

**TODAY'S VERSE**

Isaiah 50:10 "Who is among you that fears the LORD, That obeys the voice of His servant, That walks in darkness and has no light? Let him trust in the name of the LORD and rely on his God." (NASB)



**FACES OF HAMILTON COUNTY**

People who call our community their own.

What makes Aili McGill smile? "Being surrounded by creativity," said the 39-year-old Noblesville resident, the executive director of nine years for Nickel Plate Arts campus in downtown Noblesville. She is ready for Nickel Plate Arts' Comic Book in A Day program, which has since changed from in-person to a virtual program, from 9:30 a.m. to 4:30 p.m. today at Hamilton East Public Library in Fishers, due to the rising COVID-19 case numbers and the Fishers Health Department's update to Code Red. What else is new? McGill is a newlywed. After more than two years of being engaged, she married professional illustrator and comic book artist Stuart Sayger. They were both found at the Nickel Plate Arts Awards Gala at the Mustard Seed Gardens in Noblesville last fall. Today's feature is a look back at one of The Times' previous Faces of Hamilton County. She is head of Noblesville Arts Council, which manages the Noblesville Cultural Arts District. "I'm so excited about the creative economy here in Noblesville and how much new stuff is coming up and how much everybody is collaborating together." She helped dedicate downtown's North Alley, which is closed to vehicular traffic and now has seating and a mural and more. Visit <https://nickelplatearts.org>

**And Another Thing...**

Readers' Choice '21 kicks off on Tuesday. It's back. It's new and improved. It's better than ever. What is it? One of Hamilton County's biggest annual contests, The Times' Readers' Choice 2022!

The **TIMES**

Hamilton County's Only Daily Newspaper

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**Boomer Bits**



**Ask Rusty - Is my analysis of my wife's Social Security correct?**

Dear Rusty: I am 63 and my wife is exactly 4 1/2 years younger than me to the day. I plan to file for Social Security when I turn 70. My earnings history is considerably higher than my wife's. I talked with a person at the local Social Security office, and she suggested that my wife file at 62 based on her own record then convert to her spousal benefit when I file at age 70. However, from what I can tell, if she files before her FRA of 67, not only will she get less based on her own record, but she will also receive less for her spousal benefit, as well as her survivor benefit if I die before her (which is statistically likely). Is my analysis correct?

**Signed: Planning Ahead**

**Dear Planning:**

Your analysis is correct regarding your wife's spousal benefit while you are both living, but incorrect regarding her survivor benefit if you die first.



ASK Rusty Social Security Advisor

**Social Security Matters**

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

Here's why:

If your wife takes her personal Social Security (SS) retirement benefit at age 62, she'll get 70% of what she would get if she waited until her FRA of 67 to claim. That amount is permanent (except for COLA), and it is what her "spousal boost" will be added to when she takes her spouse benefit (when you claim). In the scenario you mention, in addition to your wife's own benefit being reduced by 30% for claiming at 62, since she will not yet have reached her FRA of 67 when she takes her spouse benefit from you her

"spousal boost" will be reduced as well. So, claiming at 62 not only reduces her personal benefit it also means she'll get less than 50% of your FRA benefit amount when you claim (FRA amounts are used to compute spouse benefits, regardless of the age benefits are claimed). All of which means her spousal benefit will be considerably less.

That isn't necessarily an unacceptable strategy unless she is working, in which case she'll be subject to an earnings limit which will either reduce how

➔See RUSTY Page A5

**How not to have money for retirement**

2019-2020 Federal Reserve SCF data shows us the average retirement savings by age in the U.S.

- Ages 18-24: \$4,745.25
- Ages 25-29: \$9,408.51
- Ages 30-34: \$21,731.92
- Ages 35-39: \$48,710.27
- Ages 40-44: \$101,899.22
- Ages 45-49: \$148,950.14
- Ages 50-54: \$146,068.38
- Ages 55-59: \$223,493.56
- Ages 60-64: \$221,451.67
- Ages 65-69: \$206,819.35

How can you grow money for retirement savings? Three men were talking at a morning coffee shop table. One said, "I hope someday I can just strike it rich." Another one said, "I hope I can win the lottery." Another got up to leave the table saying, "I'm on my way to



GLENN MOLLETTE Guest Column

➔See MOLLETTE Page A5

**The impact of exercise on the body and brain health of America's seniors**

By John Grimaldi

Every year at this time there is a call for seniors to establish an exercise routine. The holidays are over and so is the copious feasting that goes with the season. It's time to lose a few pounds.

The Association of Mature American Citizens [AMAC] strongly encourages older Americans to stay in shape. But we offer this advice with an abundance of caution. Your health care providers call the shots and we recommend that seniors heed their advice when it comes to what you should or should not do for exercise, says AMAC's CEO Rebecca Weber.

Dr. Andrew E. Budson is chief of cognitive & behavioral neurology at the Veterans Affairs Boston Healthcare System, lecturer in neurology at Harvard Medical School, and chair of the Science of Learning Innovation Group at the Harvard Medical School Academy. He says that "Changes in strength, swiftness, and stamina with age are all associated with decreasing muscle mass. Although there is not much decline in your muscles between ages 20 and 40, after

age 40 there can be a decline of 1% to 2% per year in lean body mass and 1.5% to 5% per year in strength."

Dr. Budson notes that aging can also raise coordination issues as we grow older, issues that are associated to the brain and nervous system. He says that reduced strength and coordination, too, is the result of a lack of physical activity.

Certified Cognitive Behavioral Therapy specialist Brock Armstrong, agrees. He says "Exercise affects the brain in many ways. It increases heart rate, which pumps more oxygen to the brain. It aids the release of hormones which provide an excellent environment for the growth of brain cells. Exercise also promotes brain plasticity by stimulating growth of new connections between cells in many important cortical areas of the brain. Research from UCLA even demonstrated that exercise increased growth factors in the brain which makes it easier for the brain to grow new neuronal connections."

The National Institutes of

➔See JOHN Page A5

**The Daily Almanac**

Sunrise/Sunset  
RISE: 8:04 a.m.  
SET: 5:55 p.m.

High/Low  
Temperatures  
High: 32 °F  
Low: 14 °F

- Wacky Holiday Today**
- National Hot Sauce Day
  - Local Quilt Shop Day
  - National Polka Dot Day

**What Happened On This Day**

- 1973 The U.S. Supreme Court legalizes abortion
- 1970 The Boeing 747 takes off on its first scheduled flight

**Births On This Day**

- 1906 Robert E. Howard American author
- 1788 Lord Byron English poet

**Deaths On This Day**

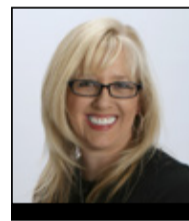
- 2008 Heath Ledger Australian actor, director
- 1973 Lyndon B. Johnson American politician, 36th President of the United States

**State of Health postponed for spring 2022**

Ever since the day after Noblesville Taste of Business in March 2020, when everything started shutting down, things have never been the same.

About 12 days ago, Noblesville Chamber sent out an invitation to RSVP for a State of Health Luncheon for this coming Wednesday at Purgatory Golf Club.

However, since then, the luncheon, which was to feature Riverview Health CEO Seth Warren, has been postponed. "Due to a recent influx of winter illness and an abundance of caution, we deem it prudent



BETSY REASON The Times Editor

➔See BETSY Page A5

**HONEST HOOSIER**

Got this one from a reader too: Kids are eating detergent pods and some adults don't know which gender they are. Obviously guns are not the biggest problem!



**INSIDE TODAY**

- Obituaries.....A2
- Meeting Notes.....A2
- Classifieds.....A5
- Comics.....A5

**TODAY'S QUOTE**

"Failure is the opportunity to begin again more intelligently."  
Henry Ford

**TODAY'S JOKE**

Why can't a leopard hide? Because he's always spotted.

**TODAY'S HEALTH TIP**

Healthy adults should not take more than 4,000mg of Tylenol (acetaminophen) in a 24-hour period. 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](http://www.thetimes24-7.com).



**OBITUARIES**

- Brian Coleman Ferguson
- Donald K Thompson
- Margaret "Margay" Unger
- Richard Lee Hammack
- Wilma Jean Adair

**13 WTHR 7 DAY FORECAST**

26 RECORDING BUBBLY COLD	14/32 PARTLY CLOUDY	22/30 SNOW SHOWERS	18/40 SWEET & MIST	23/26 COLDER, FEW FLURRIES	13/26 BACK TO BITTER	12/32 PARTLY CLOUDY
FRI	SAT	SUN	MON	TUE	WED	THU



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



## OBITUARIES

### Brian Coleman Ferguson

Jan. 20, 2022

Brian Coleman Ferguson passed away peacefully at home on Jan. 20, 2022 at the age of 66.

Mr. Ferguson was a Journeyman Electrician with the IBEW, IU Lifetime Alum, an avid photographer, and an Entrepreneur. He courageously battled cancer for more than a decade. He was a loving husband, father, son and brother as well as a generous, hard-working, charitable and patient person. He supported The Nature Conservancy, St. Joseph School, Southern Poverty Law Center and Audubon Society among many others.

Survivors include his siblings, Ruth, Tim and Russ; his children, Lauren, Tristan, Sarah (Bill Logan), Seth, and Christian Tyler; as well as seven grandchildren. Survivors also include his mother, Beverly Coleman Ferguson (100 years old); and his loving wife of 30 years, Heidi Johnson-Ferguson.

He was preceded in death by his father, Roger Lee Ferguson.

Please donate to your favorite charity.

A private celebration of life will be held at a later date in honor of his wishes.

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

### Donald K Thompson

June 30, 1936 - Jan. 12, 2022

Donald K Thompson, 85, Carmel; passed away on Jan. 12, 2022, in Indianapolis.

He was born on June 30, 1936, to the late Marvin Kenneth and Fara Irene (Dickson) Thompson.

He was a devoted husband to Li-Chun, a loving father to William "Bill" Thompson, Julie Peterson, John Thompson and Martha Bagwell. He was a proud grandfather and great grandfather.

Survivors include his sister, Patty (Frank) Clark; and brother, Loren (Judy) Thompson.

He was preceded in death by his three sisters, June (Russ) Burress, Beverly (Bob) Schenck and Juliana (Gary) Wilson.

Fisher Family Funeral Services is honored to handle the care of Mr. Thompson.

### Margaret "Margay" Unger

Dec. 3, 1947 - Jan. 18, 2022

Margaret "Margay" Unger, 74, Noblesville, passed away on Tuesday, Jan. 18, 2022 at Harbour Manor Care Center in Noblesville.

She was born on Dec. 3, 1947 to Elbert and Catherine (Beeson) Kinzer in Carmel, Ind.

Mrs. Unger was a 1965 graduate of Carmel High School. She was very crafty, making quilts, custom jewelry pictures, and basket weaving, some small enough to wear on a necklace. She loved animals. She raised Alpine dairy goats for almost 25 years and won many awards with one Best of Show. She was very fond of cats, dogs, and horses, and also enjoyed dancing. She helped raise Dale's four children when his first wife died at a very young age.

Survivors include her husband, Dale Unger; daughter, Julie (Juan) Greene; son, Randy Devaney; stepsons, Brian Scott (Margaret) Unger and Mike (Brandy) Unger; step-daughters, Heidi Unger and Heather Unger; two grandchildren, Jessie and Tiffany; four step-grandchildren; and four great-grandchildren.

In addition to her parents, she was preceded in death by her brother, Raymond Kinzer; and sisters, Pat (Selby) Haskell, Gloria (Jetty) Dausman and Connie (Herb) Wagner.

Graveside Services are scheduled at 10:30 a.m. on Saturday, Jan. 29, 2022 at Crownland Cemetery, 1776 Monument Street in Noblesville. A Celebration of Life gathering will be held at Ginger's Cafe, 1111 S. 10th Street, in Noblesville, following the services.

The family would like to thank all of the workers who cared for her at Riverview Hospital, Harbour Manor, and Care Hospice Services.

Memorial contributions may be made to Humane Society for Hamilton County, 10501 Hague Road, Fishers, IN 46038; or Noblesville Lions Club, 662 Woodview Drive, Noblesville, IN 46060.

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

### Richard Lee Hammack

July 19, 1952 - Dec. 25, 2021

Richard Lee Hammack, 69, Sheridan, passed away on Dec. 25, 2021.

He was born to the late Bryon E. and Elnora (Wills) Hammack Sr. on July 19, 1952 in Noblesville.

Mr. Hammack graduated from Westfield High School, Class of 1970. He proudly served his country in the Army National Guard. He enjoyed driving a truck and seeing the country. When he got back, he would tell his family about his trips. When he wasn't driving, he could be found doing some of his favorite things. He looked forward to camping and fishing with his family and friends, especially spending his time with his grandchildren. He liked tinkering around with small engines. He loved going to the drive-in - piling everyone in the car, picking up snacks and going to watch movies. Some of his favorite places to go were Mel's Drive-In and ABC Drive-In.

Survivors include his loving family - his life-long partner, Marla Dee Harrod; and his son, Richard Lee (Sara) Hammack II. He was a proud grandfather to Bentley T. Knight, Kaylee C. Hammack, Cordell W. Hammack and Levi C. Hammack. He is also survived by siblings, Byron E. Hammack Jr., Connie Payne, Randy Hammack, Greg Hammack and Tim Hammack; and his uncle, Ron Hammack.

A celebration of life will be held at a date to be determined. Everyone is invited to sign the online guest book. Leave a condolence or share a memory. Fisher Family Funeral Services is honored to serve the Hammack Family.



### Wilma Jean Adair

Nov. 25, 1927 - Jan. 18, 2022

Wilma Jean Adair, 94, Indianapolis, formerly of Sheridan and Frankfort, passed away on Tuesday evening, Jan. 18, 2022 at Franciscan Health in Mooresville.

Born Nov. 25, 1927 in Tipton, Indiana, she was the daughter of the late Bernard E. and Grace (King) Pickard.

After graduating from Sheridan High School with the Class of 1945, she entered the workforce. She worked for Wilson Milk Company (which later became Kraft Foods) in Sheridan before taking a position with the Peter Paul Candy Factory in Frankfort. When the candy factory closed, she decided it was time to retire. She would later leave Frankfort, the place she had called home for over 70 years, to start a new chapter in her life. She moved to the south side of Indianapolis to be closer to her daughter and enjoy her retirement years with her family.

Survivors include her daughter, Penne Ann Ridener (Jamie) of Indianapolis; and grandson, Trent Ridener of Indianapolis.

She was preceded in death by her parents; brother, Floyd V. Pickard and wife Helen; sisters, Cleo Hattton and husband Hugh, Geraldine Gunkel and husband Loren and Mary Rector and husband Donald; and by her loving husband Lowell Howard "Mick" Adair on March 1, 1990. She and Mick were married on Sept. 3, 1949.

Graveside services will be held at 3 p.m. on Saturday, Jan. 22, 2022, at Crown View Cemetery in Sheridan. Reverend William Kipp Glenn will be officiating.



## Individual income tax filing opens Jan. 24

The Indiana Department of Revenue (DOR) will start accepting filings for 2021 individual income tax returns on Monday, Jan. 24, 2022, in concert with the Internal Revenue Service (IRS). Customers will have until Monday, Apr. 18, 2022, to file both their state and federal 2021 tax returns and pay any taxes owed.

DOR encourages customers not to file their state tax returns prior to Jan. 24 or before they have gathered all necessary documentation. Attempting to file without all documents can delay the process and ultimately postpone any refund a customer may receive. For more information on what documents are needed to file an individual income tax return, visit [dor.in.gov](http://dor.in.gov).

DOR also encourages customers to utilize electronic filing, online payment and direct deposit to significantly improve the quality and speed of return and refund processing.

Eligible taxpayers may be able to file their federal and state taxes for free through the INfreefile program. Participating vendors and eligibility requirements are available at [freefile.dor.in.gov](http://freefile.dor.in.gov). Additional information on individual income tax filing including FAQs, tips and resources for free and low-cost tax preparation help are available at [dor.in.gov/individual-income-taxes](http://dor.in.gov/individual-income-taxes).

Customers who call DOR for assistance can expect longer than normal wait times. DOR says that the answer to most common tax questions can be found online through [dor.in.gov](http://dor.in.gov). Customers who wish to contact DOR directly should use the secure messaging portal in the new Indiana Taxpayer Information Management Engine (INTIME) at [intime.dor.in.gov](http://intime.dor.in.gov) for the most efficient service. INTIME registration takes just a few minutes for most users.

## Gov. Holcomb Proclaims January 23 - January 29 "Indiana School Choice Week"

Gov. Eric Holcomb has signed a proclamation officially declaring Jan. 23-Jan. 29 to be "Indiana School Choice Week." His proclamation coincides with National School Choice Week, an annual celebration of K-12 learning that seeks to spread education information and support families and school communities.

In signing the proclamation, Gov. Holcomb joined more than 300 state, city, and local leaders around the country who have recognized the Week and the impact of personalized education options. As learning disruptions remain top of mind for parents, the proclamation highlights the importance of Indiana's diverse educational environments, dedicated



Gov. Eric Holcomb

teaching professionals, and commitment to continuously improving the quality of K-12 education.

Indiana School Choice Week will feature more than 600 events and activities across the state, each independently planned by a parent, school, or community organization. These open houses, rallies,

contests, meet-ups, and more make up some of the 26,000 celebrations taking place nationwide.

All the events aim to foster positive conversations about education and bring encouragement to families, whether they love their current school or are searching for a new fit.

"We're grateful to Gov. Holcomb for highlighting how children learn differently and how they all deserve access to great school fits," said Andrew Campanella, president of National School Choice Week. "We wish Indiana families all the best as they celebrate the Week and share about learning opportunities."

National School Choice Week shines a spotlight on effective K-12 education

options for children. As a not-for-profit effort, the Week focuses equally on traditional public, charter, magnet, online, private, and home education options. Every January, participants plan tens of thousands of events and activities -- such as school fairs, open houses, and student showcases -- to raise awareness about school choice across all 50 states. Year-round, National School Choice Week develops resources and guides to assist families searching for schools or learning environments for their children. The effort is nonpolitical and nonpartisan and does not advocate for legislation.

For more information, visit [schoolchoiceweek.com/indiana](http://schoolchoiceweek.com/indiana).

## Indiana poll reveals strong bipartisan support for renewable energy

Audubon Great Lakes released findings from a new Indiana state-wide poll today that shows overwhelming support from Indiana voters - across all party lines - for more renewable energy in the state.

Nearly three-quarters of voters (74 percent) favor expanding the use of renewable energy sources. Net metering policy, which allow customers who generate their own electricity to be fairly compensated for excess electricity they add back to the energy grid, also has strong support among Republicans, Independent and Democrat voters.

"Currently, less than 10 percent of Indiana's energy comes from renewable sources. This poll shows that Hoosiers want to keep and expand policies like net metering, which will be rolled back this summer if state legislators don't take immediate action," said Adam Forrer, Policy Director of Climate for Audubon Great Lakes. "We need more of these popular, bipartisan policy solutions enacted in Indiana in order to increase Indiana's resilience to climate threats to protect birds and people and to drive investments into our local economies."

State Senator Liz Brown (R-15) recently intro-

duced Senate Bill 248 that will protect the ability of Hoosiers to utilize rooftop solar and expand renewable energy in the state by ensuring that Hoosiers receive a fair rate for the excess energy they create.

"Audubon Great Lakes urges Indiana lawmakers to pass SB 248 without delay and address the rollback of net metering by extending the program through 2025," said Forrer.

Scientific studies show that climate change is the biggest threat to birds and people alike, with two-thirds of North American bird species at risk of extinction due to our warming planet. Adopting strong renewable energy policy is critical to reducing pollution, lowering global temperatures, and preserving the places that birds, like Indiana's vulnerable Red-headed Woodpecker need to survive.

Indiana voters support and want more renewable energy solutions. Key findings from the poll include:

- Nearly three-quarters of voters (74 percent) - including 63 percent of Republicans - favor expanding the use of renewable energy sources.
- 75 percent of Hoosiers, including an overwhelming majority of Republicans, Independents and Democrats, support net metering

policies.

- 65 percent of Hoosiers would rather expand and extend net metering than end it. Only 10 percent of respondents support ending net metering, which will happen if the legislature does not act.
- 70 percent of Hoosiers believe state government should do more to expand the use of solar power.
- A bipartisan majority of Indiana voters (78 percent) believe that climate change is a threat.

These strong numbers from Republicans are not surprising. The Indiana Conservative Alliance for Energy's polling from late last year showed strong support for renewable energy development in the state, as well as broad consensus statewide and amongst Republicans for energy choice and net metering.

"We recognize the need for conservatives to be part of new energy policy developments and seek to lead Indiana's transition to a reliable, renewable and affordable energy future," said Kacey Crane, Executive Director of the Indiana Conservative Alliance for Energy. "Hoosiers statewide and conservatives made it clear they want the freedom to choose their energy sources. Good net metering policies are one way to meet that demand."

Methodology:

The poll was commissioned by Audubon Great Lakes and conducted by Public Opinion Strategies, a nationally recognized prominent Republican polling firm with extensive experience polling for several successful Republican candidates in Indiana. The statewide poll of 600 registered voters in Indiana was completed December 16-20, 2021. The poll has a margin of error of plus or minus four percentage points.

About Audubon Great Lakes

Audubon Great Lakes is a regional office of Audubon, learn more at [gl.audubon.org](http://gl.audubon.org) and follow us on Facebook, Twitter and Instagram.

The National Audubon Society protects birds and the places they need, today and tomorrow. Audubon works throughout the Americas using science, advocacy, education, and on-the-ground conservation. State programs, nature centers, chapters, and partners give Audubon an unparalleled wingspan that reaches millions of people each year to inform, inspire, and unite diverse communities in conservation action. A nonprofit conservation organization since 1905, Audubon believes in a world in which people and wildlife thrive.

**Meeting Notes**

**Carmel Board of Zoning Appeals**

Hearing Officer Meeting  
Monday, January 24, 2022  
Time: 5:15 P.M.  
Hearing Officer: Mr. Alan Potasnik  
Location: Carmel City Hall Caucus Rooms, 2nd Floor, 1 Civic Square, Carmel, IN  
NOTE: This in-person meeting will be audio recorded and minutes taken by the BZA Secretary.  
Agenda:  
A. Call to Order  
B. Pledge of Allegiance  
C. Reports, Announcements, Legal

Counsel Report, and Dept. Concerns  
D. Public Hearings  
(V) Lewis Pool Equipment Variance.  
The applicant seeks the following development standards variance approval:  
1. Docket No. PZ-2021-00214 V UDO Section 5.02.C.7 Pools, decking & equipment shall be at least 3-ft away from any easement; 2-ft encroachment requested. The site is located at 3196 Driftwood Ct. (Lot 75 in Smokey Ridge subdivision). It is zoned R1/Residence. Filed by Matthew Harms of Modish Pools, LLC on behalf of Nathan & Mariel Lewis, owners.

(V) Teszler Fence Height Variance.  
The applicant seeks the following development standards variance approval:  
2. Docket No. PZ-2021-00166 V UDO section 5.09.B.4 Max. 42" front yard fence height allowed, 54"-60" requested. The site is located at 117 Rolling Hill Dr (Rolling Meadows Subdivision Lot 13). It is zoned R1/Residence. Filed by Natali Teszler, owner.  
(V) Guidepost Montessori Variance.  
The applicant seeks the following development standards variance approval:  
3. Docket No. PZ-2021-

00208 V UDO Section 5.19.F Reduced number of plantings requested in north & west bufferyards requested.  
4. Docket No. PZ-2021-00230 V UDO Section 3.88.C Minimum building height: 20' (mean height) required, 16' 4.25" requested.  
5. Docket No. PZ-2021-00231 V UDO Section 3.88.D Building Offsets: 8' required, 0' requested along rear façade.  
The site is located at 10216 N. Michigan Rd. (West Carmel Commons Subdivision, Lot 3). It is zoned B2/Business and US 421 Overlay Zone. Filed by Chris Horney of Murphy

Real Estate Services.  
(V) Thompson Pergola Setback Variance.  
The applicant seeks the following development standards variance approval:  
6. Docket No. PZ-2021-00232 V Silvara PUD Ordinance Z-652-20 5-ft side yard setback required, 0-ft requested. The site is located at 12072 Sigillary Way (Lot 44 in Hamlet at Jackson's Grant subdivision). It is zoned PUD/Planned Unit Development. Filed by Ross Atteberry with The Smart Pergola, on behalf of Terry and Linda Thompson, owners.  
Page 2 of 2  
January 24, 2022 Meeting

Agenda  
Carmel BZA Hearing Officer  
(V) Troy Estates Lot Cover Variances.  
The applicant seeks the following development standards variance approvals:  
7. Docket No. PZ-2021-00239 V UDO Section 2.06 Maximum 35% lot cover allowed, 45% requested. The sites are located near 4100 W. 141st Street (Lots 1-40 in Troy Estates subdivision). They are zoned S2/Residence with variances. Filed by Tony Bagato with Lennar Homes of Indiana.  
E. Old Business  
F. New Business  
G. Adjournment

**Meeting Notes**

**Carmel Board of Zoning Appeals**

Regular Meeting  
Monday, January 24, 2022  
Time: 6:00 PM  
Location: Carmel City Hall Council Chambers, 2nd Fl., 1 Civic Sq., Carmel, IN 46032  
PLEASE NOTE:  
• This In-Person

meeting will be on Carmel TV and livestreamed on <http://carmelin.new.swagit.com/views/1>  
• The meeting will be audio recorded and minutes taken by the BZA Secretary  
• The recordings will be available via Laserfiche online  
Agenda:  
A. Call to Order  
B. Pledge of Allegiance

C. Roll Call  
D. Declaration of Quorum, Swearing-in of Members, and Officer Elections  
1. Swearing-in of New Members  
2. Election of President  
3. Election of Vice President  
E. Approval of Minutes and Findings of Facts of Previous Meetings  
F. Communications, Bills, and Expenditures

G. Reports, Announcements, Legal Counsel Report, and Department Concerns  
1. BZA Rules of Procedure amendment regarding voting method  
H. Public Hearings (SUA, V) Carmel High School Natatorium.  
The applicant seeks the following special use amendment and development standards variance approvals:

1. Docket No. PZ-2021-00235 V UDO Section 5.39.H Total number of signs, 2 additional requested.  
2. Docket No. PZ-2021-00236 V UDO Section 2.10 Maximum 35' building height allowed, 66' requested.  
3. Docket No. PZ-2021-00237 V UDO Section 5.30 2,933 parking spaces required, 2,445 requested.

4. Docket No. PZ-2021-00238 SUA UDO Sections 2.09 & 9.09 Greater than 10% special use amendment expansion requested.  
The site is located at 520 E. Main St. It is zoned R2/Residence. Filed by Amy Allison of TLF Engineers, on behalf of Carmel Clay Schools.  
I. New Business  
J. Old Business  
K. Adjournment

**Meeting Notes**

**City of Noblesville Board of Public Works and Safety**

8:45 AM - EXECUTIVE SESSION - PERSONNEL PURSUANT TO IC 5-14-1.5-6.1(b)(7)  
For discussion of records classified as confidential by state or federal statute  
TUESDAY, JANUARY 25, 2022 - 9:00 AM  
PROPOSED AGENDA  
CITY HALL  
Council Chamber  
CALL MEETING TO ORDER  
PLEDGE OF ALLEGIANCE  
PETITIONS OR COMMENTS BY CITIZENS WHO ARE PRESENT  
APPROVAL OF AGENDA  
CONSENT AGENDA

FOR APPROVAL  
#1 APPROVAL OF EXECUTIVE SESSION MEMORANDUM: JANUARY 11, 2022  
#2 APPROVAL OF MINUTES: JANUARY 11, 2022  
#3 BOARD TO CONSIDER ACCEPTANCE OF CONFLICT OF INTEREST DISCLOSURE (EVELYN LEES)  
#4 BOARD TO CONSIDER ACCEPTANCE OF SECONDARY PLAT, PERFORMANCE BONDS FOR HMA SURFACE, COMMON WALK, HMA PATH, LANDSCAPE, MONUMENTATION AND MAINTENANCE BONDS FOR STORM, SUBSURFACE DRAINS, STONE, HMA BASE, HMA INTERMEDIATE, SANITARY, CURBS FOR BROOKS FARM, SECTION 2 (JAYME

THOMPSON)  
#5 BOARD TO CONSIDER ACCEPTANCE OF WARRANTY DEEDS FOR PLEASANT STREET PHASE 1 PROJECT (EN-231-13) (SACHA LINGERFELDT)  
CONTRACTS/ PURCHASES UNDER \$50,000  
#6 AGREEMENT WITH STAFFING FOR ADEQUATE FIRE AND EMERGENCY RESPONSE (SAFER) GRANT (CHIEF MATT MITCHELL)  
#7 AGREEMENT WITH PYROTECHNICO FIREWORKS, INC. FOR JULY 4TH FIREWORKS (AMBER MINK) NEW ITEMS FOR DISCUSSION  
#1 BOARD TO CONSIDER ROLLOVER OF 2021 UNUSED VACATION TIME (CHIEF MATT MITCHELL)

#2 BOARD TO CONSIDER REQUEST FOR ADDITIONAL LEAVE TIME ON BEHALF OF A CITY EMPLOYEE (HOLLY RAMON)  
#3 BOARD TO CONSIDER AGREEMENT WITH OPENGOV, INC. FOR FINANCIAL MANAGEMENT SOFTWARE (JEFFREY SPALDING)  
#4 BOARD TO CONSIDER AGREEMENT WITH O.W. KROHN & ASSOCIATES, LLP FOR ACCOUNTING, FINANCIAL REPORTING, AND CONSULTING SERVICES (JEFFREY SPALDING)  
#5 BOARD TO CONSIDER A MEMORANDUM OF UNDERSTANDING WITH KEEP NOBLESVILLE

BEAUTIFUL FOR 2022 PROJECT FUNDING (PATTY JOHNSON)  
#6 BOARD TO CONSIDER A 2022 MEMORANDUM OF UNDERSTANDING WITH NICKEL PLATE ARTS (AARON HEAD)  
#7 BOARD TO CONSIDER PURCHASE OF REPLACEMENT GENERATOR FOR LIFT STATION 19 (JONATHAN MIRGEAUX)  
#8 BOARD TO CONSIDER OCCUPANCY AGREEMENT FOR PLEASANT STREET - PHASE 1, PARCEL 30 (EN-231-13) (ALISON KRUPSKI)  
#9 BOARD TO CONSIDER PROJECT CLOSE-OUT FOR CARRIGAN ROAD BRIDGE LIGHTING (EN-345-01) (ANDREW RODEWALD)

#10 BOARD TO CONSIDER CHANGE ORDER NO. 1 AND PROJECT CLOSE-OUT FOR 2021 STREET REHABILITATION - CONTRACT III (EN-341-03) (ANDREW RODEWALD)  
#11 BOARD TO CONSIDER UTILITY REIMBURSEMENT AGREEMENT WITH DUKE ENERGY - TRANSMISSION FOR 156TH STREET AND BODEN ROAD ROUNDABOUT (EN-348-07) (ANDREW RODEWALD)  
#12 BOARD TO CONSIDER TEMPORARY CLOSURE OF 8TH AND 9TH STREETS AND NEARBY ALLEYS FOR THE HAMILTON COUNTY PARKING GARAGE PROJECT (ODISE ADAMS)  
ADJOURNMENT

**Meeting Notes**

**CITY OF NOBLESVILLE COMMON COUNCIL**

JAN. 25, 2022 - 7 PM  
PROPOSED AGENDA  
CITY HALL  
Council Chamber  
CALL MEETING TO ORDER  
PLEDGE OF ALLEGIANCE

ROLL CALL  
APPROVAL OF MINUTES: JAN. 11, 2022  
APPROVAL OF AGENDA  
PETITIONS OR COMMENTS BY CITIZENS WHO ARE PRESENT  
COUNCIL COMMITTEE REPORTS  
APPROVAL OF CLAIMS  
MISCELLANEOUS

#1 COUNCIL TO DISCUSS RESOLUTION RC-3-22 WITH HAMILTON COUNTY COMMISSIONERS (STEVEN DILLINGER, CHRISTINE ALTMAN, MARK HEIRBRANDT)  
NEW ORDINANCE FOR DISCUSSION  
#01-01-22 COUNCIL TO CONSIDER ORDINANCE #01-01-22, AN ORDINANCE FOR


SPECIAL CONSIDERATION FOR THE OPERATION OF A SOCCER FACILITY IN THE CORPORATE CAMPUS PLANNED DEVELOPMENT DISTRICT, A PART OF WASHINGTON BUSINESS PARK AT 9741 EAST 153RD STREET (JOYCEANN YELTON, ANDREW

GREENWOOD)  
TRANSFER  
#1 COUNCIL TO CONSIDER TRANSFER TA-03-22, AN APPROPRIATION TRANSFER IN THE GENERAL FUND TO ALLOCATE FUNDING FOR CONTRACTUAL SERVICES (SAM BERES)  
#2 COUNCIL

TO CONSIDER TRANSFER TA-04-22, AN APPROPRIATION TRANSFER IN THE GENERAL FUND TO ALLOCATE FUNDING FOR A POSITION RECLASSIFICATION IN THE STREET DEPARTMENT (SAM BERES)  
COUNCIL COMMENTS  
ADJOURNMENT

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## House Republicans advance Brown's \$1B tax-cut package helping Hoosiers

Indiana House Republicans on Thursday advanced a responsible and sweeping tax-cut package that could put over \$1.3 billion back in Hoosiers' pockets, according to State Rep. Tim Brown (R-Crawfordsville), author of House Bill 1002 and chair of the House Ways and Means Committee.

The state's budget reserves are expected to hit a record \$5 billion at the end of fiscal year 2022. Brown said if House Bill 1002 becomes law, it would be the largest tax cut in state history.

"Hoosiers are working very hard, and they deserve to have their money returned to them," Brown said. "We have built our state up on the backs of Indiana taxpayers. Our \$5 billion in reserves, long-term roads plan, investments in public safety and historic education funding are all paid for by taxpayers. Hoosiers are the best stewards of their money, and they have needs that they can spend their money on. This is a reasonable step to return money back to where it belongs."

According to Brown, his legislation would deliver direct relief to working Hoosiers by phasing down Indiana's individual

income tax from 3.23% today to 3% by 2026. If passed, Hoosiers would also pay less on their utility bills with the elimination of the 1.4% Utility Receipts Tax, which would take effect in July. Currently, individuals and businesses pay the Utility Receipts Tax on their monthly electric, natural gas, water, steam, sewage and telecommunications bills.

About 4.3 million Hoosier taxpayers are set to receive a \$125 refund after they file their taxes in 2022 due to higher-than-expected state revenue numbers during the 2021 fiscal year. House Bill 1002 would help streamline this process and ensure about another 900,000 taxpayers also receive a refund.

Brown said the bill would also encourage new investments by lowering Indiana's business personal property taxes while ensuring homeowners and schools aren't negatively impacted by the reduction in revenue. Specifically, the bill eliminates the 30% depreciation floor for newly purchased business personal property starting in January and creates a state income tax credit to offset a portion of the personal property taxes

paid on existing equipment. Under current law, businesses pay a tax based on a minimum of 30% of the original purchase price of their business personal property, regardless of the age or the true tax value of the equipment. House Bill 1002 would also exempt more manufacturing and agricultural production inputs from the 7% state sales tax to avoid sales tax pyramiding.

"In this global economy, we must compete to attract and then keep businesses in Indiana," Brown said. "This tax cut makes our state even more attractive to job creators who are also facing increased competition. The manufacturing and agricultural sectors employing thousands of Hoosiers must make continued investments in equipment and technology in order to survive. Fortunately, we are in a position to cut taxes on behalf of everyday Hoosiers and the businesses employing them."

Brown said Indiana has paid down well over \$1 billion in debt over the last year alone.

Visit [iga.in.gov](http://iga.in.gov) for more information on House Bill 1002, which now moves to the Indiana Senate for further consideration.

## Hamilton County's 2023 Bicentennial information workshops scheduled

Local organizations interested in learning more about Hamilton County's 2023 Bicentennial can attend one of three workshops scheduled this winter, both in person and virtually.

The Hamilton County Bicentennial Workshops will include information on how to produce a program, how to become an officially sanctioned event, and how to apply for a micro-grant to support events in 2023, among other items.

The program is for arts organizations, schools, houses of worship who offer public programs, history organizations or any entity interested in

providing a public event during 2023 in support of the bicentennial celebration.

Local community stakeholders and potential program partners will attend each event to share ideas and answer questions. Stakeholders include libraries, township officials, arts organizations, Bicentennial Commission members and schools, among others.

Register for the events at [HamCoTurns200.com](http://HamCoTurns200.com). Each event has a limit on registrations, and organizations are encouraged to sign up early to send a representative.

Dates for the winter workshops are:

5:30-7 p.m., Jan. 25, Hamilton North Public Library, 209 W. Brinton St., Cicero

10-11:30 a.m., Feb. 26, Conner Prairie, 13400 Allisonville Rd., Fishers

1-2:30 p.m., March 16, Virtual (link sent after registration received)

The Hamilton County Bicentennial Commission was established by the Hamilton County Board of Commissioners as the official oversight agency for the upcoming 200th anniversary of the county in 2023. It will do so in partnership with the Hamilton County Historical Society and Hamilton County Tourism, Inc.

## Indiana students to join virtual classmates for in-person capitol tour

Indiana students from Tech Trep Academy, a virtual school, will join their online classmates in a weeklong celebration of school choice next week, culminating in an in-person visit to the Capitol in Indianapolis on Friday, Jan. 28, where they will learn about the history of the state, celebrate school choice, and enjoy a snack.

Tech Trep Academy students from four other states will be making similar field trips to their own state capitols in Phoenix, Ariz.; Boise, Idaho; Nashville, Tenn.; and Cheyenne, Wyo. In addition, the school will premiere its student dance video compilation on Thursday, which will be posted to Tech Trep Academy's

social media.

This event is planned to coincide with the celebration of National School Choice Week, Jan. 23-29, 2022, which will feature tens of thousands of school choice celebrations across all 50 states.

"This January, Tech Trep Academy students will celebrate the freedom that we have to personalize our education," said Janet Cox of Tech Trep Academy.

The event is organized by Tech Trep Academy, a virtual school that educates children in five states.

Members of the media who wish to attend or who would like more information may contact Janet Cox at 208-454-9848 or [janet@techtrepacademy.com](mailto:janet@techtrepacademy.com).

## Genealogical research for African Americans

The most difficult part of genealogical research for African Americans is finding and identifying slave ancestors and their owners. This lecture will focus on the clues and resources needed to recreate an African American ancestor's journey from freedom back to slavery. Using a case study, learn basic tools of family history research. Learn the importance of analyzing the information that you find, identifying potential records, as well as realizing how important collateral/cluster line research is to the success in the genealogical process. Using the 1940 U.S. Federal Census as the starting point, we will follow an African American family back through pre-1870 records to identify the potential slave holder. In addition to the census, this journey will utilize a number of records groups that will help prove how two families, one black, and one white, are intertwined.

Deborah A. Abbott, PhD, is a professional genealogist specializing in genealogical methodology, manuscript collections, and African American family research. She is a member of the Cuyahoga County (Ohio) Archives Commission, an affiliate with the Ken-

tucky-Tennessee Associates, past president of the African American Genealogical Society, Cleveland, Ohio, and a retired professor of Counseling from Cuyahoga Community College in Cleveland. She holds both the BS and MEd degrees from Tuskegee University in Alabama and the PhD degree from Kent State University in Ohio.

Dr. Abbott is coordinator of the African American Track at the Institute of Genealogy and Historical Research (IGHR) and the Genealogical Research Institute of Pittsburgh (GRIP), in addition, she teaches at the Salt Lake Institute of Genealogy (SLIG) and the Texas Institute of Genealogical Research (TIGR). She also presents lectures and workshops for national, state and local genealogy conferences, colleges, businesses, and libraries across the country. She has had articles published in the Ohio Genealogy News and Family Tree magazines. Dr. Abbott can be found teaching African American genealogy in a segment entitled "Needles & Threads" on Ancestry Academy, an educational video course for Ancestry.com.

This program is FREE to WVGs members. If you

com.

National School Choice Week shines a spotlight on effective K-12 education options for children, focusing equally on traditional public, charter, magnet, online, private, and home education options. Every January, participants plan tens of thousands of celebrations — such as school fairs and open houses — to raise awareness about school choice across all 50 states. School Choice Week also develops resources and guides to K-12 education for families. As a not-for-profit effort, the Week is nonpolitical and nonpartisan and does not advocate for legislation. For more information visit [schoolchoiceweek.com](http://schoolchoiceweek.com).

### Want TO GO?

WVGs Publicity February 14, 2022  
Online Via ZOOM 6:30 p.m.  
"Breaking the Brick Wall: Researching in Black & White Finding the Enslaved and More"  
Deborah A. Abbott, PhD

are not a member, you may join this meeting and all of the following meetings in 2022 by sending \$15 per individual, or \$20 per family to Wabash Valley Genealogy Society, P O Box 7012, Terre Haute, IN 47802-7012. If you wish to pay using Paypal, add \$2 to each choice. You can obtain the application by going to [www.inwvg.org](http://www.inwvg.org). Click on membership. Watch this site to see more upcoming events or check WVGs Facebook page. Send application at least one week before the meeting date.

For this fee, you will be able to obtain assistance from other members when you reach a "brick wall" in your research. You will also receive a bi-monthly newsletter. Handouts and recorded videos will be available for periods of time for members only.

## Friends of Hamilton County Parks, Inc. name April Williams as new Executive Director

One of Indiana's largest supporters of its county's parks, The Friends of Hamilton County Parks, Inc., (FHCP) announced the hiring of April Williams, formerly with Trilogy Health Care Services and the Columbus Park Foundation, as its new executive director in January 2022. Williams also comes to the nonprofit from several entrepreneurial business and professional consultant endeavors.



April Williams

Williams will work with the foundation board and its volunteers to secure new donors, establish a larger funding base, build community recognition, provide marketing strategy, and forge new partnerships for several key FHCP fundraisers, including April Sensation (April 30th, 2022) and Posh Picnic (August

20th, 2022), events staged in cooperation with the Coxhall Guild, as well as the popular On Par for Parks annual golf outing, scheduled to take place once again at the prestigious Crooked Stick Golf Course on September 19th, 2022.

Todd Irwin, of the Noblesville, Indiana-based company, BlueSky Commerce and an FH-CPI Board member, has served as the Foundation's

golf outing fundraiser for the last 4 years.

Additional details related to these and other FH-CPI special events can be found on the foundation's website at [www.friendsofhamiltoncountyparks.org](http://www.friendsofhamiltoncountyparks.org).

Friends of Hamilton County Parks, Inc. was formed as a 501(c)(3) in 2006 and is led by its board president, Bruce Snyder, The Snyder Financial Group, LLC, Carmel, Indiana.

When asked about Williams' recent hire, Snyder stated "April brings to the organization a fine balance of marketing savvy, philanthropic experience, and a bevy of unique personal and professional experiences that will ensure that The Friends will navigate the new challenges facing many nonprofits in 2022 and beyond."

Ms. Williams added, "I am delighted to be returning to the philanthropic community and especially to the parks. I know that the Hamilton County community is where I can lend my new business, resources, marketing, and fundraising expertise, with the goal of building new opportunities for county residents and park stakeholders."

Williams will be replacing interim Executive Director Thomas E. McLean, who served in that capacity since last year. McLean will rejoin the board in which he served prior.

To learn more about Friends of Hamilton County Parks, Inc. and how you or your organization can support the foundation's worthwhile mission, visit [friendsofhamiltoncountyparks.org](http://friendsofhamiltoncountyparks.org).

## Celebrate from 'Pie Day-to-Pi Day'

Be a Pie-oneer! Blaze the Hoosier Pie Trail™ with the Indiana Culinary Trails Passport. Starting on National Jan. 23 (National Pie Day) and running through the month of February (National Pie Month) to March 14 (Pi Day).

"While sugar cream pie is considered the unofficial state pie, Hoosier bakers enjoy making a wide variety of pies in their kitchens," said Lt.

Gov. Suzanne Crouch. "Pie Day-to-Pi Day is a great opportunity to taste some of the best pies in Indiana."

Indiana Foodways Alliance has 21 culinary trails, and all of them, including the Hoosier Pie Trail™, can be found on the Indiana Culinary Trails Passport. All you need to do is sign up online and check in with your smartphone.

"Anyone who checks in to two restaurants on the

Hoosier Pie Trail from 'Pie Day-to-Pi Day' will earn a custom Pie-oneer T-shirt from Mrs. Wick's Pies," said Elaine Bedel, Secretary and CEO of the Indiana Destination Development Corporation. "One of those lucky recipients will win pie for a year (one per month) from Mrs. Wick's Pie as well as a VIP tour of their Winchester factory."

"We are excited for our Hoosier Pie Trail™ mem-

bers and this 'Pie Day-to-Pi Day' promotion," said Lindsey Skeen, IFA Executive Director. "The passport is free and designed to encourage people to eat at locally-owned restaurants and businesses."

For more information about the Indiana Culinary Trails Passport, go to [VisitIndiana.com/Cuisine](http://VisitIndiana.com/Cuisine) or scan the QR code. Anyone can follow us on social media, Facebook, Twitter or Instagram.



Continuing our fourteen years of tradition, Co-Alliance Cooperative will open the CoAlliance Scholarship program to the class of 2022 offering thirty \$1000 scholarships to graduating high school seniors planning to pursue an agricultural degree in college.

"A key part of the Co-Alliance mission is giving back to our communities," said Kevin Still, Co-Alliance Cooperative, CEO. "The Co-Alliance Scholarship program allows us to reward a wide range of outstanding students in our trade territory. Over the past decade we've had the privilege of helping many deserving young people continue their education as well as supporting the future of the ag industry."

Applicants will be decided on several factors such as academic performance, leadership experience, involvement in

agriculture in their local community, volunteerism and extra curriculars, and a short statement regarding their future career in the agricultural field.

Applicants must be the child or grandchild of a member of Co-Alliance Cooperative. More information, as well as the application packet, can be found on the Co-Alliance website. The application deadline is March 1, 2022.

Co-Alliance Cooperative is a member-owned supply and marketing operation delivering innovative solutions for farmer-members and customers across Indiana, Ohio, Michigan, and Illinois specializing in agronomy, propane, fuels, grain, seed, hog production and feed. The customer-focused company strives to fulfill its collective mission to lead with people and technology, grow profitably, give back locally, and remember it is a cooperative.

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**THE TIMES classifieds.**

# Holli Sullivan raises over \$318k in final six months of 2021

Secretary of State Holli Sullivan filed her end of the year campaign finance report today and reported \$318,819.13 raised in the final six months of 2021.



Holli Sullivan

Sullivan plans to increase election safeguards with improved equipment. As cybersecurity threats continue to grow, she is working

with legislators to bolster security around absentee ballots. That legislation passed out of committee earlier this week.

Prior to becoming Secretary of State, Holli Sullivan served in the Indiana House of Representatives for eight years where she worked with the Secretary of State's office to pass legislation to protect Indiana's elections, including authoring the bill that provided funding for critical local cybersecurity improvements in time for the 2020 elections.

## MOLLETTE From Page A1

work, that's my only hope."

You can't count on winning the lottery, or someone leaving you a lot of money from their estate. However, you can count on these two principles to grow your retirement fund - work and save your money. Work a job that pays money. Put some of that money aside every paycheck into a savings plan.

Can you imagine if you had started saving money at a younger age, where you would be today financially? If a 25-year-old would put \$6,000 in a Roth IRA account every year then by the age of 55, at a 7% rate, that adult would have over \$600,000 saved.

Even saving \$6,000 a year from the age of 40 to the age of 65 will give you a nice sum of over \$400,000 at the same rate. Yes, five years makes a significant difference in compounding interest. Even if you can only save \$1,000 a year the accumulation will be over a \$100,000.

A Roth IRA is a good way to save money. You have already paid tax on the money you are putting into

the account. The money grows every year and when you start withdrawing the money out of the account after age 59 1/2 you don't have to pay taxes on your withdrawals.

Traditional IRAs are fine too but you are delaying your tax responsibility. You avoid the tax today to pay it later when you start withdrawing from your IRA.

Education should begin early. Parents should teach children to save money. A child can save for a new baseball glove, dress, bicycle or car. When we save our hard-earned cash and have to spend it on something we want, the value of the purchase increases. We know how hard it is to save every month and then to release that entire savings on a purchase. If you have saved \$40,000 to pay cash for a car and then write that check to pay for it, then the purchase kind of takes your breath away. You greatly value what you bought because how hard it was to come up with that money and how long it took to save that much.

If you are the ATM for your children and just instantaneously meet every need they have, they will never truly value what you have bought them. If they have to save some money and put some effort into the purchase, they will have a totally different respect for the expenditure.

We realize we can't take money with us when we die. Money is only for this life. Money is for caring for you and helping others. If you don't spend it all there are plenty of people, a church or charities you can leave it to who will enjoy it when you are gone.

Saving money is a weekly or monthly choice. You don't have to but if you don't, you won't have any.

*Dr. Glenn Mollette is a graduate of numerous schools including Georgetown College, Southern and Lexington Seminaries in Kentucky. He is the author of 13 books including Uncommon Sense, Grandpa's Store, Minister's Guidebook insights from a fellow minister. His column is published weekly in over 600 publications in all 50 states.*

## RUSTY From Page A1

much Social Security will pay her while she's working or, if her earnings are high enough, eliminate her eligibility for any benefit until she stops working. The earnings limit changes yearly but for 2022 it will be \$19,560 and if that is exceeded, they will take away benefits equal to \$1 for every \$2 she is over the limit. There is no longer an earnings limit when your wife reaches her FRA so your wife's plans for working should be factored into her decision on when to claim.

In any case, you should look at your overall benefit opportunity as a couple to see when your wife should claim, and life expectancy should always be factored into your thinking. If your wife expects to live a long life (and does), waiting until her FRA to claim her own SS will maximize her monthly benefit (including

her spouse benefit) for the rest of her life. If her life expectancy is less optimistic, claiming earlier has much merit. Just for reference, a woman your wife's age, statistically, will live to an average age of 87.

Regardless of when your wife claims her own benefit or her spousal benefit while you are both living, her benefit as your widow will not be affected. What affects her survivor benefit is her age when she claims it. If she has reached her full retirement age when she claims her widow's benefit, she'll get 100% of the benefit you were receiving when you died instead of the smaller benefit she was previously getting. If she hasn't yet reached her FRA when she claims her widow's benefit, then it will be actuarially reduced by a fraction of a percent for each month earlier than

her FRA she claims it. Be aware too that even if your wife hasn't reached her FRA when you die, she can choose to delay claiming her survivor benefit until it reaches maximum at her FRA.

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## BETSY From Page A1

to postpone this gathering," the Chamber announced.

The Chamber and Riverview Health will reschedule the luncheon for a date in the spring.

The rescheduling of this Chamber event got me thinking about the Chamber being a great asset to our community with so many offerings.

The Chamber offers so many interesting events throughout the year. And I share some of those events here.

The Women In Noblesville (WIN) theme for the year is "mentorship," so the group will be reading and sharing, "Mentoring Lifts and Inspires" by Tricia Beck. It's the first book club selection of 2022. The group will meet 5:30 p.m. to 7:30 p.m. Tuesday at Nickel Plate Arts gallery.

Young Professionals Network's Coffee Roasters, a series for young professionals looking to expand their personal and professional development, learn new skills, connect with new friends, and expand their network, will meet the next time from 8 a.m. to 9 a.m. Feb. 2 at Edward Jones - Ryan Hiatt, 5855 E 211th St. Suite 21, Noblesville; then March 2, April 6, May 4, June 1, July 6, Aug. 3, Sept. 7, Oct. 5, Nov. 2, Dec. 7.

-A Coffee & Connect event, which is on the second Wednesday of the month, is 8 a.m. to 9:30 a.m. Feb. 9, March 9, April 13, May 11, June 8, July 13, Aug. 10, Sept. 14, Oct. 12, Nov. 9, Dec. 14, at the Smith House in Noblesville. Participants can enjoy complimentary morning refreshments.

-The Chamber, in partnership with Invest Hamilton County, OneZone and Westfield chambers, will play host to quarterly Mental Health First Aid training for \$40 per person, conducted by Mental Health America of Indiana. The eight-hour training, the next one is 8 a.m. to 4 p.m. Feb. 8, teaches one to identify, understand and respond to signs of mental illness and substance abuse disorders.

-A Legislative Breakfast series, sponsored by Noblesville, Northern Hamilton County, OneZone, and Westfield Chambers of Commerce, will have a 2022 Legislative Preview with Indiana Chamber President Kevin Brinegar at 7:30 a.m. Feb. 11 at the Bridgewater Club in Carmel. The series, which continues on March 11 and April, provides info on current legislative issues and offers the opportunity to meet your local legislators. Meet and hear from

our State Representatives and Senators what is progressing through the Indiana State Legislature this session on March 11.

-The next Noblesville Chamber member luncheon will be Feb. 23 at Purgatory Golf Club.

-Young Professionals - March Mayhem 2022 is 11:30 a.m. to 1 p.m. March 17. Young Professionals will also have a Micro-Lessons Live virtual event at noon June 16.

Young Professionals Trivia Night is 5 p.m. to 7 p.m. July 21. Networking and Nachos at 11:30 a.m. Aug. 18.

Each year, the Chamber plays hosts to some interesting speakers, from Noblesville Schools' Dr. Beth Niedermeyer delivering the State of the School address to Noblesville Mayor Chris Jensen delivering the State of the City.

The Chamber is not only a way to network but also offers a chance to travel with others from Hamilton County, on the Danube River Cruise, Aug. 14 for eight days, starting in Budapest and finishing in Passau. Like the 2018 Chamber trip to China, the trip is geared for anybody who wants to go.

-Contact Betsy Reason at [betsy@thetimes24-7.com](mailto:betsy@thetimes24-7.com).

## JOHN From Page A1

Health [NIH] also tells us that as we age cognitive issues may emerge. For example, it can get harder to make quick decisions. "Age-related diseases accelerate the rate of neuronal dysfunction, neuronal loss, and cognitive decline, with many persons developing

cognitive impairments severe enough to impair their everyday functional abilities, the definition of dementia. There is growing evidence that healthy lifestyles may decrease the rate of cognitive decline seen with aging and help delay the onset of cognitive symptoms in the

setting of age-associated diseases."

In other words, says AMAC's Weber, exercise can be good for the brain and body as we age; talk to your doctor about it. He or she can help you design an exercise regimen tailored to your needs.

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<p>Smart Home Installations? Geeks on Site will install your WIFI, Doorbells, Cameras, Home Theater Systems &amp; Gaming Consoles. \$20 OFF coupon 42537! (Restrictions apply) 855-668-0067</p>	<p>LIVE PAIN FREE with CBD products from AceWellness. We guarantee highest quality, most competitive pricing on CBD products. Softgels, Oils, Skincare, Vape &amp; more. Coupon Code: PRINT20 Call Now 833-226-3105</p>	<p>SERIOUSLY INJURED in an AUTO ACCIDENT? Let us fight for you! Our network has recovered millions for clients! Call today for a FREE consultation! 844-517-6414</p>	<p>ATTENTION OXYGEN THERAPY USERS! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. FREE information kit. Call 855-965-4916</p>	<p>New Starting Base Pay - .60 cpm w/option to make .70 cpm for Class A CDL Flatbed Drivers, Excellent Benefits, Home Weekends, Call 800-648-9915 or <a href="http://www.boydandsons.com">www.boydandsons.com</a></p>	<p>DONATE YOUR CAR TO CHARITY! FAST FREE PICKUP-24 HR RESPONSE! Help Children in Need, Support Breast Cancer Education/Prevention or Veterans. Tax Deduction 844-820-9099</p>
<p>DIAGNOSED WITH LUNG CANCER? You may qualify for a substantial cash award. NO Obligation, NO risk! We've recovered millions. Let us help you!! Call 24/7, 844-284-4920</p>	<p>Looking to SELL your Home? Save time &amp; money, connect with the Top Agents in your area to get more MONEY and close FASTER! Call 317-854-9781</p>	<p>Wesley Financial Group, LLC - Timeshare Cancellation Experts - Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-329-1207</p>	<p>Never Pay For Covered Home Repairs Again! Complete Care Home Warranty COVERS ALL MAJOR SYSTEMS AND APPLIANCES. 30 DAY RISK FREE. \$200.00 OFF 2 FREE Months! 1-855-408-3894</p>	<p>COMPUTER ISSUES? GEEKS ON SITE provides FREE diagnosis REMOTELY 24/7 SERVICE DURING COVID19. No home visit necessary. \$40 OFF with coupon 86407! Restrictions apply. 888-715-8176</p>	<p>Need Help with Family Law? Can't Afford a \$5,000 Retainer? <a href="http://www.familycourtdirect.com/">www.familycourtdirect.com/</a> Family/Law - Low Cost Legal Services - Pay As You Go - As low as \$750-\$1,500 - Get Legal Help Now! Call 1-888-417-4602 Mon-Fri 7am to 4 pm PCT</p>
<p>Denied Social Security Disability? Appeal! If you're 50+, filed for SSD and denied, our attorneys can help get you approved! No money out of pockets! Call 1-855-995-4758</p>	<p>Thinking about installing a new shower? American Standard makes it easy. FREE design consultation. Enjoy your shower again! Call 1-855-475-0534 today to see how you can save \$1,000 on installation, or visit <a href="http://www.newshowerdeal.com/hoosier">www.newshowerdeal.com/hoosier</a></p>	<p>AT&amp;T TV - The Best of Live &amp; On-Demand On All Your Favorite Screens. CHOICE Package, \$84.99/mo for 12months. Stream on 20 devices at once in your home. HBO Max FREE for 1 yr (w/CHOICE Package or higher.) Call for more details today! (some restrictions apply) Call IVS 1-844-412-9997</p>	<p>Guaranteed Life Insurance! (Ages 50 to 80). No medical exam. Affordable premiums never increase. Benefits never decrease. Policy will only be cancelled for non-payment. 833-535-1043</p>	<p>Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trustee by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-888-965-1444 or visit <a href="http://dorranceinfo.com/hoosier">http://dorranceinfo.com/hoosier</a></p>	<p>DIRECTV for \$69.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news &amp; entertainment anywhere. One year of HBO Max FREE. Directv is #1 in Customer Satisfaction (JD Power &amp; Assoc.) Call for more details! (some restrictions apply) Call 1-888-885-8931</p>