW 01-05-22-06; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Sealants; James Crider, Director of Administration

e. Resolution BPW 01-05-22-07; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Caulking Specialists Company; (\$10,845.00); Data Center Project - Joint Sealants; James Crider, Director of Administration

f. Resolution BPW 01-05-22-10; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Flock Safety; (\$104,188.00); Flock Camera Implementation; Timothy Renick, Director of the Department of Information and Communication Systems

g. Resolution BPW 01-05-22-12; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Bier Brewery & Taproom; Booth Rental at "The Ice on Carter Green"; Nancy Heck, Director of the Department of Community Relations

h. Resolution BPW 01-05-22-13; A Resolution Requesting the Financing, Construction, and Dedication of Certain Infrastructure or Other Impact Zone Improvements in Lieu of and as a Credit Against the Payment of Parks and Recreation Impact Fees ("PRIF") and Approving a PRIF Credit Agreement; Epcon Carmel, LLC; (\$4,882.00) Per Lot; Henry Mestetsky, Director

of the Department of Redevelopment

i. Resolution BPW 01-05-22-14; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Collective Publishing, LLC; (\$25,880.00); Advertising in Carmel Monthly Magazine; Nancy Heck, Director of the Department of Community Relations

j. Resolution BPW 01-05-22-15; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Omni Centre for Public Media, Inc.; (\$41,294.06); Additional Services Amendment; Additional Services for Cable Channel Productions; Nancy Heck, Director of the Department of Community Relations

k. Resolution BPW 01-05-22-16; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Rose and Lois.; (\$41,294.06); Booth Rental at "The Ice on Carter Green"; Nancy Heck, Director of the Department of Community Relations

l. Request for Purchase of Goods and Services; Ben Goebel; (\$1,200.00); Ice Carving Services for Festival of Ice Event; Nancy Heck, Director of the Department of Community Relations

m. Request for Purchase of Goods and Services; Chad Price; (\$500.00); Ice Carving Services for Festival of Ice Event; Nancy Heck, Director of the Department of Community Relations

n. Request for Purchase of Goods and Services; Jeff Petersak; (\$1,200.00); Ice Carving Services for Festival of Ice Event; Nancy Heck, Director of the Department of Community Relations

o. Request for Purchase of Goods and Services;

Matthew Stoddart; (\$1,200.00); Ice Carving Services for Festival of Ice Event; Nancy Heck, Director of the Department of Community Relations

p. Request for Purchase of Goods and Services; Michael Stoddart; (\$500.00); Ice Carving Services for Festival of Ice Event; Nancy Heck, Director of the Department of Community Relations

q. Request for Purchase of Goods and Services; Shannon Gerasimchik; (\$1,200.00); Ice Carving Services for Festival of Ice Event; Nancy Heck, Director of the Department of Community Relations

r. Request for Purchase of Goods and Services; A&F Engineering Co., LLC; (\$89,280.00); 20-ENG-03 - 96th Street and College Avenue Roundabout; Additional Services Amendment; Jeremy Kashman, Director of the Department of Engineering

s. Request for Purchase of Goods and Services; Campbell Consulting, LLC; (\$50,000.00); Engineering Services; John Duffy, Director of the Department of Utilities

t. Request for Purchase of Goods and Services; American Structurepoint, Inc.; (-\$35,957.15); 16-ENG-05 - 96th Street and Keystone Parkway Roundabout; CO #19; Jeremy Kashman, Director of the Department of Engineering

u. Request for Purchase of Goods and Services; Continental Broadband Indiana, LLC d/b/a Expedient; (\$10,582.00); MRC Cost; Additional Services Amendment; Timothy Renick, Director of the Department of Information and Communication Systems

v. Request for Purchase of Goods and Services; DCG Indiana, Inc. d/b/a Dillon Construction

Group; (\$59,631.00); Data Center Project - On Site Superintendent NTE; James Crider, Director of Administration

w. Request for Purchase of Goods and Services; DLZ Indiana, LLC; (\$17,610.32); Addendum Construction Observation for 16-ENG-97, 16-ENG-55, and 16-ENG-109; Additional Services Amendment; Jeremy Kashman, Director of the Department of Engineering

x. Request for Purchase of Goods and Services; ERMCO, Inc.; (\$573,421.00); Data Center Project - Electrical; James Crider, Director of Administration

y. Request for Purchase of Goods and Services; GovernmentJobs.com, Inc. d/b/a NEOGov; (\$34,367.00); External Human Resources Management Suite; James Spelbring, Department of Human Resources

z. Request for Purchase of Goods and Services; Municipal Emergency Services; (\$31,089.78); Nine Each of HFRP Tail Coats and Pants; Additional Services Amendment #2; Chief David Haboush, Carmel Fire Department

aa. Request for Purchase of Goods and Services; Priority Project Resources, Inc.; (\$85,620.00); Compliance Review and Certification; John Duffy, Director of the Department of Utilities

bb. Request for Purchase of Goods and Services; St. Vincent Health, Wellness and Preventive Care Institute, Inc.; 2022 (\$80,000.00), 2023 (\$90,000.00), 2024 (\$100,000.00), 2025 (\$108,000.00); Tactical Athlete Program; Professional Services Amendment; Chief David Haboush, Carmel Fire Department

cc. Request for Purchase of Goods and Services; Van Ausdall & Farrar; (\$10,458.00); Copier Lease Agreement; Ann Bingman, Controller

dd. Request for Purchase of Goods and Services; Weihe Engineers, Inc.; (\$54,925.00); 20-ENG10 - Keystone Pkwy Median Landscape Improvements 96th to 146th; Additional Services Amendment; Jeremy Kashman, Director of the Department of Engineering

5. OTHER (7 ITEMS)

a. Resolution BPW 01-05-22-03; A Resolution of the City of Carmel Board of Public Works and Safety Approving the Transfer and Presentation of Pistol and Badge for James Barlow

b. Resolution BPW 01-05-22-04; A Resolution of the City of Carmel Board of Public Works and Safety Approving the Transfer and Presentation of Pistol and Badge for David Strong

c. Resolution BPW 01-05-22-11; A Resolution of the City of Carmel Board of Public

Works and Safety Approving the Transfer and Indemnification Agreement between the City and Police Officer Brian Schmidt; Bailey, seven-year-old Police K-9

d. Request for Stormwater Technical Standards Waiver; Carmel High School Natatorium; Pete Rankovick, TLF Engineers

e. Request for Plat Amendment; Section 1, North End; Cripe Engineers

f. Request for Replat; Section 1, North End Lot 53 and Block 'K'; Cripe Engineers

g. Request for Design Standards Waiver; Reserve at Spring Mill - Sanner Court; Duane Sharrer, Weihe Engineers

6. ADJOURNMENT

**Feeling down in a senior slump? Me too!**

When I reached my 50th birthday, I tried to deny that it represented a turning point in my life. As I reported then, AARP slipped my membership kit under my front door at the stroke of midnight. I hadn't thought much about getting old until I bent over to pick up the brochure from the floor and couldn't get my spine to straighten back up. It made a weird, almost obscene noise as I inched slowly to an upright position.

Those AARP folks know how to make their point. They even print the brochure in tiny type. Research



**DICK WOLFSIE**  
Life in a Nutshell

shows that the farther you have to hold the paper from your eyes to read it, the more likely you are to join

their organization. I will turn 75 in March. I'll get a smattering of birthday cards and a few gifts. But they will be far different than the ones I received when I was younger. I remember at my 30th birthday party someone gave me a wooden

cane with a horn on it. Yes, that was very funny at the time. Ha ha. I wish I hadn't thrown it away. It would come in very handy now, when I walk through a crowded restaurant.

I went into a gift store the other day to look for birthday cards specifically for people of my vintage. I have several friends from college and high school who will be turning 75 in 2022. Sadly, there are fewer now than there were turning 70 five years ago, if you get my drift.

I found cards for people turning 30, 40, 50. But no cards for 75th birthdays. I guess 75 doesn't mean you are about to pass a milestone—a kidney stone maybe, but that's about it. Now, if you are having a 75th wedding anniversary, you have it made. You're golden. Literally.

Don't get me wrong. I am happy to be turning 75. But the closest the writers at Hallmark have come to recognizing this landmark age are cards that say "Happy Birthday, Grandpa." I'd be overjoyed to get a card like that someday. I have to talk to my son about making this happen. I can't do it alone.

And while I'm griping like a surly old man, here's another thing that bugs me: No one has officially decided when seniority

begins. They raise the bar or they lower the bar all the time, and quite frankly I'm in no position to grab onto moving bars. Businesses used to offer discounts for those 65 and over, next it was 60. Then 55, and 50. Instead of lowering the age of eligibility, they should institute a super-senior discount for folks over 75. I'd get in line for that, once I find another cane with a horn.

By the way, please don't give me that malarkey, "You are only as old as you feel." If that were true, MCL's early bird special would apply at any age, as long as you'll eat dinner at 3:15 in the afternoon.

To our loyal customers: Please jot down how young you feel and we will adjust the dinner price accordingly for our special.

- Feel like 50? 7.95
- Feel like 60? 6.95
- Feel like 70? 5.95
- Feel like a teenager: \$24.95

As for me, I feel like a kid again. I'll take the chicken fingers for \$2.95.

*Dick Wolfsie spent his career sharing his humor, stories and video essays on television, radio and in newspapers. His columns appear weekly in The Paper of Montgomery County. E-mail Dick at Wolfsie@aol.com.*



**Estimated Powerball® jackpot at \$483 million**

The Powerball® jackpot that rolled for the last three months of 2021 will carry over into the New Year. After 37 drawings the Powerball estimated jackpot has reached \$483 million for the New Year's Day drawing. Meanwhile, a Hoosier Lottery retailer in Grant County sold a Powerball® ticket worth \$50,000 for the Wednesday, Dec. 29 drawing.

Hoosier Lottery Powerball tickets should be checked carefully as one entry matched four-out-of-five numbers.

The \$50,000 winning ticket was purchased at Qwick Mart located at 128 West Main Street in Gas City. The winning Powerball numbers for Wednesday, Dec. 29 are: 2-6-9-33-39 with the Powerball of 11.

The ticket holder should ensure their ticket is in a secure place, consider meeting with a financial advisor and contact Hoosier Lottery customer service at 1-800-955-6886 for specific claim instructions.

Powerball Overall Odds are 1 in 25. Odds of match-

ing four-out-of-five balls and the Powerball are 1 in 913,130. Powerball jackpot odds are 1 in 292,201,338.

Players can check their tickets with the free Hoosier Lottery Mobile App by downloading here.

Since its first drawing in 1992, Powerball has inspired the country with a chance to become a millionaire, while raising \$25 billion for good causes supported by lotteries. Indiana had the very first Powerball jackpot winner in 1992 and leads the nation in Powerball jackpot wins with 39.

Players may purchase \$2 Powerball tickets at any participating retailer. For more ways to play, Power Play and Double Play may be added for \$1 each. Players have until 9:58 p.m. ET the night of each drawing to get their tickets. Drawings happen every Monday, Wednesday, and Saturday around 11:00 PM ET. The Double Play drawing is held around 11:35 p.m. ET.

Must be 18 or older to play. Please play responsibly. Problem Gambling Helpline: 1-800-994-8448.

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# The following is an example of the crazy times we are living in

An announcement that the third-ranked Purdue men's basketball team – players, coaches and support staff – are completely vaccinated and have received their COVID-19 booster shots should have been reason for fans to celebrate. After all, not many Boilermaker teams in my lifetime have had a shot at a Final Four like this one.

To quote comedian Steve Martin, "but nooooooo!"

Here's just an example of some of the 439 comments on Purdue basketball's Facebook page following the announcement:

"No one cares that you're vaxxed or not. Keep this page about basketball and let's go win games."

"Do your job. Talk about Purdue basketball. We don't need your political views."

"You are using a page for fans to celebrate a team we all stand behind as a platform to push your agenda in an environment that doesn't need this at this moment in time. Please let us just celebrate the team an not a hot political topic."

"Fully boosted until the next booster comes out. Keep it about basketball."

"Making these young adults choose between giving up their collegiate athletic career and scholarships or getting an experimental medical treatment? The school is in a position of authority and is abusing it!!"

No matter where you sit on the topic of COVID-19



**KENNY THOMPSON**  
Columnist

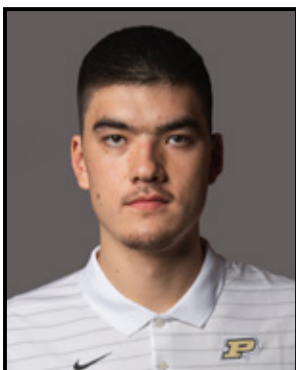
vaccines, and this columnist is vaccinated and boosted, it says a lot about these young men that they don't want to risk losing a shot at a historical season. Celebrate that and leave the other stuff for the 24-hour cable news shows.

On the court, Purdue (12-1) completed just the fourth undefeated non-conference slate since the 1939-40 season Wednesday night with a 104-90 victory against Nicholls in Mackey Arena.

The Boilermakers' 11-0 mark joins the 2009-10 squad that went 12-0 and the two Glenn Robinson-led teams in 1992-93 and 1993-94.

Purdue's big three of Jaden Ivey, Trevion Williams and Zach Edey combined for 49 points, 18 rebounds and 13 assists. The trio were 16 of 25 from the field and 14 of 19 at the free throw line.

Williams narrowly missed joining All-American Joe Barry Carroll, the only Boilermaker ever to record a triple-double. The



Zach Edey

6-10 senior posted nine points, 11 rebounds and eight assists in 22 minutes.

After a brief slump that cost him his starting job to Williams, Edey scored 21 points in 16 minutes. The 7-4 sophomore is now averaging 34 points and 16.7 rebounds per 40 minutes.

With freshman starting forward Caleb Furst held out for "safety and protocol reasons," sophomore Mason Gillis scored 10 points in his return to the starting lineup.

Big Ten alters forfeit policy

The surge of COVID-19/Omicron cases has forced a change to the Big Ten Conference's forfeiture policy.

In the fall, a school that could not field a team because of COVID cases would forfeit to their opponent.

Now, if a school is unable to participate in a scheduled conference competition due to COVID-19, and as a result the competition is unable to occur on the calendar day on which it is scheduled, the competition will not automatically



Trevion Williams

be considered a forfeiture.

Upon review and approval by the Conference office, in consultation with the participating institutions and the Big Ten Chief Medical Officer, Dr. James Borchers, the competition may be rescheduled, or declared a no contest or a forfeiture. The conference office will be responsible for rescheduling any conference competition postponed due to COVID-19.

Seven scholarship athletes and one coach is the minimum requirement for men's and women's basketball.

With my low opinion of Big Ten commissioner Kevin Warren, my first gut instinct was to think the new policy opens the door for abuse. I harken back to 2020 and Wisconsin ducking a football game with Purdue when its top four quarterbacks were either on the COVID list or injured.

The new rule does allow for teams to deem it unsafe to compete even if they have the minimum number to play. However, a team that is unable to demon-



Jaden Ivey

strate why it is unsafe to compete will forfeit the game.

Good start for Big Ten Before Thursday's college football bowl games, Minnesota and Maryland were impressive in victories at the Guaranteed Rate and Pinstripe bowls, respectively.

Maryland set a Pinstripe Bowl and school record for scoring in its 54-10 victory against Virginia Tech on Wednesday at Yankee Stadium.

Sophomore quarterback Taulia Tagovailoa earned MVP honors by completing 20 of 24 passes for 265 yards and two touchdowns. Seventy of those yards came on a TD pass to Darryl Jones, the longest in Terrapins bowl history.

Tarheeb Still's school record 92-yard punt return launched the rout.

The 44-point margin of victory is the second-largest margin of victory in Big Ten bowl history, second only to Michigan's 49-point wins in the 1902 and 1948 Rose Bowl, against Stanford and USC,

respectively.

"This season was a huge step for our program," said Maryland coach Michael Locksley, whose team finished x-x. "But I still believe again that the best is ahead." Minnesota's 18-6 victory over West Virginia on Tuesday night was the Gophers' fifth consecutive bowl win.

Ky Thomas and Mar'Kiese Irving, who began the season as Minnesota's third- and fourth-string running backs, combined for 273 rushing yards.

Meanwhile, the Gophers (9-4) held West Virginia to 206 total yards.

West Virginia was without leading rusher Leddie Brown, who opted to skip the bowl game to prepare for the NFL Draft.

Rising star Former Purdue standout Robbie Hummel came in at No. 11 on The Athletic's list of "40 under 40: Rising stars in men's college basketball."

"Major sports networks are generally loathe to share talent, but Hummel has proved to be so valuable that he is able to work for BTN and ESPN," The Athletic's Seth Davis writes. "He also calls games for Westwood One radio and added podcasting duties this season for The Field of 68."

*Kenny Thompson is the former sports editor for the Lafayette Journal & Courier and an award-winning journalist. He has covered Purdue athletics for many years.*

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**BETSY** From Page A1



The Times photo by Betsy Reason

**As The Graduation March played on outdoor loudspeakers in June in the parking lot of Noblesville High School, each graduating senior (Chase Crandall pictured) walked across Noblesville Parks' mobile outdoor stage in front of the school and met Principal Craig McCaffrey.**



The Times photo by Betsy Reason

**The 2021 Hamilton County 4-H Fair celebrated the hard work of 4-H'ers (particularly Supreme Showmanship contestants above) during the July fair**



Photo courtesy of David Heighway

**The Indiana Historical Bureau's Michella Marino (second from right) collaborated with Hamilton County Historian David Heighway (right), the City of Noblesville Mayor Chris Jensen (second from left) and Hamilton County Historical Society (board president Jessica Petty, left) to unveil in April a new Indiana State historical marker commemorating the late Hollywood fashion designer, Norman Norell.**



The Times photo by Betsy Reason

**A roundabout at the intersection of Cumberland Road and Field Drive nearest Noblesville High School gained a little more school spirit as a giant, new art sculpture, a distinctive "N," was installed in November, at a cost of \$80,000.**



Photo courtesy of Nick Shotwell

**Noblesville High School cheerleaders, who in November celebrated being named 2021 State Cheerleading Champions, cheer at the NHS Homecoming football game in September.**



Photo courtesy of Nick Shotwell

**For the first time in Noblesville Schools history, the Marching Millers headed to the Indiana State School Music Association Class A State Finals at Lucas Oil Stadium in November and placed ninth with the 2021 competition show called "Orpheus."**



The Times photo by Betsy Reason

**A \$50 million Nexus Noblesville Apartments – developed by Cityscape Residential in Carmel in partnership with the City of Noblesville, featuring 287 luxury apartments in a total five buildings – is being constructed on the former Marsh Supermarkets property just west of the downtown Noblesville.**



The Times photo by Betsy Reason

**The Lofts on Tenth – a public-private project being built between Noblesville's Darren Peck's PT17 Development and the City of Noblesville – is a 31,700-square-foot \$7.7 million project under construction on 10th Street, featuring 23 apartments.**



The Times photo by Andy Duval

**Sheridan Marching Blackhawks band placed 19th out of 33 bands at the Music for All Indiana State Fair Band Day in August at the Indiana State Fairgrounds in Indianapolis.**



Rendering courtesy of Suburban North

**The Suburban North Club in September celebrated the groundbreaking of a new recovery center, with the largest donation for the \$1.8 million project coming from the Indianapolis Colts.**



The Times photo by Betsy Reason

**Noblesville Forest Park Aquatic Center celebrated its 90th anniversary in June with free admission and a special ceremony.**



The Times photo by Betsy Reason

**The Beaver family in Noblesville created a landmark and dedicated it in April at the Babe Ruth diamonds in Forest Park in memory of Chris Beaver's mother, the late Jane (Hoppe) Beaver, who died on April 17, 2020, at age 77.**



The Times photo by Betsy Reason

**The Boys & Girls Club of Noblesville in September opened a new outdoor high school regulation-size basketball court made possible thanks to a \$50,000 NBA All-Star Legacy Project Grant, as well as local community partners who stepped up to be a part of this project.**



The Times photo by Betsy Reason

**Chris Beaver, owner of Beaver Materials in Noblesville, signed a contract in October to give Noblesville Schools \$250,000 over five years to put the Beaver name on the district's new multipurpose facility, which will be named Beaver Stadium.**

Carmel in partnership with the City of Noblesville, featuring 287 luxury apartments in a total five buildings -- is being constructed on the former Marsh Supermarkets property just west of the downtown Noblesville.

5. The Lofts on Tenth -- a public-private project being built between Noblesville's Darren Peck's PT17 Development (co-owned by wife Monica Peck and Blake Anderson) and the City of Noblesville -- is a 31,700-square-foot \$7.7 million project under construction on 10th Street, between Clinton and Wayne streets, featuring 23 apartments.

6. Old Town Holdings purchased property on which Long John Silver's restaurant was located (at 655 Westfield Road), and the Long John Silver's eatery is to be demolished, with a new Wendy's expected to be built in its place when the current Wendy's (at 230 Conner St.) is demolished to make room for a \$35 million Village at Federal Hill Commons apartments and parking garage project, which will also require the current surface parking lot at Federal Hill to be demolished. The Village at Federal Hill will be a public-private project between the City and Old Town Companies with 163 living units and 36,000 square feet of commercial retail space.

7. The Suburban North Club in the September celebrated the groundbreaking of a new recovery center, with the largest donation for the \$1.8 million project coming from the Indianapolis Colts.

8. Chris Beaver, owner of Beaver Materials in Noblesville, signed a contract in October to give Noblesville Schools \$250,000 over five years to put the Beaver name on the district's new

multipurpose facility, which will be named Beaver Stadium. Beaver is also the sponsor of the current Beaver Materials Field.

9. As The Graduation March played on outdoor loudspeakers in June in the parking lot of Noblesville High School, each graduating senior walked across Noblesville Parks' mobile outdoor stage in front of the school (similar to 2020 graduation activities, due to the COVID-19 pandemic). Each graduate in the NHS Class of 2021 (706 graduates) smiled for a photo with the principal while receiving his or her diploma cover, as their families snapped photos from their vehicles. No hugs or handshakes, but no masks required. NHS Prom was also celebrated in the spring off-site at an open-air venue.

10. Two new taxes, a wheel tax and vehicle excise surtax, were unanimously approved in May by Noblesville Common Council and beginning Jan. 1 will force drivers who are registered in Noblesville city limits to pay \$25 annually at the BMV for registered passenger cars to help pay for the future Pleasant Street Extension project, a bypass route that is expected to begin construction in 2023.

11. A 5G AT&T cell tower monopole proposed on Noblesville High School property near the veterans' section of Crownland Cemetery met resistance but found an alternative, acceptable location on a different school property, near the football field and ball diamond at Noblesville East Middle School, just north of the cemetery, where concrete is dumped inside the cemetery.

12. The Boys & Girls Club of Noblesville in September opened a new outdoor high school regu-

lation-size basketball court with two basketball goals, one at either end, made possible thanks to a \$50,000 NBA All-Star Legacy Project Grant, as well as local community partners who stepped up to be a part of this project.

13. The Indiana Historical Bureau collaborated with Hamilton County Historian David Heighway, the City of Noblesville and Hamilton County Historical Society to unveil in April a new Indiana State historical marker commemorating the late Hollywood fashion designer, Norman Norell, born Norman David Levinson in Noblesville.

14. The Beaver family in Noblesville created a landmark and dedicated it in April at the Babe Ruth diamonds in Forest Park in memory of Chris Beaver's mother, the late Jane (Hoppe) Beaver, who died on April 17, 2020, at age 77.

15. Noblesville Forest Park Aquatic Center celebrated its 90th anniversary in June with free admission and a special ceremony.

16. A roundabout at the intersection of Cumberland Road and Field Drive nearest Noblesville High School gained a little more school spirit as a giant, new art sculpture, a distinctive "N," was installed in November, at a cost of \$80,000, funded through the same construction bond being used to build Beaver Stadium, with no increase in taxes, no referendum funds and no use of education dollars.

17. For the first time in Noblesville Schools history, the Marching Millers headed to the Indiana State School Music Association Class A State Finals at Lucas Oil Stadium in November and placed ninth with the 2021 competition show called "Orpheus," in which the band tackled the Greek mythological story

of "Orpheus in the Underworld."

18. The Noblesville High School Millers Cheerleaders celebrated in November being named 2021 State Cheerleading Champions.

19. Sheridan Marching Blackhawks band placed 19th out of 33 bands at the Music for All Indiana State Fair Band Day in August at the Indiana State Fairgrounds in Indianapolis.

20. A time capsule that was hidden away nearly 60 years ago behind a dated cornerstone in the former First Church of God, was opened in August, just in time before the vacant building, owned by Noblesville Schools, was to be demolished to make room for a much-needed new school tennis facility.

21. Noblesville High School Homecoming was celebrated in September, including a school Homecoming Dance outdoors on the football field. Noblesville Mayor Chris Jensen cancels annual downtown Christmas parade in favor of Home for the Holidays Tour through neighborhoods.

22. Noblesville native Kate Baker was hired as the new Noblesville Main Street executive director in October.

23. Hamilton County historian David Heighway's lifelong passion for county history led him to write and publish his first book, "Hidden History of Hamilton County Indiana," which was officially released in August.

24. Noblesville husband and wife Mark and Lisa Hall, co-founders of Feeding Team, celebrated the nonprofit's success with a family-friendly nine-hour festival of live bands, plus an array of food trucks, a beer garden, and a silent auction, in September.

25. The Noblesville

Chamber of Commerce celebrated Taste of Business in August, 17 months after the 2020 Taste of Business, the first event that was officially deemed a "handshake-free event" just before the pandemic shut everything down in 2020.

26. Noblesville High School presents Disney's "High School Musical" on stage for three performances without masks in November.

27. The Noblesville Police Department updated the City's animal-control ordinances, the first time in more than 15 years, since 2004, keeping animals safer during the cold weather.

28. Hamilton County Planning Department director Chuck Kiphart, who took his job 32 years ago, retired in April.

29. The 2021 Hamilton County 4-H Fair celebrated 4-H'ers hard work during the July fair.

30. Noblesville's Dick Gordon envisioned a beautiful Bridge of Flowers on the new Logan Street Pedestrian Bridge in downtown Noblesville and worked to make it happen with the City of Noblesville.

31. Tony Stewart, a current racing team owner and retired IndyCar and NASCAR driver, and girlfriend Leah Pruett, NHRA Top Fuel drag racer, during a fan meet-and-greet event in February, unveiled Stewart's newly designed 2021 Supra SA550 boat at Pro Wake Watersports showroom in Noblesville.

32. Noblesville High School 1963 graduate Gary Crask wrote, co-produced and co-directed with his son, Brian Crask, the 2012 movie, "The Spirits of St. Paul," which during 2021 was and still is on Amazon Prime Video.

33. Betsy Gerrard of Noblesville -- who came

to Conner Prairie as a volunteer 55 years ago and played many roles during her years as a costumed interpreter there -- celebrated her 100th birthday on Aug. 6, with a community-wide party on Aug. 7, at Forest Park Lodge in Noblesville.

34. Anne Auwaerter of Noblesville celebrated her 100th community theater production while volunteering as stage manager for The Belfry Theatre's family comedy, "Cheaper by the Dozen," in October at the Noblesville First United Methodist Church.

35. Central Indiana Vintage Vehicles celebrated classic and antique cars during the 30th annual Father's Day Car Show in June at Forest Park. Lucky Teter Rebel Run Car and Vintage Motorcycle Show, in its 11th year, returned in August. Experimental Aircraft Association Chapter No. 67 in Noblesville pancake breakfast and fly-in returned in August. Conner Prairie youth volunteer spinning teams returned to the annual Sheep to Shawl contest at the Indiana State Fair in August with four hours to transform wool into a scarf. Harlem Wizards returned to The Mill at Noblesville High School in November. The Noblesville Lions dodgeball tournament returned with an added cornhole tournament in September. Noblesville Cultural Arts Commission's Shakespeare in the Park returned with "Taming of the Shrew" at Federal Hill Commons. And Santa returned to the Hamilton County Historical Society's Santa House during the holidays on the Courthouse Square with no face mask.

-Contact Betsy Reason at [betsy@thetimes24-7.com](mailto:betsy@thetimes24-7.com). These highlights were mostly excerpted from my daily newspaper columns in 2021.

# FRIDAY Business Notes and NEWS

Friday, Dec. 31, 2021

A6

EMAIL, news@thetimes24-7.com U.S. MAIL, 54 N. 9th St., Noblesville, IN 46060 ONLINE, www.thetimes24-7.com

## It's time for NY resolutions

Regular readers of this space know that I am so very guilty of often making comparisons between the sports world and the business world. So sorry! Maybe it's the fact that I used to be a sports writer. Maybe it's because I like sports. Dunno. I think it really has a lot more to do with the fact that winning is sports is so easy to define, and yet in business is sometimes a very gray thing.



**TIM TIMMONS**  
Business Playbook

*Business Playbook is written by Tim Timmons. You can reach Tim at timmons@thetimes24-7.com. Timmons' book, Coaching Success: Creating Champions for the Business*

You see, all too often in business, we don't clearly state what is a "win." In fact, we spend way too much time focusing on things that aren't that big of a deal and making everyone around feel like we just lost.

With that said, let me offer a few suggestions, five to be exact, to set as your 2022 New Year's resolutions for work.

**1. Tell your direct report exactly what success is.** What is the definition of "a win" or success for your employees? Ask them if they know. If they don't, don't hold it against them. Educate and train!

**2. Educate yourself.** Doesn't matter if you hold a Ph.D., a GED or none of the above, we can always learn more. Take a class at Ivy Tech. Read (there's this great little management book I can recommend . . .) books and magazines. Go to seminars. Find ways to learn more and broaden your horizons.

**3. Make your workplace better.** Back to the sports world, Ted Williams was one of the greatest baseball players ever. But

the Splendid Splinter never won a World Series championship, despite holding more Major League records than you can shake a stick at. On the other hand, Michael Jordan was a great basketball player who won a bunch of world titles. The difference was that Jordan made those around him better. For sure, baseball is different. But Williams apparently never found a way to do that.

It really doesn't matter how good you are, find ways to make those around you better and you'll really be a star.

**4. Energize people.** My biggest pet peeve in the business world is we spend so much time being negative. We focus on what's wrong. We spend countless hours upon hours griping about things. And it's not just business, I'm afraid. Our entire country is racing down that path. I don't pretend to know the whole answer, but I'm very sure that at least part of it starts with us individually. Be positive and stay positive. It's way too easy to get off track. Remember this, if you have a garden, it takes constant work to keep weeds from overtaking it. Negativity is the same way. It will take constant work on your part to keep it at bay. It's worth it though.

**5. Set goals.** There are very few things more powerful than goals. Take stock of where you are today and decide where you realistically want to be 365 days from now. Then create a plan to get from here to there. Be honest, be realistic and be precise. Set checkpoints along the way every few weeks, every month, every quarter to make sure you are on track. Chart your progress.

Next week: Taking care of customers

*Business Playbook is written by Tim Timmons. Timmons' book, Coaching Success: Creating Champions for the Business World is available at www.tim-timmons.com.*

## Is it too late to reduce your montly mortgage payment by refinancing?

(StatePoint) Experts say that with mortgage rates beginning to rise, refinancing your home now might be your last best chance to lower your monthly mortgage payment, as rates remain near all-time lows.

Those who refinanced early in 2021 have already reaped the benefits. Borrowers who refinanced their 30-year fixed rate mortgage into another 30-year fixed rate mortgage during the first half of 2021 saved over \$2,800 in mortgage payments on principal and interest annually, according to a recent Freddie Mac research report.

But mortgage rates are rising. Indeed, in October 2021, the 30-year fixed-rate mortgage, which is the most common type of mortgage, rose to its highest point since April, surpassing 3.0%. Freddie Mac forecasts that mortgage rates will continue to rise, averaging 3.5% for the 30-year fixed in 2022. That's up from an average of 3.0% in 2021.

So is it time to refinance your home loan? To help you make an informed decision, Freddie Mac is offering answers to commonly asked questions about the refinancing process:

• What does refinancing mean? When you refinance your mortgage, you're applying for a new

mortgage to replace your current one, which will result in a new rate, term and monthly payment. The most common type of refinance is a no cash-out refinance, in which you're refinancing the remaining balance on your mortgage.

• When should I consider refinancing? Generally speaking, refinances make the most financial sense when average interest rates are at least half a percentage point lower than the interest rate on your current mortgage. Another reason to consider refinancing is if your financial situation has improved, allowing you to secure a loan with a shorter term and own your home sooner. Finally, if you currently have an adjustable-rate mortgage (ARM) and it's adjusting upward, you may wish to convert to a fixed-rate mortgage that provides you with the security of consistent payments.

• Is refinancing free? Although refinancing your mortgage could save you money both in the long- and short-term, it isn't free. For the most part, refinancing costs are similar to what you paid when you purchased your home, including a loan origination fee. There are required services involved, such as appraisals, and state and local fees that can vary significantly based on where you live.

The average cost to refinance is almost \$5,000, so you should carefully consider how long you plan to stay in your home to ensure the savings to outweigh the costs.

• Who should handle my refinance? You don't have to use your current lender to refinance your loan. In fact, it's in your best interest to shop around and compare multiple lenders' loan estimates in search of the best terms and cost. It may take more time, but even a difference as small as one-quarter of a percentage point can save you thousands of dollars over the life of your home loan. The good news? Rates are often negotiable. In other words, you can ask lenders to match the rate quoted by another lender.

There may be no time like the present to lock in the lowest possible rate and receive the highest monthly savings. To get a sense of what refinancing could save you, access Freddie Mac's refinance calculator, along with additional homebuying and refinancing resources, at myhome.freddie.com.

As with any big financial endeavor, you'll want to do your homework, look carefully at your short- and long-term goals, and work closely with your lender to do a cost-benefit analysis.

## Know your options if your home loan payment suspension is now ending

(StatePoint) Is the COVID-19-related payment suspension (also known as a forbearance) on your home loan ending? Ready to resume making mortgage payments? Understanding your options and being proactive can help ensure a smooth process, say experts.

"Loan servicers are currently reaching out to customers through emails, letters and calls to help them with exiting forbearance. Responding to this outreach promptly is crucial," says Rulon Washington of Wells Fargo, who's worked with nonprofits throughout the pandemic to educate homeowners on what they'll need to do as their forbearance plans come to an end.

Below, Washington answers common questions homeowners have when exiting their forbearance:

Can I move missed payments to the end of the loan term? In most cases, if you were current on your mortgage or home equity payments when the suspension started and are ready to resume your regular monthly payments, you may be able to move missed payments to the end of the existing loan term. This additional balance won't accrue interest and will be due when the loan is paid in full, refinanced, or when the home is sold.

What other options are available? You may have the option to pay off missed payments in full or follow a repayment plan, which divides what's due into manageable amounts, and adds it to the regular monthly payment.

What if I need help with a lower monthly payment? If you need a

reduced payment, you may qualify for a loan modification. Wells Fargo and several investors provide streamlined, no-document modification review processes in many cases.

What if I can't afford reduced payments and need to sell? Your loan servicer can work with you as you attempt to sell your home, and in many cases, enable you to take advantage of the strong increases in U.S. home prices.

Who controls how my loan is handled? Many loans are insured, guaranteed or owned by third-party "investors" who set the rules for how loans are managed. Investors include government-sponsored enterprises, like Fannie Mae or Freddie Mac, government agencies, such as FHA, VA or USDA, banks and private companies. While many investors offer similar programs to help homeowners coming to the end of a payment suspension, exact programs may vary.

Will my home be foreclosed if I stay in forbearance or can't resume payments? Servicers will not move to foreclosure or eviction on anyone who remains in an active, approved payment suspension plan. In the case of Wells Fargo-owned loans, all foreclosure-related activity and evictions have stopped on occupied properties through the end of 2021, except in very specific cases. For loans Wells Fargo services for other investors, we follow the investor's requirements for customers as they exit payment suspensions.

"We'll make every effort to reach out to cus-

tomers to discuss deferral of missed payments, modifications and other available programs before advancing or initiating foreclosure," says Washington.

What if I'm exiting a COVID-related forbearance but have been impacted by a natural disaster? Contact your loan servicer for options during this difficult time.

Other Resources  
No-cost housing counseling agencies approved by the U.S. Department of Housing and Urban Development can help assess your situation, navigate available programs and even work with your servicer on your behalf. To find an approved agency, call HUD toll-free at 1-800-569-4287 or visit www.hud.gov/counseling.

Additionally, states, U.S. territories and Native American tribes are being granted federal funds designated for helping qualified homeowners address payments missed during a suspension and with payments going forward. Check with the appropriate housing finance agencies or contact a housing counseling agency for information about when these funds may be available and to determine if you might qualify for assistance.

Finally, Wells Fargo mortgage and home equity customers can find additional information at wells Fargo.com/repaymentdetails or can call 800-219-9739 to speak to someone who can help review their circumstances.

"If your payment suspension is ending, help is available. Be sure to contact your mortgage servicer for next steps," says Washington.

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