

TODAY'S VERSE

Isaiah 12:2 Behold, God is my salvation; I will trust, and not be afraid: for the LORD JEHOVAH is my strength and my song; he also is become my salvation.



FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Maggie Nevins smile? "Dogs," said the then 4-year-old Noblesville resident, who likes petting dogs and pretending to be a dog. Today's feature is a look back at one of The Times' previous Faces of Hamilton County. "She likes to spend her time as a dog named 'Max' (above) or as a dinosaur," her mom said. "She loves dogs, cats, horses, birds and dino." She also likes "Little Larry," a horse she met and rode at Fort Harrison State Park. Maggie, then a preschooler at Emmanuel United Methodist Church in Noblesville, is the daughter of Owen and Hillary Nevins. Owen is from Pendleton and Hillary is from Wheaton, Ill. Maggie has a brother, Caleb, then 3 months. The family has lived in Noblesville for eight years. They were found on a snowy Saturday afternoon at the Forest Park sledding hill in Noblesville, enjoying the fresh snow and sledding down a big hill. Favorite gift for Christmas? "I got one new doll that comes with lots of stuff." She said, "I named it Rosie...Her eyes blink. When you put her down, her eyes are closed. When you put her up, her eyes are open." She is thankful for dogs, cats, horses, dinosaurs and birds, and says her prayers every night. She is also thankful for her family. The popular Forest Park sledding hill -- which has many areas to sled near Forest Park Inn and Forest Park Lodge -- was probably busy after Friday's snow.

And Another Thing...

Readers' Choice '22 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!

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Boomer Bits



Ask Rusty - Will I have Any Social Security Benefits?

Dear Rusty: I'm 60 years of age and wonder if I will have any Social Security retirement benefits. After all, I did purchase them.

Signed: Uncertain

Dear Uncertain: Your eligibility for Social Security benefits depends upon your lifetime earnings history from work, from which Social Security FICA taxes were withheld. If you have worked, contributed to SS while working, and have earned at least 40 "quarters" of credit, you will be entitled to Social Security benefits. You can earn up to four credits each year by earning a specific amount of money, which means you must have worked for about 10 years contributing to Social Security in order to be eligible for Social Security benefits. For 2022, you will get 4 credits if you earn at least \$6040 (the amount needed per credit varies by year). The amount of benefit



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) or email us at ssadvisor@amacfoundation.org.

you will get depends upon your average monthly earnings (adjusted for inflation) over the highest-earning 35 years of your lifetime. The higher your annual earnings (from which FICA tax was withheld), the more your SS benefit will be. But you must have worked, earned and contributed to SS for at least 35 years to get your maximum benefit. SS always uses 35 years of earnings to compute your benefit and if you have fewer, they will put \$0 earnings in some years to make it 35. They will use the monthly average of those 35 years to determine your primary

benefit (known as your "Primary Insurance Amount" or "PIA" which is what you get at your full retirement age (FRA).

You cannot collect your personal SS retirement benefit until you are at least 62 years old, but if you claim at that age your benefit will be permanently reduced by 30%. You can only get your full SS benefit by waiting until your full retirement age (age 67 for you) to claim your Social Security. Claiming any earlier means a smaller benefit, but you can also

➔ See RUSTY Page A5

3 Things To Know About Strokes

Strokes, the second-leading cause of death globally, affect millions of people each year. A stroke can cause lasting disability and unimaginable pain for those impacted and their loved ones.

This year, 14.5 million people globally will have a stroke and 5.5 million people will die as a result, according to the World Stroke Organization. This World Stroke Day, learn how to reduce your risk for stroke, how to identify the signs and symptoms and why timely response and treatment are critical.

1. Talk to your doctor about ways to prevent stroke

A stroke occurs when a blood vessel that carries oxygen and nutrients to the brain is either blocked by a clot (ischemic stroke) or bursts (hemorrhagic stroke). When this happens, part of the brain cannot get the blood and oxygen it needs, causing brain cells to die.

➔ See STROKE Page A5

Aging Has Got Easier For America's Seniors But COVID May Reinforce Ageist Notions

By John Grimaldi

It's not how old you are; it's how old you feel. Survey after survey show that the majority of senior citizens don't feel like senior citizens. They feel younger and more active than they thought they'd be -- whether you ask a 55 year old or a 70 year old. "When we were kids, old folks looked and acted old; today's kids are amazed at the energy and spunk of 70 year olds and even 80 year olds they encounter," says Rebecca Weber, CEO of the Association of Mature American Citizens [AMAC].

Meantime, the COVID pandemic may be giving youngsters new ageist notions, she warns.

The Website <https://brightside.me/> says it's all because we each have our own biological clock and it rarely coincides with our biological age. American researchers have come to the conclusion that biological aging in recent years has been happening more slowly, which is why subsequent generations stay younger

er looking longer. The plain fact is that most of America's 70 year olds and 80 year olds don't feel or look their age these days

One study, the results of which were reported last year, compared two groups of seniors. The first group consisted of individuals who were born between 1910 and 1914. They were between the ages of 75 and 80 when they were interviewed and examined. Participants in the second group were born between 1938 and 1943. They, too, were evaluated in the same manner at the ages of 75 and 80. The results showed that those in the second group were stronger and living to older ages with better physical functioning.

Another study polled 2,000 individuals 65 years of age and older. Seventy-two percent of them reported feeling younger than their chronological ages might suggest and some 50% said they felt younger by 15 years.

➔ See JOHN Page A5

The Daily Almanac

Sunrise/Sunset
RISE: 7:59 a.m.
SET: 6:03 p.m.

High/Low
Temperatures
High: 28 °F
Low: 10 °F

Wacky Holiday Today
• National Hat Day
• National Fresh Squeezed Juice Day

What Happened On This Day

- 2002 George W. Bush coins the term "axis of evil" as part of his State of the Union Address
- 1996 France stops nuclear testing

Births On This Day

- 1843 William McKinley American politician, 25th President of the U.S.
- 1954 Oprah Winfrey American talk show host

Deaths On This Day

- 1963 Robert Frost American poet, playwright
- 1820 George III of the United Kingdom

City's New Web Page Showcases Projects

The City of Noblesville has a new page on its website to share news about the city's infrastructure and economic development projects.

This is a great place to find just about anything you want to know about a development project.

At www.cityofnoblesville.org/ projects, readers will find a map of the downtown Noblesville projects, The Levinson, Lofts on Tenth, Village at Federal Hill, Nexus, East Bank and Logan Street Trail.

Readers will also find information on potential downtown improvements -- including the widening of sidewalks, increased outdoor seating and dining area, change parking options, aesthetic upgrades, public art and landscaping upgrades -- expected to take place on Logan Street from Eighth to 10th streets, and on Ninth Street from Conner to

➔ See BETSY Page A5

HONEST HOOSIER

I hate to sound mean, but ta-ta January! NEVER sorry to see you go!



TODAY'S HEALTH TIP

Ear wax is normal. If you must, clean out ear wax with an over-the-counter ear wax removal kit, not a cotton swab. 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.



INSIDE TODAY

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OBITUARIES

Allen Jackson
Mark Owen Mosbaugh

TODAY'S QUOTE

"The first step towards getting somewhere is to decide you're not going to stay where you are."
John Pierpont "J.P." Morgan

TODAY'S JOKE

What do frogs order at the drive-thru?
French Fries!



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

7 DAY FORECAST

18/25 FRI FEW FLURRIES	10/28 SAT MOSTLY SUNNY	21/34 SUN NOT AS COLD	20/42 MON MILD	30/46 TUE HEAVY RAIN CHANCE	37/48 WED HEAVY RAIN & STORMS	39/39 THU RAIN & STORMS
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⇒ OBITUARIES

Allen Jackson

Nov. 25, 1949 - Jan. 24, 2022

Allen Jackson, 72 of Cicero passed away on Jan. 24, 2022, surrounded by his loving family.

He was born on Nov. 25, 1949, to the late Herman Allen and Violet Gladys (Pickard) Jackson in Noblesville, Ind.

Mr. Jackson met the love of his life Jean A. (Morris) Jackson, and they were married in Noblesville on March 11, 1969, and the two of them have been at each other side for 52 years. He went to work for Chrysler in Kokomo and worked as a transmission assembler. He was also a proud member of UAW Local 685. He was a Master Mason and was associated with Hamilton Masonic Lodge 533 in Fishers.

When Mr. Jackson was not working, he could be found making Christmas Ornaments and he enjoyed giving his ornaments to everyone. He also loved going out to eat at different restaurants with family and friends.

Mr. Jackson like to fish but he looked forward to teaching and going fishing with his family and grandchildren; he enjoyed watching them catch fish and listen to their fish stories.

Survivors include his loving wife Jean of 52 years; their children Leslie (Tom) Stiles of Nashville, Tenn., Allen Jackson Jr. of Noblesville and Anthony Jackson of Noblesville; grandchildren William Gaunce, Allen R. Gaunce Jr., Joshua Jackson, Heather Jackson, Autumn Jackson, Mary Smith, Alexander Jackson, Emma Jackson and Loralei Arnold; great grandchildren Eliza Jackson, Jayden Buchanan, Freya Stevenson and Khyleigh Jackson; sisters Rose (Junior) Bess and Jan (Jeff) Kamplain; brother David (Kim); and brother-in-law Jerri Melson.

Preceding Mr. Jackson in death are his brothers Larry and Roy Jackson and his nephew Gary Renner.

A celebration of life is scheduled on Sat., Jan. 29th at the Noblesville American Legion located at 1094 Conner St. from 1-4 p.m. Mourners are invited to sign the online guest book, leave a condolence, or share a memory at fisherfunerals.com.

Fisher Family Funeral Services is honored to serve the Jackson Family.

Mark Owen Mosbaugh

Nov. 2, 1966 - Jan. 23, 2022

Mark Owen Mosbaugh, 55, of Noblesville, passed away on Sun., Jan. 23, 2022 at Riverview Hospital.

He was born on Nov. 2, 1966 in Noblesville, Ind.

Mark enjoyed home remodeling and gardening. He loved his cats.

Survivors include his mother, Sharon (Steve) Treser; brother, Chris (Joni) Mosbaugh; and longtime girlfriend Luanna Lukenbill.

He was preceded in death by his father, Kevin Mosbaugh; and brother, Jerry Mosbaugh.

Services are scheduled at 1 p.m. on Wed., Feb. 2, 2022 at Randall & Roberts Funeral Home, 1150 Logan Street in Noblesville. Burial will be at Riverside Cemetery in Noblesville.

Online condolences can be made at www.randalloberts.com.

Noblesville Lions Selling Pies for Pi Day Fundraiser

The Noblesville Lions are taking orders for Wick's frozen pies to be distributed by March 14th, Pi Day. Funds will be used for Lion projects in the area for kids and handicap vision needs.

The pies cost \$12, with seven flavors: sugar cream, pecan, peanut butter, german chocolate, pumpkin, pumpkin spice, and coconut cream. The deadline to order is Feb. 9th.

To place your order, call or text George Long at 317-213-7631; or any Lions Club member. All orders must be paid for in advance with cash or check made out to Noblesville Lions Club. Pies will be distributed on March 11th from 1 - 4 p.m.

The Lions Club gives special thanks to Jeff DeMase of the White River Food Pantry for his assistance.

NPD Appoints New Deputy Chief

Noblesville Police Chief John Mann is proud to announce that Lt. Jason Thompson has been appointed to the rank of Deputy Chief of the Support Division. Thompson replaces Shane Ginnan, who is now the Town Marshal of Yorktown.

"In the system we have setup here with staff, we're really six working as one (police chief, assistant chief and four deputy chiefs). It is a true team effort," said Mann. "Jason has the right chemistry, which he's built up over his 17 years in the department, to be a perfect fit within our team approach. We needed someone who



Photo provided by the Noblesville Police Department

Lt. Jason Thompson is sworn in by Chief John Mann

could step into this role that still has that servant leadership mentality. Jason is a great fit for that. We are excited, not only for Jason in his new position, but for the future of the Noblesville

Police Department." The support division includes the school resource officer program with Noblesville Schools, traffic division, community service officers, intelligence division

and the civilian staff.

Thompson has served the City of Noblesville for 17 years. For the past four months, he was the lieutenant with the criminal investigations division. Prior to that, he worked in the patrol division and also served as a field training officer and on the Emergency Services Unit.

Thompson graduated from Mount Vernon High School before attending the University of Southern Indiana, where he earned an undergraduate degree in political science and advertising in public relations. Thompson and his wife, Jennifer, have four children.

⇒ Meeting Notes

Carmel Plan Commission

COMPREHENSIVE PLAN REVIEW COMMITTEE

Wed., Feb. 2, 2022

Department Report

1. Docket No. PZ-2021-00177 CP: Carmel Clay Comprehensive Plan Update.

The applicant seeks to update and reform the Carmel Clay Comprehensive Plan. Filed by the Department of Community Services on behalf of the Carmel Plan Commission.

REVISED PLAN: The REVISED draft Comprehensive Plan is available as a Web App or as a PDF.

Go to www.carmelcomprehensiveplan.com to:

- View and navigate the revised Comprehensive Plan in website form (not annotated to show revisions)
- View or download the annotated PDF

Meeting date information and links to the plan are also available on the City's

website at www.carmel-docs.com.

REVISION SUMMARY:

The Department recommends that the Committee review the revisions in the order they appear in the document with the understanding that there may be some cross-referencing discussion with maps.

Note that the proposed revisions are reflected in both the website and the PDF versions. However, only the PDF version is annotated to show where revisions were made. The revisions and corresponding notes are formatted as follows:

1. Revised text is indicated in magenta. Most revisions were made for purposes of clarification and specificity and include the removal or addition of objectives based on Committee discussion.

2. Notes are highlighted in yellow and indicate additional information about the text revisions, location of new photos, and list map revisions.

3. Objectives flagged for scope discussion are highlighted in green. Any deletion or revisions are indicated in the text. See two memos previously distributed in November from the Legal Department and DOCS outlining both a legal viewpoint and the department's position to continue to maintain broader policies and objectives within the plan.

PUBLIC COMMENT SPREADSHEET:

The Department continues to receive and maintain a spreadsheet compilation of comments received via the "Provide Feedback" form on the website. Comments received since the release of the revised draft are placed at the top of each Section with the comment's date indicated in red.

The spreadsheet is updated periodically and available for viewing in Laserfiche: PZ-2021-00177 CP: Carmel Clay Comprehensive Plan Update.

FUTURE MEETINGS: The outcome of this

meeting will determine if additional Committee meetings are needed before returning to a regular meeting of the Plan Commission. If no additional Committee meetings are needed, then the proposal could return to the Plan Commission as soon as February 15.

See the Next Steps & Upcoming Dates in the Process page of the Comprehensive Plan website. We will also continue to include updates in the city's weekly newsletter and the department's website, carmeldocs.com.

Recommendation:

The Department of Community Services recommends the Committee set a 2-hour time limit and review the revised draft as time allows. If review is completed and comments and concerns are addressed, the Department recommends the Comprehensive Plan Review Committee forwards this back to the full Plan Commission with a Favorable Recommendation.

The Farmers Bank Hires Jana Mcneely As Avp Treasury Management Sales Officer

The Farmers Bank is pleased to announce that Jana McNeely joined the bank on January 18, 2022, as an AVP, Treasury Management Sales Officer.

Miss McNeely comes to us with over 25 years of experience in the financial service industry. Prior to joining the bank, she has held the following positions, Underwriter, Credit Analyst, and Manager of a commercial credit risk department. Most recently she served as AVP, Treasury

Management Advisor at Northwest Bank.

She obtained a BS degree from Indiana University Bloomington. At Northwest Bank, she was a Charter Member of their Diversity & Inclusion Council as well as their Employee Advisory Council.

Miss McNeely is a native of Seymour Indiana and currently lives in Indianapolis. She volunteers regularly at Indiana Youth Group and the Southside Animal Shelter. In her



Jana McNeely

spare time, she enjoys spending time with family and friends, traveling, is an

avid golfer and helps coach both of her nieces Westfield youth league teams.

The Farmers Bank is a \$775 million asset organization chartered in 1876 with headquarters in Frankfort, IN. The Farmers Bank is locally owned and operated with 10 banking offices located in Central Indiana providing retail, business, investment & trust services, mortgage, and electronic banking services. Member FDIC, Equal Housing Lender.

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Indianapolis Symphony Orchestra Announces 2022 Teddy Bear Concert Series for Young Children

The Indianapolis Symphony Orchestra announced the spring 2022 schedule for the beloved Teddy Bear Concert Series. The series introduces children ages 3 to 7 to the instruments of the orchestra through story, movement and live music. Featuring five different original stories written by ISO violinist Victoria Kintner, the popular series will be held at libraries in central Indiana from Feb. to June 2022. The series is made possible with generous support from the Indianapolis Colts. All preschoolers, kindergartners, and stuffed friends are

welcome!
 All Teddy Bear performances are free and open to the public. Please contact individual libraries to confirm reservations or seating procedures.
 Teddy Bear Series schedule (all performances begin at 11 a.m.):
 Feb. 5: Monkey's Jungle Jam – Arts for Lawrence
 April 9: The Big Note – JCPL's Trafalgar Branch
 April 30: Monkey's Jungle Jam - Central Library
 May 7: The Garden Symphony - Arts for Lawrence
 May 14: The Runaway Strings - Central Library
 May 21: The Giant's

Violin - JCPL's White River Branch
 June 4: The Big Note - JCPL's Franklin Branch
 June 11: The Garden Symphony - Central Library
 June 18: The Runaway Strings – JCPL Clark Pleasant Branch
 For more details, visit <https://www.indianapolisymphony.org/learn/kids/families/teddy-bear-series/>
 About the Indianapolis Symphony Orchestra
 The Indianapolis Symphony Orchestra, at home and thriving in the heart of Indianapolis, offers an exceptional artistic and musical experience. The

orchestra is open to all and dedicated to creating an inclusive and innovative experiential environment that is inspiring, educational, and welcoming. The ISO celebrates historically beloved performances while engaging audiences by introducing new voices through programming including the DeHaan Classical Series, the Printing Partners Pops Series, the holiday traditions of AES Indiana Yuletide Celebration and the popular Bank of America Film Series. For more information, visit www.indianapolisymphony.org.

Young Announces New Communications Director

U.S. Senator Todd Young (R-Ind.) today announced that Matt Lahr has joined his staff as Communications Director.
 Most recently, Lahr served as Deputy Director of Strategic Communications at the Office of the Director of National Intelligence. A native of Columbus, Indiana, Lahr previously worked for Congressman Mike Pence, Senator Dan Coats, and Congressman Jim Banks.
 Lahr is a graduate of



Todd Young
 Indiana University and earned a master's degree in business administration from George Mason University.

December Indiana Employment Report

Indiana's unemployment rate fell from 3.0% in November to 2.7% in December—a record low for the state dating back to 1976, according to the Indiana Department of Workforce Development (DWD).
 In addition, private sector employment jumped by 10,900 over the last month and has now increased for six of the last seven months. This has resulted in a gain of 82,400 jobs year-over-year. Total private employment now stands at 2,705,500—35,000 below the December 2019 peak of 2,740,500.
 “With a 2.7% unemployment rate and more than 150,000 job postings statewide, there are now more employment and economic opportunities available than there have been in several decades,” DWD Commissioner Fred Payne said. “We will continue to offer Hoosier job seekers the proper skills training to

secure the job of their choice, and Hoosier employers the tools to find workers to fit their needs.”
 By comparison, the national unemployment rate dropped from 4.2% in November to 3.9% in December.
 Learn more about how unemployment rates are calculated here: <https://www.hoosierdata.in.gov/infographics/employment-status.asp>.
 December 2021 Labor-Force
 Indiana's labor force had a net decrease of 8,774 over the previous month, due to an increase of 3,836 employed residents and a decrease of 12,610 unemployed residents.
 Indiana's total labor force, which includes both Hoosiers employed and those seeking employment, stands at 3.31 million. The state's labor force participation rate of 62.4% remains above the national rate of 61.9%.

Attorney General Rokita Takes Action Against Illegal Immigration

Attorney General Todd Rokita today announced a multistate lawsuit seeking to stop the Biden administration from unlawfully granting special privileges to illegal immigrants. He made the announcement while in Texas, where he was gathering evidence for the next steps in Indiana's efforts to combat illegal immigration.
 “Every elected official has a constitutional duty to protect our liberties, and that is why I am taking action. The flood of illegal immigrants entering the U.S. is a problem that harms all of us,” Attorney General Rokita said. “The ones paying the price for this lawlessness are Hoosier taxpayers, who must bear increased costs for health care, education and other services used by illegal immigrants.”
 Specifically, the lawsuit asks a U.S. district court to stop a program granting certain illegal aliens from El Salvador, Guatemala



Todd Rokita

or Honduras the ability to petition the federal government to bring their minor children into the United States.
 Beneficiaries under the “Central American Minors Program,” or “CAM” — which has never been approved by Congress — are not only permitted to enter and reside within the United States for

a practically indefinite period, but their travel arrangements from their home countries are provided through taxpayer funds.
 This is Attorney General Rokita's second trip to the border in three months. Last fall, he visited several locations along the U.S.-Mexico border to get a firsthand look at the crisis. A video overview of that

trip is available here.
 “We welcome migrants to the United States who are grateful to be here and want to restart their lives under the values this country was founded upon,” Attorney General Rokita said. “The first way they can show that is by following our laws. Those who do not should not be allowed to stay.”
 Attorney General Rokita has helped lead the fight against the Left's soft coddling of illegal immigrants, such as when he led a 16-state coalition last August aimed at stopping President Joe Biden from shelving former President Donald Trump's successful “Remain in Mexico” policy. The U.S. Supreme Court ruled in favor of Attorney General Rokita and the coalition. Although the Biden administration continues its efforts to undo the Trump policy, the federal government in December submitted to the court ruling and resumed the “Remain in Mexico” policy for now.

Indiana Department of Education Encourages Participation in Summer Meals Program

The Indiana Department of Education (IDOE) encourages schools and qualified community organizations to participate in the 2022 Summer Food Service Program.
 The Summer Food Service Program reimburses local sponsors that serve healthy free meals and snacks to children 18 years old and



younger. Sponsorship is open to public and private nonprofit groups, including local governments, summer camps, religious organizations and recreation

centers. Organizations may also consider partnering with an existing sponsor, such as a school corporation, to serve students in areas where

children may lack good nutrition during the summer months.
 In 2021, more than 280 Indiana sponsors served nearly 22 million meals during the summer months. In addition to providing free meal service in a local community, many sponsors also offer educational or physical activities for students.

Created in 1968, the Summer Food Service Program is funded and operated by the U.S. Department of Agriculture (USDA) and is administered by the states. Participating organizations must adhere to all USDA regulations. The program is funded through a reimbursement based on the number of meals served to

eligible participants. Any student age 18 or under is eligible to receive meals through the Summer Food Service Program by visiting a meal site.
 The application deadline for new sponsors is April 15, 2022. IDOE will host multiple required webinars for new and returning sponsors. More information is available here.

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Giant Eagle, Inc. Earns Top Marks From Human Rights Campaign

Giant Eagle, Inc., parent company of GetGo and Market District, proudly announced that it received a score of 100 on the Human Rights Campaign Foundation's 2022 Corporate Equality Index (CEI), the nation's foremost benchmarking survey and report measuring corporate policies and practices related to LGBTQ+ workplace equality.

"We are fiercely committed to creating an inclusive, equitable and diverse work environment where every one of our 34,000 Team Members feels welcome as a valued member of our community and we are extremely appreciative to receive this recognition by the Human Rights Campaign Foundation for a second consecutive year," said Jeremy Shapira, Giant Eagle Chief Inclusion, Equity and Diversity Officer. "While our Corporate Equality Index score is evidence that we are progressing in the

right direction, we invite and encourage our Team Members to share their unique perspectives and experiences to help us as we continue to grow and better serve our LGBTQ+ community."

Shapira added that Giant Eagle will be donating \$25,000 to LGBTQ+ organizations across its markets in celebration of the CEI recognition and as part of the company's ongoing dedication to supporting the health of LGBTQ+ communities. A \$10,000 contribution will be made to the Allies for Health + Wellbeing in Pennsylvania. LGBTQ+ Allies Lake County and B. Riley Sober House in Cleveland along with Kaleidoscope Youth Center and Buckeye Region Anti-Violence Organization in Columbus will receive \$2,500 each. In Indiana, Gender Nexus will receive \$5,000.

The CEI rates employers providing these crucial protections to over 18 million U.S. workers and

an additional 20 million abroad. Companies rated in the CEI include Fortune magazine's 500 largest publicly traded businesses, American Lawyer magazine's top 200 revenue-grossing law firms (AmLaw 200), and hundreds of publicly and privately held mid- to large-sized businesses.

The CEI rates companies on detailed criteria falling under four central pillars:

Non-discrimination policies across business entities;

Equitable benefits for LGBTQ+ workers and their families;

Supporting an inclusive culture; and,

Corporate social responsibility.

"When the Human Rights Campaign Foundation created the Corporate Equality Index 20 years ago, we dreamed that LGBTQ+ workers—from the factory floor to corporate headquarters, in big cities and small towns—could have access

to the policies and benefits needed to thrive and live life authentically," said Jay Brown, Human Rights Campaign Senior Vice President of Programs, Research and Training. "We are proud that the Corporate Equality Index paved the way to that reality for countless LGBTQ+ workers in America and abroad. But there is still more to do, which is why we are raising the bar yet again to create more equitable workplaces and a better tomorrow for LGBTQ+ workers everywhere."

The results of the 2022 CEI showcase how 1,271 U.S.-based companies are not only promoting LGBTQ+-friendly workplace policies in the U.S., but also for the 56% of CEI-rated companies with global operations who are helping advance the cause of LGBTQ+ inclusion in workplaces abroad. [Business Name]'s efforts in satisfying all of the CEI's criteria earned a 100 percent ranking and

the designation as one of the Best Places to Work for LGBTQ+ Equality.

The full report is available online at www.hrc.org/cei.

About Giant Eagle Giant Eagle, Inc., ranked among the top 40 on Forbes magazine's largest private corporations list, is one of the nation's largest food retailers and distributors. Founded in 1931, Giant Eagle, Inc. has grown to be a leading food, fuel and pharmacy retailer in the region with more than 470 stores throughout western Pennsylvania, Ohio, northern West Virginia, Maryland and Indiana.

About Human Rights Campaign Foundation

The Human Rights Campaign Foundation is the educational arm of the Human Rights Campaign (HRC), America's largest civil rights organization working to achieve equality for lesbian, gay, bisexual, transgender and queer (LGBTQ+) people. Through its programs, the

HRC Foundation seeks to make transformational change in the everyday lives of LGBTQ+ people, shedding light on inequity and deepening the public's understanding of LGBTQ+ issues, with a clear focus on advancing transgender and racial justice. Its work has transformed the landscape for more than 15 million workers, 11 million students, 1 million clients in the adoption and foster care system and so much more. The HRC Foundation provides direct consultation and technical assistance to institutions and communities, driving the advancement of inclusive policies and practices; it builds the capacity of future leaders and allies through fellowship and training programs; and, with the firm belief that we are stronger working together, it forges partnerships with advocates in the U.S. and around the globe to increase our impact and shape the future of our work.

National Endowment For The Arts Announces American Rescue Plan Grants To Go To Indiana Arts Organizations

Yesterday, the National Endowment for the Arts (NEA) announced the awarding of seven American Rescue Plan (ARP) awards to Indiana arts organizations totaling \$700,000. The organizations may use this funding to save jobs, and to fund operations and facilities, health and safety supplies, and marketing and promotional efforts to encourage attendance and participation.

"Our nation's arts sector has been among the hardest hit by the COVID-19 pandemic. The National Endowment for the Arts' American Rescue Plan funding will help arts organizations rebuild and reopen," said Dr. Maria Rosario Jackson, chair of

the NEA. "The arts are crucial to helping America's communities heal, unite, and inspire as well as essential to our nation's economic recovery."

The Indiana organizations receiving funding are:

American Folklore Society, Inc., Bloomington, IN - \$100,000

Society for Ethnomusicology, Inc, Bloomington, IN - \$50,000

Heartland Film, Inc, Indianapolis, IN - \$150,000

Indianapolis Museum of Art (aka Newfields), Indianapolis, IN - \$150,000

Indianapolis Jazz Foundation Inc (aka Indy Jazz Fest), Indianapolis, IN - \$100,000

Partnerships for Lawrence Inc, Indianapolis, IN

- \$100,000

Artmix Inc., Indianapolis, IN - \$50,000

The American Rescue Plan was signed into law in March 2021 and included \$135 million for the National Endowment for the Arts in support of the arts sector. This is the third installment of ARP funding from the NEA. In April 2021, the NEA announced \$52 million in ARP funding would be allocated to 62 state, jurisdictional, and regional arts organizations for subgranting through their respective programs. In November 2021, the NEA announced \$20.2 million to 66 local arts agencies for subgranting to local artists and art organizations.

About the National Endowment for the Arts

Established by Congress in 1965, the National Endowment for the Arts is the independent federal agency whose funding and support gives Americans the opportunity to participate in the arts, exercise their imaginations, and develop their creative capacities. Through partnerships with state arts agencies, local leaders, other federal agencies, and the philanthropic sector, the Arts Endowment supports arts learning, affirms and celebrates America's rich and diverse cultural heritage, and extends its work to promote equal access to the arts in every community across America. Visit arts.gov to learn more.

Indiana Dept. of Education Calls for Participation in summer meals program



The Indiana Department of Education (IDOE) encourages schools and qualified community organizations to participate in the 2022 Summer Food Service Program.

The Summer Food Service Program reimburses local sponsors that serve healthy free meals and snacks to children 18 years old and younger. Sponsorship is open to public and private nonprofit groups, including local governments, summer camps, religious organizations and recreation centers. Organizations may also consider partnering with an existing sponsor, such as a school corporation, to serve students in areas where children may lack good nutrition during the summer months.

In 2021, more than 280 Indiana sponsors served nearly 22 million meals during the summer months.

In addition to providing free meal service in a local community, many sponsors also offer educational or physical activities for students.

Created in 1968, the Summer Food Service Program is funded and operated by the U.S. Department of Agriculture (USDA) and is administered by the states. Participating organizations must adhere to all USDA regulations. The program is funded through a reimbursement based on the number of meals served to eligible participants. Any student age 18 or under is eligible to receive meals through the Summer Food Service Program by visiting a meal site.

The application deadline for new sponsors is April 15, 2022. IDOE will host multiple required webinars for new and returning sponsors. More information is available here.

Indiana students to get free FAFSA filing help at College Goal Sunday

Financial aid professionals from across Indiana will be volunteering at 40 sites to help college bound students and their families open the door to financial aid during College Goal Sunday. The event is set for 2 PM (local time), February 27th, 2022.

The free program assists Indiana students in filing the Free Application for Federal Student Aid (FAFSA). The FAFSA form is required for students to be considered for federal and state grants, scholarships, and Federal student loans at most colleges, universities, and vocational/technical schools nationwide. The FAFSA MUST be filed by April 15 to be eligible for Indiana financial aid. One of many reasons College Goal Sunday is so important is because many families perceive the form to be too complicated and time consuming to complete. In less than one afternoon during College Goal Sunday, students and their families can get free help and file the form.

"Filing the FAFSA can seem daunting to Hoosier students and families," said Indiana Commissioner for Higher Education Teresa Lubbers. "However, it's an important step for anyone interested in education beyond high school. College Goal Sunday provides an opportunity for individuals to receive one-on-one assistance from financial aid experts to insure their FAFSA is completed accurately

before the deadline."

Now in its 33rd year, College Goal Sunday has helped more than 94,000 Indiana students and families complete the FAFSA properly and on time. College Goal Sunday is a charitable program of the Indiana Student Financial Aid Association (ISFAA).

College Goal Sunday Doubles the Help Offered "The event on February 27th will be the second of two College Goal Sunday events ISFAA is offering this FAFSA filing season," said Bill Wozniak, co-chair of College Goal Sunday. "We hope all Hoosiers who have not filed already, take advantage of College Goal Sunday, file the FAFSA, and get one step closer to fulfilling their educational goals."

According to the Indiana Commission for Higher Education, programs like College Goal Sunday are reaching first-generation college students. In recent years, according to CHE statistics, more single-parent Hoosier families have filed for financial aid, indicating programs like College Goal Sunday are reaching high-risk students and their families.

"Students who don't complete their financial aid paperwork properly and on time are often very disappointed when they find out how much financial aid they lost," said Wozniak. "This is why the Indiana Student Financial Aid Association not only con-

tinues to provide College Goal Sunday, but offers two events during the year. If our assistance gives students a better chance at education beyond high school and less debt, we're fulfilling our mission."

What students should bring

Students should attend College Goal Sunday with their parent(s) or guardian(s), and parent(s) should bring completed 2020 IRS 1040 tax returns, W-2 Forms and other 2020 income and benefits information. Students who worked should also bring their income information. Students 24 years of age or older may attend alone and bring their completed 2020 IRS 1040 tax return, W-2 Form or other 2020 income and benefits information. Students and parent(s) are encouraged to apply for their U.S. Department of Education FSA IDs at studentaid.gov before logging in to the event.

Volunteers will walk through the online form line-by-line and answer families' individual questions as needed. All sites offer FAFSA online capabilities and many have Spanish interpreters. A complete list of sites is available at CollegeGoalSunday.org.

Attendees may win a scholarship from College Goal Sunday

Students may also win one of five \$1,000 scholarships. Students who attend College Goal Sunday and

submit a completed evaluation form will automatically be entered in a drawing for a \$1,000 scholarship. The winners will be notified in spring and scholarships will be sent directly to the higher education institution selected by the winning students.

21st Century Scholars benefit

21st Century Scholars are income-eligible students who sign a contract in the seventh or eighth grade promising they will graduate from high school, meet grade point requirements, fulfill a pledge of good citizenship, and apply for college financial aid. Upon high school completion, Scholars who have fulfilled the commitment and demonstrate financial need receive state funds to help cover their college tuition and fees for up to eight semesters at eligible Indiana public colleges or an equal dollar amount at eligible Indiana private colleges. To fulfill their pledge scholars must submit a completed FAFSA form on time, College Goal Sunday can help. Program is a national model. College Goal Sunday originated right here in Indiana and is now a national model. Following Indiana's example, College Goal Sunday events organized by more than 34 states have opened doors to higher education for hundreds of thousands of students all over the country.

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RUSTY

From Page A1

delay longer and earn Delayed Retirement Credits (DRCs) up to age 70, when your maximum benefit would be 24% more than it would be at your FRA. You have an 8 year window to claim your Social Security, and when you claim within that window determines how much of your primary SS benefit you will get.

If you claim before your FRA and you continue to work, Social Security places a limit on how much you can earn before they take away some of your benefits. For exam-

ple, someone who claims at age 63 in 2022 would have an annual earnings limit of \$19,560, and if that were exceeded SS would take away benefits equal to \$1 for every \$2 over the limit (a monthly limit may be imposed if you claim mid-year). The earnings limit applies until FRA is reached, after which there is no longer a limit to how much can be earned.

The easiest way to determine your eligibility for Social Security benefits and how much that benefit would be at

different ages is to obtain a Statement of Estimated Benefits from the Social Security Administration. You can request that by calling SS at 1.800.772.1213, but you can also get it yourself by creating your personal "my Social Security" online account at www.ssa.gov/myaccount. Once you have created your personal online account you can see your lifetime record of earnings and download your Statement of Estimated Benefits to understand whether you are entitled to Social Security

benefits and, if so, how much your benefit will be if claimed at various ages.

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 enti-

ty. To submit a question, visit our website (amac-foundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

About AMAC

The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and

in local Congressional Districts throughout the country. And the AMAC Foundation (www.AmacFoundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www.amac.us/join-amac.

STROKE

From Page A1

While strokes can be devastating and deadly, up to 90% are preventable and many risk factors can be controlled before they cause a stroke. By managing conditions like high blood pressure, diabetes, obesity and atrial fibrillation (AFib); ceasing smoking; eating a healthy diet; getting regular exercise; and taking all prescribed medications, you can decrease your risk. Treating AFib, an irregular heart rhythm disorder, is particularly important as it is associated with a five-fold increased risk of ischemic stroke.

2. Recognize signs and symptoms of stroke

When a stroke occurs, acting F.A.S.T. can help you get timely treatment needed to survive. If you recognize the signs and symptoms of a stroke – face weakness, arm weakness, speech slurring – it's time to call for help.

When F.A.S.T. is a commonly used acronym to

identify the signs of stroke, it is important to understand the relationship between a stroke and the time it takes to receive care. When brain cells die, brain function is lost. In fact, 1.9 million brain cells are lost every minute someone is having a stroke. Quickly identifying signs of a stroke and seeking immediate treatment can save your life or reduce long-term disability. Reducing the amount of time between the onset of stroke and treatment can make a difference in how well your brain, arms, legs, speech and thinking are able to recover.

"Stroke can be a deadly and devastating neurological event," said Mark Dickinson, worldwide president, CERENOVUS, a company committed to changing the trajectory of stroke and offering a broad portfolio of devices used in the endovascular treatment of stroke. "Yet when care and treatment is sought in a timely

way, the chances of survival and recovery can increase significantly. This World Stroke Day – and every day – we must continue to raise awareness of the signs and symptoms of stroke and the need to seek timely medical care. With stroke, every second and every minute counts."

3. Know your treatment options for stroke

Seeking treatment for stroke immediately means you have more treatment options available to you, such as being eligible to receive tissue plasminogen activator or mechanical thrombectomy (MT) for ischemic stroke, the most common type of stroke. MT, a minimally invasive blood clot retrieval procedure, helps the chances you'll survive an ischemic stroke and make a full recovery. Treatment options for hemorrhagic stroke include surgery to remove, repair or clip a ruptured aneurysm.

JOHN

From Page A1

Says AMAC's Weber, these longevity statistics should be powerful weapons for combating the menace of ageism—the stereotyping, prejudice and discrimination against people on the basis of their age. According to the Institute on Aging "Just because we age, doesn't mean we should be treated differently because of it." One would think that the fact seniors have been steadily becoming the majority in our population for quite some time might serve to discourage ageism; the statistics show that about 10,000 Americans celebrate their 65th birthdays each and every day. But it has done little to discourage the bias of aging.

The Reframing Aging Initiative [RAI] describes ageism as an implicit bias – the unconscious attitudes and beliefs that lead to snap judgments about older people. The RAI

says ageism is bad for our health and for our economy. It makes us sick and costs "our nation billions in avoidable health care costs. Ageism [also] stifles the economy by limiting the participation of older workers, despite their years of experience."

So how do these "unconscious attitudes" form. Some say it is due to the stereotyping by younger generations as a means of rebelling against the authority of their elders. That may be true and, if so, perhaps the pandemic has exacerbated the notion, according to Weber.

She cites an American Psychological Association [APA] report that COVID may reinforce ageist beliefs. The APA report cites Shevaun Neupert, PhD, a professor of psychology at North Carolina State University, who says that messages "such as 'stay home

and protect your grandmother' could both shape how younger people think about older adults now and how they themselves will think about being older as they age. This is a transformational time to imagine how generations of people will experience aging now and in the future."

CEO Weber believes, however, "it is always important to remember 'It's not how old you are; it's how old you feel'."

The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country.

BETSY

From Page A1

Clinton streets.

The maps show potential INDOT roundabout locations at Ind. 32/38 at River Road and Ind. 32 at 38/Sheridan Road, and two city roundabouts in front of Kroger on Logan Street.

A section on Roads and Infrastructure allows readers to click on each road project and learn about each project's timeline, goals, owner, engineer, contractor, scope, estimated cost and the Common Councilors who serve the district.

-The Allisonville Road

Trail \$3.6 million project -- 9/10 of a mile along 10th Street -- will offer increased pedestrian connectivity with an 8-foot wide asphalt trail north from Wellington Parkway to the five-point roundabout at Greenfield Avenue. From this intersection, there are existing paths to downtown. There are also drainage improvements planned along Allisonville Road. The city received a \$2.2 million federal grant for this project.

-A roundabout at Boden Road and 156th Street, ex-

pected to cost \$4.5 million, is expected to increase the safety and mobility of the corridor.

-A roundabout is expected to be under construction this year to also increase safety and mobility on Ind. 38 and Oakmont/Whitcomb Ridge.

-The combined sewer overflow long-term control plan, a \$4.5 million project, will diversify the combination sewers so stormwater is sent to the receiving stream of White River and sanitary sewer to the Wastewater Treatment

Plant.

-The Little Chicago Road Lift Station, built in the early 1970s, will be replaced, with a new lift station immediately north of the existing station, with construction expected to occur over the winter at a cost of \$1,275,000.

-The Stony Creek Lift station, which needs upgrades, will be replaced with a new lift station constructed immediately south of the existing lift station at Allisonville Road just south of Carbon Street.

-A Stony Creek Pedes-

trian Trail -- 10 feet wide-- under Indiana 37, will increase pedestrian safety and trail connectivity.

-A Little Chicago Road Pedestrian Bridge -- also at 10 feet wide -- will increase pedestrian connectivity and will include a new pedestrian structure over Morse Reservoir.

There is so much information on the page with so many different links to click on to find out more about our city projects, thanks to the City's community engagement manager Aaron Head of the

planning and development department.

The web page was highlighted at Tuesday's Noblesville Common Council, during which there was the first reading for a proposed 162,000-square-foot commercial indoor recreational soccer facility that's moving from Fishers.

So next time you're wondering what's happening in the City project, just check out www.cityofnoblesville.org/projects.

- Contact Betsy Reason at betsy@thetimes24-7.com.

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WEEKEND

In The Home

Managing gnats that get on houseplants

They flit across your face, hover near your houseplants, or gather by the window. Fortunately, these fungus gnat insects are more annoying to us than harmful to our plants.

This pest finds its way into our homes on plants added to our indoor houseplant collection or those moved inside after a summer outdoors. Some may enter on organically rich, non-pasteurized soil.

The small, 1/8-inch adult resembles a fruit fly or mosquito but does not feed on overripe fruit and vegetables and it does not bite. Adults live for only seven to ten days, but the female can lay up to 200 eggs in the cracks and crevices of moist soil in that short time.

Eggs hatch releasing worm-like larvae with black heads and elongated white or clear legless bodies. The larvae begin feeding in the top two to three inches of soil, dining

on fungi, algae and organic matter and occasionally plant roots and leaves on the soil surface.

Plant damage is usually insignificant. If conditions are right, fungus gnat populations can reach damaging levels, resulting in root damage that leads to wilting and stunted growth. Over and under watering, over fertilization and other environmental factors are more likely the causes of these symptoms. Provide proper care to reduce the risk of this type of damage.

Fungus gnat populations on houseplants seldom reach levels that require control for the plant's health and longevity. The adults can be annoying, especially to the non-gardeners in the family, and are often the motivation for managing this pest.

Start control by adjusting your watering practices. Since fungus gnats thrive in moist soil, avoid

overwatering. Allow the top few inches of soil to dry between thorough waterings. Pour off excess water that collects in the saucer to avoid root rot. Or place pebbles in the saucer to elevate the pot above any excess water that collects in the tray.

Adjust your watering schedule with the change of the season. As day length and light intensity change throughout the year and heat and air conditioning is employed, a plant's water needs change as well.

Use containers with drainage holes or self-watering pots with overflow outlets, also known as weep holes, to avoid waterlogged soils. Refresh potting mix as needed. Older planting mixes degrade over time, retaining moisture longer and creating an inviting environment for fungus gnats.

Manage unwanted fun-

gus gnats with an organic *Bacillus thuringiensis israelensis* (BTI) product such as Summit Mosquito Bits® (www.summitresponsiblesolutions.com) labeled for controlling fungus gnat larvae. Just sprinkle it on the soil surface and this naturally occurring soil bacterium kills the fungus gnat larvae in the soil. It's safe for people, pets, and plants. Read and follow label directions repeating as needed.

Use yellow sticky traps to monitor adult populations. Place homemade or purchased traps on sticks in houseplant containers.

Use 1/4-inch slices or wedges of potatoes to attract and monitor fungus gnat larvae. Stick a portion of the potato into the soil. Check for fungus gnats after a few days and replace the potato wedge to help manage this pest.

Understanding the fungus gnat and its preferred



Photo courtesy of Summit Responsible Solutions

Adult fungus gnats live for just seven to ten days, but the female can lay up to 200 eggs in the cracks and crevices of moist soil, so populations grow quickly.

environment will help you safely and effectively manage this pest.

Melinda Myers is the author of more than 20 gardening books, including Small Space Gardening. She hosts The Great Courses "How to Grow Anything"

DVD series and the Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and was commissioned by Gardener's Supply for her expertise to write this article. Her web site is www.MelindaMyers.com.

Try to grow a few vegetables indoors during this winter season

Limited outdoor growing space or cold winters may have you missing fresh homegrown vegetables. Make this the winter you try growing a few vegetables in a sunny window or under artificial lights.

Greens are one of the easiest to grow indoors. Most leafy vegetables tolerate the lower light indoors, require minimal space, and prefer cool temperatures.

Select a container with drainage holes that will fit near a sunny window or under an artificial light set up. Keep the artificial lights about six inches above the top of these and other plants. Fill the container with a well-drained potting mix and sprinkle seeds of your favorite leafy greens over the soil surface. Lightly cover the seeds and moisten the soil.

Remove overcrowded plants, called thinning, to

provide sufficient space for the remaining plants to reach full size. Begin harvesting the outer leaves when four to six inches tall.

Extend the time between watering and increase success when growing these and other vegetables by amending the soil with a moisture-retaining product, like Wild Valley Farms' wool pellets (wildvalleyfarms.com). This organic and sustainable product holds 20% of its weight in water and slowly releases moisture into the soil when needed.

Add some crunch to your salads with quick maturing salad radishes. Plant seeds ¼" deep and thin to one to two inches apart. Use scissors to thin the plantings at ground level and use the greens to add a bit of zip to salads and sandwiches.

Expand your indoor edible garden by growing dwarf sugar snap peas.

These and other vegetables that you eat the fruit or flowers need more light. Supplementing natural sunlight with artificial lights will help increase success.

Select shorter varieties that will be easier to train. Patio Pride grows only nine to 16" tall while Sugar Ann and Little Marvel grow up to 18" tall.

Plant two seeds in each three-inch pot or several seeds two inches apart in a long rectangular container. Once the seedlings reach two inches tall, thin the plantings. Leave one plant in each individual pot and seedlings spaced four inches apart in larger containers. Cut the extra sprouts at ground level and use them in salads, sandwiches and stir fries.

Peas are self-fertile, so

no bees are needed. Harvest pods when they reach the size you prefer.

Don't forget the tomatoes. These take longer and are a bit more challenging but that is the joy of gardening. Start your plants from seeds if transplants are not available.

Consider growing one of the many small-scale tomato varieties that require less space and increase your chance of success. All-America Selections winners Patio Choice Yellow, Lizzano, Torenzo as well as Tiny Tim and Micro tomatoes are some varieties you may want to try.

Grow small plants in one- to two-gallon pots and larger varieties in three- to five-gallon size containers. Water thoroughly when the top few inches of soil begin to dry. Once flowers form, lightly shake the stem to



Photo courtesy of MelindaMyers.com

Dwarf sugar snap peas sprouting under artificial lights.

aid in pollination.

Growing vegetables indoors is a fun way to enjoy edible gardening year-round. With every planting you'll increase your overall gardening experience and success.

Melinda Myers is the author of more than 20 gardening books, including Small Space

Gardening. She hosts The Great Courses "How to Grow Anything" DVD series and the Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and was commissioned by Gardener's Supply for her expertise to write this article. Her web site is www.MelindaMyers.com.

How you can choose the best wallpaper design for any space

(StatePoint) Thinking about using wallpaper to transform your walls from drab to fab? You're in good company. Wallpaper's popularity is on the rise in both residential and commercial spaces and gaining an edge over paint.

Why? Experts believe this trend reflects a growing recognition of wallpaper's unique benefits. It's cost-effective, protects the wall surface from accidental marks and scratches, and offers personalized self-expression at a reasonable price.

"We experienced consistent month-over-month wallpaper sales increases throughout 2021. We attribute this to consumers' growing desire to customize their spaces with designs that reflect their personal style and aesthetic preferences, while retaining the option to change things up as frequently as desired with removable wallpaper," says Michael Jones, general manager, Spoonflower, a leading custom, print-on-demand wallpaper and home decor digital marketplace.

According to Jones, there are a few things to keep in mind when choosing the right wallpaper

for your space. Here, he offers a few insights to help you get started:

Type
First, determine how long you'd like the wallpaper to remain on your walls. Some types of wallpaper are more suitable for long-term use and others are best for those who wish to change their designs with the seasons or on a whim. For this reason, Spoonflower offers three types of wallpaper:

1. **Prepasted Removable Smooth:** Long-lasting, but fully removable (and recyclable), this option is great for homes, rental spaces, accent walls or temporary art installations.

2. **Peel and Stick Removable Woven:** Removable and repositionable, this option won't leave a residue behind. Whether you're renting or you love to stay on-trend, temporary wallpaper is a great alternative to traditional wall coverings.

3. **Traditional Pebble:** This traditional wallpaper has a subtle leathered texture, matte finish, is paste-activated and is highly durable. Not only is it PVC-free, it is also moisture resistant.
Design

To take the guesswork out of wallpaper design selection, consider heading to a wallpaper digital marketplace. In the case of Spoonflower, which features over 1 million designs, the biggest challenge you'll face is the enormity of selection. However, you can easily narrow down your choices by searching for designs based on category keywords, color or by styles, such as Mid-Century Modern, Cottagecore or Paisley. For those with a specific design already envisioned, the site even allows you to upload your own design and have it custom printed on wallpaper.

Before committing, consider ordering two or three swatches so you can compare them in your own space and assess the best fit. This can help ensure your final design selection is completely tailored to your preferences. To learn more and to get the process started, visit spoonflower.com.

Thanks to new wallpaper technology and an ever-growing library of designs available, making a customized impact on the look and feel of your spaces has never been easier.

Five interior design trends to use in your home in the year 2022

(StatePoint) After learning to live life more remotely in 2020 and 2021, it's time to view 2022 as a fresh start.

To help you adopt a new, balanced way of living, FrogTape brand painter's tape and celebrity interior designer, Taniya Nayak, are sharing five home interior design trends meant to inspire spaces that will welcome guests, while still incorporating the special intimacies that may have been rediscovered from slowing down. Each trend can be utilized for a full home makeover or incorporated into little touches to freshen up a space.

1. **Embrace.** Embrace everything that is good in your life and create a sense of comfort, warmth and security. Nayak recommends cozy textures and a palette of mellow coral, subtle orange, soft green and creamy shades of white and brown to achieve this look in spaces like bedrooms or family rooms. A simple and stylish way to incorporate this into a room is to add a coat of paint to a textured basket for a pop of color. Then, fill it with plenty of plush blankets to complete the cozy look and feel.

2. **Rise.** Give a fresh perspective to your existing space with the 'Rise' trend. Inspired by the morning light peeking through the shades, incorporating this trend into your bedroom or



bathroom is bound to invigorate and motivate you. For example, add a coat of green paint to your closet door for a nice pop of color to an area where you start your day.

No matter where you're looking to add fresh color, you'll want to achieve clean, sharp paint lines. One of Nayak's go-to tools is a premium painter's tape that produces professional-looking results, like FrogTape brand painter's tape, which is treated with patented PaintBlock Technology, to deliver the sharpest lines possible.

3. **Gather.** Gathering with friends and family has been long awaited, so set the mood and ambience just the way you imagined it. Inspired by the depth of conversations with loved ones, the 'Gather' trend embraces rich, dark tones like navy, teal or forest green. Incorporate this trend by painting the focal point of a room, like kitchen cabinets or the living room fireplace. Or, add bold, dark details with furniture and artwork. You can keep it subtle by creating custom centerpieces dipped in paint and

wrapped in twine.

4. **Revive.** Revive your home with soothing and vibrant shades of pink, orange and blue to create a balance of motivated yet satisfied. Consider adding a vibrant paint color to old, worn-down details like a front door, nightstand or kitchen table. It might feel out of context, or out of character, but give it a try.

"This trend can be described as carefree, festive and fun," said Nayak. "Whatever it is that makes you happy...go for it!"

5. **Shine.** The 'Shine' trend is all about letting your true self shine. Implement this trend in any room throughout your home by embracing every color of the rainbow and visually displaying what's in your heart. Using FrogTape, tape off a custom pattern that is uniquely yours and paint it whatever color you choose.

Visit FrogTape.com/Trends for more trend information and ideas.

Creative and easy to achieve, these rising trends for 2022 provide inspiration to refresh your home's interior.

WEEKEND

Sillyscopes and More

Weekend, Jan. 29-30, 2022

A7

Sillyscopes is intended for entertainment purposes only for readers of The Times. It is not intended to be used for practical advice (like anyone really would!).



AQUARIUS

Jan. 20 – Feb. 19

It's birthday time, Aquarius! We were checking out the Weather Channel the other day and thought about you, Aquarius. The forecast is a lot like you, quirky, stubborn, erratic and maybe a tad rebellious.



PISCES

Feb. 20 – March 20

Looks like you are facing some decisions in your life, Pisces. That's OK. You are typically indecisive, but now's the time to step up and seize the day and all that good stuff. Besides, what's the worst that could happen? Well, never mind. Just make up your mind.



ARIES

March 21 – April 20

There is something nice about your cycle and spring beginning at the same time, Aries. However, keep in mind that spring is a two months exactly away and there's a lot between now and then. Hunker down!



TAURUS

April 21 – May 21

There's times to cast off the bow lines and set sail, Taurus. This ain't it. You are very good at being patient and loyal, so let those two strong traits take front and center for the time being.



GEMINI

May 22 – June 22

Remember back in school, Gemini, when the teacher would single you out for talking too much? Well, that characteristic has served you pretty well, hasn't it! What'd that silly teacher know anyways!



CANCER

June 23 – July 23

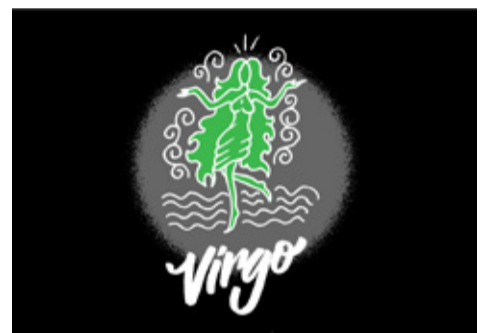
Your tendency to be protective is on full alert this week, Cancer. Why? Well, that we do not know but it can't hurt to pay attention to your hunches, right. Unless you're wrong and then you are called "smothering." Sometimes you can't win for losing.



LEO

July 24 – Aug. 23

The materialistic side of you rears its ugly head this week, Leo. Could be because you are pretty self-absorbed right now. Or it might be that Tippecanoe Mall has a big after-Christmas sale going on.



VIRGO

Aug. 24 – Sept. 23

Wouldn't it be nice if the rest of the world saw things the way you do, Virgo? Instead, there are a lot of people who are so picky and neurotic that it makes . . . oh, those traits describe you. Never mind!



LIBRA

Sept. 24 – Oct. 23

There are times when you are a paradox, Libra. You tend to be obstinate yet you also lean toward being social. You like making people happy and you love to debate – sometimes fiercely. You know what? It's all good. Let others worry. You just be you.



SCORPIO

Oct. 24 – Nov. 22

You love a good mystery! No, we don't mean a book. So try this on for size . . . a meteor causes an earthquake up north of us Tuesday. Another meteor creates a brilliant fireball over us Wednesday. And the X-Files are out there on syndication. Is it all connected? The truth is out there!



SAGITTARIUS

Nov. 23 – Dec. 22

Your joviality is on display this week, Sagittarius. But be careful with the jokes in mixed company. It's OK to ask why the guy wore only one snow boot (he heard there was a 50 percent chance of snow), but stay away from "there was a young man from Nantucket . . ."



CAPRICORN

Dec. 23 – Jan. 19

Some people describe you as pessimistic or overly critical. That's silly and you know it, don't you Capricorn. You are not a pessimist. Actually, you view yourself as a well-informed optimist.

CROSSWORD

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STATEPOINT CROSSWORD

THEME: SUPER BOWL

- ACROSS**
- Shout from a ship?
 - Shout from the bleachers
 - ___ and don'ts
 - Infamous Henry's number
 - One with COVID, e.g.
 - Fighter jet button
 - Resting stops
 - Not guilty, e.g.
 - One of Singapore's official languages
 - *Home of last year's Super Bowl winners
 - Armor chest plate
 - *Given name of 2011 Super Bowl MVP
 - African grazer
 - Greek woodland deities
 - Ramones' hit "I Wanna Be ___"
 - Big fuss
 - Like certain Chili Peppers (2 words)
 - Cattle call goal
 - Scatterbrained
 - Bonehead
 - In a different direction
 - Jeté in ballet
 - More so than egg
 - Conducted
 - Christmas firewood (2 words)
 - Annotator and commen-
- DOWN**
- *Roman number of this year's Super Bowl
 - "___ Misbehavin'"
 - Santa Maria's traveling partner
 - Despair in the face of obstacles
 - "The Hobbit" hobbit
 - "Caribbean Queen" singer
 - Colloquial approval
 - Cold cuts counter
 - South American tubers
 - Pig's digs
 - Soda-pop container
 - Unpleasant and offensive
 - SWAT attack, e.g.
 - *Super Bowl I and II winning coach
 - Pertaining to a pope
 - Cain's unfortunate brother
 - Gives a hand
 - Anoint
 - Bébé's mother
 - Season to be jolly
 - *Most Super Bowl wins by one team
 - Snoop
 - Carhop's load
 - Not dense
 - Make corrections
 - *Florida team with no Super Bowl appearances
 - Return punch
 - Come and ___ it
 - Lamentably
 - Bye, to Edith Piaf
 - Bottom line
 - *2022 Super Bowl stadium
 - Upholstery choice
 - *Archie to Super Bowl MVPs Peyton and Eli
 - Exploits
 - *Super Bowl Halftime show Snoops's "last name"
 - Hardly a beauty
 - *Like some teams
 - Oenophile's concern
 - Many, many moons
 - Empower
 - Big Dipper's visible shape
 - Oppressive ruler
 - On the wagon
 - Nail salon board
 - Feminine of raja
 - Mt. Everest to Earth
 - Aladdin's light
 - Christian of fashion
 - Result of a brainstorm
 - Rudolf Nureyev's step
 - Stallone's nickname

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WEEKEND *Travel or stay! and Play*

Weekend, Jan. 29-30, 2022

AS

TIM TIMMONS, Publisher @ BETSY REASON, Editor @ MELISSA MEME, Account Executive @ BETH HEDGE, Business Manager

PRETTY WOMAN: THE MUSICAL on Feb. 15-20 at Old National Centre

WHAT: Broadway in Indianapolis welcomes **PRETTY WOMAN: THE MUSICAL**, part of the 2021/2022 Broadway in Indianapolis Series.

WHEN & WHERE: **PRETTY WOMAN: THE MUSICAL** will play Old National Centre for 8 performances February 15-20. The performance schedule will be Tuesday-Thursday evening at 7:30 pm, Friday and Saturday evening at 8 pm, Saturday matinee at 2 pm, Sunday matinee at 1 pm and Sunday evening at 6:30 pm.

TICKETS: Tickets are on sale and available now at ticketmaster.com. Groups of 10 or more may call 317-632-5183.

PRETTY WOMAN: THE MUSICAL is based

on one of Hollywood's most beloved romantic stories of all time! Starring Broadway superstar and Tony Award®-nominee Adam Pascal as Edward Lewis and rising star Olivia Valli as the charming and charismatic Vivian Ward. **PRETTY WOMAN: THE MUSICAL** springs to life with a powerhouse creative team led by two-time Tony Award®-winning director and choreographer Jerry Mitchell (Hairspray, Kinky Boots, Legally Blonde). Brought to the stage by lead producer Paula Wagner, **PRETTY WOMAN: THE MUSICAL** features an original score by Grammy® winner Bryan Adams and Jim Vallance ("Summer of '69", "Heaven"),

and a book by the movie's legendary director Garry Marshall and screenwriter J. F. Lawton. **PRETTY WOMAN: THE MUSICAL** will lift your spirits and light up your heart. "If you love the movie, you'll love the musical!" (BuzzFeed News). **PRETTY WOMAN: THE MUSICAL** has scenic design by David Rockwell, costume design by Gregg Barnes, lighting design by Kenneth Posner and Philip S. Rosenberg, sound design by John Shivers, hair design by Josh Marquette, makeup design by Fiona Mifsud, and music supervision, arrangements and orchestrations by Will Van Dyke. Featured in the musical is Roy Orbison and Bill Dee's international

smash hit song "Oh, Pretty Woman," which inspired one of the most beloved romantic comedy films of all time. **PRETTY WOMAN: THE MUSICAL** is "Big romance and big fun!" (Broadway.com). "Irresistible! A romantic fantasy. A contemporary fairy tale," says The Hollywood Reporter. **PRETTY WOMAN: THE MUSICAL** delivers on all the iconic moments you remember. Get ready to experience this dazzling theatrical take on a love story for the ages. Are you ready to fall in love all over again?

PRETTY WOMAN:

THE MUSICAL ended its 13-month run at the Nederlander Theatre on Broadway on August 18, 2019. The musical began performances in Hamburg, Germany on September 24, 2019, and opened in London's West End in February 2020 before COVID-19 shuttered theaters around the world. The London production reopened July 8, 2021 to great acclaim at the Savoy Theatre in the West End.

PRETTY WOMAN: THE MUSICAL is produced on tour by Paula Wagner, Nice Productions, LPO, New Regency Productions, Hunter Arnold, Caiola Productions & Co., James L. Nederlander, Kilimanjaro

Theatricals/Joshua Andrews, Roy Furman, Ambassador Theatre Group, Gavin Kalin Productions, deRoy Kierstead and John Gore Organization. Wendy Orshan and Jeff Wilson are the Executive Producers and 101 Productions, Ltd is the General Manager. The North American tour is booked by The Booking Group (www.thebookinggroup.com) with casting by The Telsey Office.

Atlantic Records' **PRETTY WOMAN: THE MUSICAL** (Original Broadway Cast Recording) is produced by Bryan Adams and Jim Vallance and is now available on all DSPs. For more information visit: [## Lucy Dacus announces her Winter Tour 2022 live at The Egyptian Room](http://PrettyWoman-</p>
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Singer-songwriter Lucy Dacus announces her Winter 2022 Tour, which includes a stop at the Old National Centre in downtown Indianapolis on Saturday, Feb. 12, 2022 alongside special guest Indigo De Souza. Live Nation is the official tour promoter and tickets are on sale now.

TICKETS: Tickets are available at www.LiveNation.com, and Ticketmaster outlets. All dates, acts and ticket prices are subject to change without notice. Ticket prices are subject to applicable fees.

Singer/songwriter Lucy Dacus' rich, buttery voice commands both her thoughtful indie rock tunes and more intimate confessionals. Emerging from Richmond, Virginia's indie scene in the mid-2010s, she broke through the blogosphere and onto major indie outlets with lead single "I Don't Wanna Be Funny Anymore" from her 2016 debut album, "No Burden." It showcased the songwriter's playful and heartrendingly candid way with words. The critical success of the more dramat-

ic follow-up "Historian" in 2018 was followed the same year by membership in Boygenius, a trio with similarly lauded contemporaries Julien Baker and Phoebe Bridgers.

During 2020, Dacus started writing and recording her third album, which looked back at her coming-of-age experiences for lyrical inspiration. The resulting "Home Video" was released in June 2021 and accompanied by opening slots for Bright Eyes and Shakey Graves as well as a headlining tour.

World's most popular, The Music of ABBA show brings tour to Anderson, Indiana

ARRIVAL - The Music of ABBA was founded by Vicky Zetterberg in 1995 in Gothenburg, Sweden and very soon became one of the world's most popular and highest selling ABBA show band. Since its start in 1995, the band has toured in 60 countries and has appeared in several TV and radio shows all over the world, including 58 successful tours in the U.S.

Hits like: "Dancing Queen," "Mamma Mia," "Does Your Mother Know," "Take A Chance," "SOS," and many more are delivered with such accuracy that it's hard to believe that it's not the real ABBA on stage. This production

has all the features a great ABBA show needs: lovely costumes, extremely talented musicians, and breathtaking singers. Millions of people all around the world celebrate this show as the best ABBA show in the world.

WHERE: Anderson Paramount Theatre, 1124 Meridian St., Anderson, IND 46016

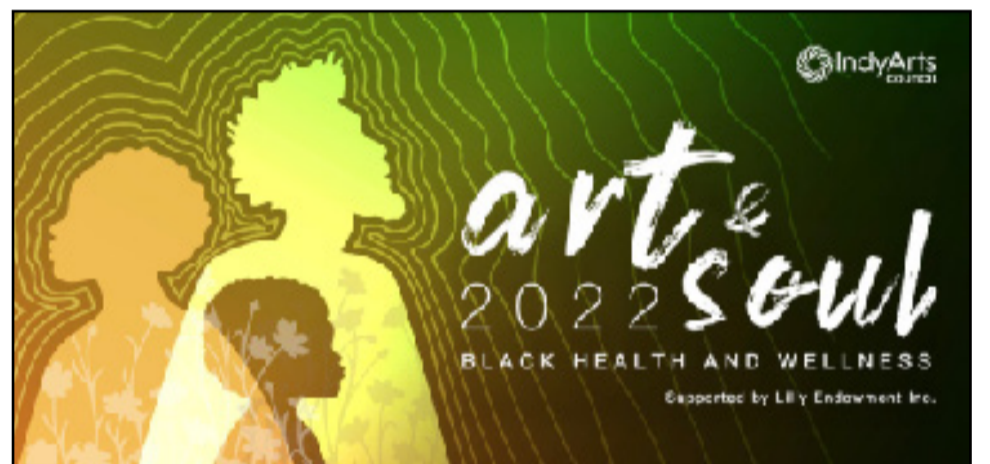
WHEN: Friday, March 18, 2022 at 7:30 p.m.; Theatre doors open at approximately 6:30 p.m.

TICKETS: Tickets on sale now! Most seats are \$29, \$39 and \$75. Tickets and can be purchased via www.andersonparamount.org/shows/ or by calling the box office at 765.642.1234.

About the Paramount

Theatre
The Paramount Theatre Centre & Ballroom has been in operation since Aug. 20, 1929. The Paramount has inspired many spectators with its architecture, entertainment and history. On behalf of generous local benefactors with an appreciation of history, the theatre continues to shine as brightly on the outside as the stars do inside. The Paramount offers residents and visitors unique entertainment options year-round in partnership with Arts & Honeywell Entertainment.

For more information about The Paramount and upcoming events and performances, visit AndersonParamount.org.



In-person events for 26th annual Art & Soul celebration rescheduled for summer 2022

The Indy Arts Council announces the postponement of Art & Soul, its largest public program that has kicked off Black History Month in Indianapolis since 1996 and helped expand the city's awareness and appreciation of African-American art and music. Originally scheduled for February 2022 at the Indianapolis ArtsGarden, the event will be moved to summer 2022 (dates TBA) and will celebrate the theme of Black Health & Wellness. Art & Soul, which was virtual in 2021, annually attracts more than 2,000 visitors and is supported by Lilly Endowment Inc.

"We're disappointed to have to postpone, but we take the ongoing threat of COVID-19 and the health of artists and audiences very seriously," said Ernest Disney-Britton, Vice President, Community Impact & Investment, Indy Arts Council. "But, working with Asante Art Institute of Indianapolis, Indy Jazz Fest, Ilbada Dance Company, and FLAVA FRESH!, we're looking forward to bringing some new ideas to the program while still maintaining the traditions that so many have grown to love over the past 25 years."

The Indy Arts Council has partnered with Face A Face Collective to produce and curate an Indianapolis arts and culture guide to Black History Month, which will be available at explore.indyarts.org on Feb. 1. Special newsletters and social media content

are also planned. **THE 2022 ART & SOUL FEATURED ARTISTS:** Over the past 25 years, Art & Soul has helped launch the careers of emerging Black artists in central Indiana. The four Featured Artists are spotlighted throughout the month of the event, and receive year-long career development support. The 2022 Featured Artists include:

- Marrielle Sellars, singer

Marrielle Sellars, a Top 20 "American Idol" competitor in 2014, made her Art & Soul debut in 2021, seven years after a successful audition for "Idol" panelists Jennifer Lopez, Keith Urban, and Harry Connick Jr. Then a 17-year-old Lawrence Central High School student, Sellars sang Bruno Mars' "Grenade" on the TV talent search. She describes her music genre as "a unique and powerful sound mixing sultry R&B and slow pop." Naked (Acoustic) - EP is her first original album.

- Karome Walker, choreographer

Karome Walker is the artistic director of Meraki Dance Company, Indy's newest professional company and youth program. Walker is committed to bringing love, creativity, and soul to the community through elite training and entertaining shows.

- Chantel Massey, poet
Chantel Massey (she/her) is a storyteller, poet, author, teaching artist, and educator based in

Indiana. Poems from *Bursting At The Seams* (VK Press, 2018), her first book of poetry, has been performed across various platforms. Massey also founded the literary arts organization Un-Learn Arts, cultivating and amplifying the craft and wellness of BIPOC writers in the Midwest and elsewhere.

- Shayla Renee Williams, visual artist & writer

Shayla Renee Williams' vibrant work is charged with emotion and tells the stories of contemporary women through narrative portraits. She sees her work as being deeply therapeutic, and as her most important form of expression. She's been featured in numerous FLAVA FRESH! exhibitions, and is a FLAVA FRESH! series award winner. Williams recently branched out into illustration and writing and published two children's books in 2020.

GET UPDATES ON ART & SOUL: The public is encouraged to follow @ArtsCouncilIndy and #ArtSoulIndy on Facebook, Twitter, and Instagram, or visit indyarts.org, to learn more about the 2022 celebration.

ABOUT THE INDY ARTS COUNCIL

The Indy Arts Council is central Indiana's leading arts advocacy and services agency, whose mission is to foster meaningful engagement in the arts by nurturing a culture where artists and arts organizations thrive.

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Recently fired or resigned? Five (5) job reference myths and facts

Few things are more important to one's livelihood than their employment, so it's critical to ensure that nothing in your job-seeking arsenal is costing you future employment. In particular, if you have been fired or have resigned, you need to carefully consider 5 commonplace myths that could inhibit your job seeking efforts. While the need for a good job reference is critical to employment success, many candidates take little time or effort to assure that their references are portraying them in the best possible light. Very often, this oversight occurs because of incorrect assumptions about how references (and reference checking) work.

Among the questions for which you need to know the answers: How are references conducted? What are employers allowed to say? And are yours working for, or against you?

Reference Checking Myth No. 1:

Companies are not allowed to say anything negative about a former employee during a documented reference check.

The Truth: While many companies may have policies that dictate only title, dates of employment and eligibility for rehire can be discussed, reference persons frequently violate those rules in providing bad references about former employees despite company policies.

Think about the boss with whom you had philosophical differences...or the supervisor who sexually harassed you. Can that person be trusted to maintain a professional standard? In many cases the answer is no; approximately half of Allison & Taylor clients receive a bad reference, despite the fact that many companies have strict policies in place prohibiting negative references.

Reference Checking Myth No. 2:

Former employers direct all reference checks to their Human Resources departments, and those people won't say anything negative about me.

The Truth: Most Human Resources professionals will follow proper protocol during reference checks. However, in addition to WHAT is said, reference checkers also evaluate HOW something is said. In other words, they listen to tone of voice and note the HR staffer's willingness to respond to their questions.

Both are critical factors in reference checks - how will your employment be reflected in their responses?

(On a related note, Human Resources is generally allowed to divulge whether a person is eligible for re-hire. What will they say about you?)

Reference Checking Myth No. 3:

It's best to have my employment references listed on my resume and distribute them together.

The Truth:

Your references should be treated carefully and with respect; you don't need companies that may or may not have a real interest in hiring you pestering your employment references. Keep your references separate from your resume, and only provide them when requested. Better still, have a list of your references readily available (in the same format/font as your resume) to be given to a prospective employer. When offered (for example) at the conclusion of an interview - in a highly professional format - it can create a very proactive (and favorable) ending impression.

Reference Checking Myth No. 4:

Once a company hires me, my job references really do not matter anymore.

The Truth: Not all companies finish background and/or reference checks before you are hired. Many employment agreements and contracts include a stipulation that says the employer can hire you with a 90-day probation period. During this time, they will not only evaluate your job performance but, in some instances, will do background and reference checks. During this time, if the results are unsatisfactory, they have the legal right to terminate your employment.

Reference Checking Myth No. 5:

I sued my former company and according to job reference laws, they are now not allowed to say anything

The Truth: Job reference laws can be bypassed and may not entirely protect you. Under job reference laws your former employer may not be able to say anything definitive, but do not put it past them to carefully take a shot at you while still in accordance with the law.

As an example, a former boss or an HR staffer may say "Hold on a minute while I get the legal file

to see what I am allowed to say about Mr. Smith." Although not allowed to "divulge anything" as stated by job reference laws, they just indicated there were legal issues surrounding your employment. This implication can torpedo your job prospects.

Many people discover the error of their assumptions the hard way - by losing out on the perfect job because of reference issues. Check your own references before you provide them to employers to ensure you can address potential problems before they cost you the job.

For more information on reference checking, and what to do if a negative reference is impeding your chances for a new job, please visit www.AllisonTaylor.com.

About JobReferences.com & Allison & Taylor, Inc., the Reference Checking Company

The principals of this firm have been in the business of checking references & credentials for corporations and individuals since 1980. Over 40 years of assisting job seekers and those companies hiring them.

For those seeking a promotion or a new job opportunity: Check your former employment references. Don't lose an opportunity due to mediocre or bad job references. JobReferences.com will call your former employer obtain your references, document them and give the results to you.

Board member of Workplace Fairness - Workplace Fairness is a national nonprofit organization that provides information, education and assistance to individual workers and their advocates nationwide and promotes public policies that advance employee rights.

Highly acclaimed with employers, employees and the media alike. Compliments and mentions from influential publications and writers at The Wall Street Journal, Christian Science Monitor, The New York Times, Workplace Bullying Institute, ABC Newswire, Forbes, USA Today, Hcareers, Fortune and MyFox News provide insight into our services.

AllisonTaylor & JobReferences.com are headquartered in Michigan. For further details on services and procedures please visit <https://www.allisontaylor.com/> or <https://www.jobreferences.com/>

Is it too late to reduce your monthly 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.

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WEEKEND

Voice of our PEOPLE

Weekend, Jan. 20-30, 2022

A10

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The meaning of life and other deep subjects . . .

Scattershooting about the meaning of life . . . and other deep subjects (like, why do hot dogs taste better with coney sauce . . . and why are some coney sauces sweet while others are not) . . .

WHETHER WE are talking about our paper in Crawfordsville or The Times in Noblesville, your outpouring of kind words and support to a guy who had a minor heart attack is simply overwhelming. I've heard from folks I haven't talked to in eons and my wife and I can't begin to tell you how much we appreciate all of you.

The official update is I'm scheduled for open heart surgery at the end of this month. The pros at St. Vincent's tell me that I will be up and walking soon



TIM TIMMONS
Two Cents

Two cents, which is about how much Timmons said his columns are worth, appears periodically on Wednesdays in The Paper. Timmons is the publisher of The Paper and can be contacted at timmons@thepaper24-7.com.

after the surgery and can get back to a regular walking (and even

running) regimen soon. My oldest said that we are going to run the Ft. Ben Half Marathon again together (to that, my youngest said . . . y'all have a good time).

In all seriousness though, thank you so very, very much for caring. It's a lot more than an old newspaper vagabond expected.

IT'S THAT time of year for political filings. There are some interesting ones so far, including on the county level. Jennifer Bentley has a challenger for auditor in the Republican primary, Mindy Byers. Joyce Grimble, Matt Nelson, Steve Loy and Brett Cating have all tossed their hats in the ring for county council. Sheriff Ryan Needham is thankfully running for re-election. And Jim Fulwider is running again for the county commissioner seat he currently holds.

SPEAKING OF politics.

Please let me repeat that I urge you to keep your eyes on our hired help in Indianapolis.

Yes, they are zeroing in on newspapers again, but they are also going to be looking at issues involving personal rights and such. The more you pay attention, the better. When those good folks are left unchecked and don't hear your opinions, they can do some awfully strange things.

MEET JOE LaRue. For those keeping score at home, Joe used to work for us when he was doing his undergrad work at Wabash College. Now as a distinguished alum of the prestigious school, he's back as our managing editor. He'll be working out of our Noblesville office but his talents will be on display in both places. Please

help us give Joe a warm Sagamore News Media welcome. You can e-mail him at joe@thetimes24-7.com.

FOR THE purposes of my earlier question - I'm dividing coney sauces into two categories - sweet and not-so-sweet. Coneyes, like at Dog'n Suds, are sweet. The ones from Skyline out of Cincinnati are not. For the record, I prefer sweet. Then again, for the record, pretty sure coneyes are officially off the heart-healthy list I'm abiding by these days. What about you? Sweet or not-so-much?

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Keeping one's word sets the tone for all future promises

I have been told there was a time when a person was judged upon the words that emanated from his mouth.

A person's character could be seen in his deeds and by what he would say and sometimes what he would not say.

I have met many people in my life. Some, I would not trust them as far as I could throw them, while others - if they say it, it will be done.

When two people struck a bargain and shook hands, there was nothing else to do.

Today, however, we are in a world filled with reams of contracts, agreements and endless disclaimers and visits to a lawyer.

My grandpa Bill was a man of his word. If he said he would help with something, no matter what hardship it placed upon him, he would do it.

In my association with music legend Bill Monroe, I learned quickly that his honor was paramount in his image.

There was never a bargain struck or a promise made between he and I that he did not make



RANDALL FRANKS
Southern Style Columns

Randall Franks is an award-winning musician, singer and actor. He is best known for his role as "Officer Randy Goode" on TV's "In the Heat of the Night" now on WGN America. His latest CD release, "Keep 'Em Smilin'," is by Crimson Records. He is a member of the Independent Country Music Hall of Fame. His latest book is "A Badge or an Old Guitar: A Music City Murder Mystery." He is a syndicated columnist for http://randallfranks.com/ and can be reached at rfrankscatoosa@gmail.com.

Working in the world of television and film, I quickly learned the lesson that many Hollywood movers and shakers tend to be the opposite. Most of these trendsetters simply tell you what you want to hear rather than the truth. This trend relates more to the stars and executives of the last two to three decades.

There are and were what I call "class acts" such as the late stars Gene Autry, John Wayne and Roy Rogers whose word was their bond. I wish there were more people like them today.

I cannot tell you how many times someone has promised me they would use me in a movie project, and then when the project came along that promise was

forgotten.

I am afraid I have found the same to be true in the "real" world as well.

Sometimes it just makes you want to lose faith in the entire human race when a person tells you he will do one thing and he does another.

In my own life, I have never broke a promise or not followed through with an agreement. Being a man of your word also carries through to fulfilling the everyday tasks that we all do. Returning phone calls, fulfilling requests, replying to mail are just a few of the little things that some folks might miss. I know that I have probably misstepped by letting a few tasks slip when becoming extremely busy that I have said I would do. For those touched by such an action, I ask for forgiveness.

But I also know when I have told someone I would do something; usually such an assurance has popped up in my memory over and over again until I finish the task. There have been times I have carried one of those little things around in my head for a

couple of years until I could do something about it.

But no matter what, I always did it.

Despite trends to the contrary and those who we discover are not honorable by their deeds and words, I believe it is the responsibility of every individual to make our communities a place of honor. It is what we owe our ancestors, and those who fight and die for our continued freedom, but most of all it is what we owe ourselves and those that will follow.

Randall Franks is an award-winning musician, singer and actor. He is best known for his role as "Officer Randy Goode" on TV's "In the Heat of the Night" now on WGN America. His latest 2019 #1 CD release, "Americana Youth of Southern Appalachia," is by the Share America Foundation. He is a member of the Old Time Country Music Hall of Fame. His latest book is "A Badge or an Old Guitar: A Music City Murder Mystery." He is a syndicated columnist for http://randallfranks.com/ and can be reached at rfrankscatoosa@gmail.com.

How not to have money set back for your 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 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



GLENN MOLLETTE
Guest Column

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 pur-

chase, 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.

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FRIDAY

Voice of our PEOPLE

The Noblesville Times

Weekend, Jan. 29-30, 2022

A11

Wolfsie wants to share a few numbers with his readers

I'd like to share a few numbers with you:
4927262920202826
5736282018082727
9284748495483838

These are some of the tracking numbers for the Christmas gifts I bought online over the past few months. I copied and pasted the figures into the UPS or FedEx websites to be sure they were on the way. By the way, those are not the exact numbers. I substituted bogus numerals above because I don't want anyone tracking my purchases. One time when I pretended to put my real phone number in my column, readers called it and then emailed me saying they got some poor lady in Metamora,



DICK WOLFSIE
Life in a Nutshell

who I later heard had a breakdown because her phone kept ringing in the middle of the night. And whose fault is that?

I did a Google search to learn the term for a large string of integers, and I've discovered a whole new lexicon. We have quadrillion, quintillion,

sextillion, decillion, tredecillion, novemdecillion and vigintillion. I'm going to play it safe and just call them all gazillions. Whatever you call them, it just doesn't make sense that tracking a package should require so many digits.

Here's another code: 783930404X9056.

That's the confirmation number for my online pharmacy cholesterol medicine. I knew there were a lot of people out there with lipid problems, but my mistake was just counting people on this planet. I also don't know what that X means, but it scares the heck out of me.

There is a similar conundrum (not a word I use lightly) in other

areas. My house number is 9623 No matter how many times I count the homes in my cul de sac, I usually get six. Even after three cans of Heineken Light, the most I see is eight.

My friend Jerry works at a small company here in Indianapolis. When I call his office, I get a prompt that says: For Tom, press 3056, for Jerry press 3157, for Adrian press 3021. I've been to his place of business. Where are the 3,000-plus phones? Imagine if we all got this pretentious!

"Mary Ellen, it's your brother calling from Oregon."

"Which line, Dick?"

"Extension 5696."

"Huh? We only have two phone lines in this house."

"I know. I know. I just hope your brother heard me say that. How cool does that sound?"

Then there's my computer. The model number is 367892JY. I called the company and asked how many different models they have. "About 30 or 40 over the past 24 years," they told me, so I posed the obvious question. "Do you have a model number 6 or 12 or 27?"

"No, Sir. I think those missing numbers represent defective prototypes that didn't pass all the necessary tests." This makes me really happy I

never flew to New York on a 742.

The original Social Security card, printed back in 1936 with the number 001-01-0001, was issued to a man named Morris Ackerman. When he retired, his first Social Security check was for 17 cents. He was just beside himself with how generous the government was. They sure had his number.

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

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.



ASK Rusty
Social Security Advisor

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. 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

Social Security Matters
by AMAC Certified Social Security Advisor
Russell Gloor
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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 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.

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

It's a shame it is January

I've come to the conclusion that, if December is the season of Hope, then January must be the season of Shame. I base this conclusion primarily because advertisers tell us it is so.

No sooner do the last holiday fruitcakes make the annual transition from Christmas delicacy to New Year's doorstep, advertisers start reminding us of how we overindulge at Christmastime. We are bombarded by advertising campaigns that play to our insecurities.

"Hey fatty! You did it again this year! You'd better buy our slimming product, so that when you do it again next year, you won't feel as bad as we are going to make you feel this year."



JOHN MARLOWE
With the Grain

The reality is that The New England Journal of Medicine conducted a study that showed adults only gain on average thirty-seven kilograms (37 kg), or just under one pound of extra weight during the holidays. That's nothing more than a brisk walk on your lunch hour, or replacing the knish with a scoop of low-fat cottage cheese for a few weeks.

The way advertisers assault us with slick commercials, you'd think the pounds that we added might just throw the earth off its axis. What a fraud!

We should have caught on to this deception by now. But we fall for it every year. Each January magazine publishers jettison the scantily dressed celebrity

cover girl in favor of a nice bowl of fruit salad. Look at those sexy melons!

We are barraged by all the familiar guilt-mongers, plus a few newer ones.

Weight Watchers™ dropped a few pounds of their own, recently. The weight loss company now markets itself as the "WW," shedding twelve letters. Jenny Craig™ has beefed up its delivery methods this year, and Nutrisystems™ markets a diet plan for couples. Let's all feel guilty to-gether!

Noom™ is the newest high volume advertiser. I can't find out what a "Noom" is, but I found reference to a laboratory acronym that means "Number of Overindulging Methods". Makes me wonder.

January is a great month for overweight celebrity spokespeople. Each year, they are trotted out of retirement to pitch

everything from meals that come directly to your door in a box, to \$4,000 electronic bicycles that tilt from side to side when you ride them. I get the same sensation from riding "Sandy," the electronic horse at the grocery store, and it only costs me a dime!

I guess I shouldn't pick on the weight loss industry for making us feel guilty about Christmas-time. January is also the traditional month for carpeting to go on sale. Were we a little embarrassed by the red wine stain when Aunt Mildred stopped by?

Digital cameras go on sale in January, too. I'm guessing that you disappointed everyone by not capturing the moment that Uncle Fred thought the guacamole was just really bad-looking gravy.

In the end, I think the biggest sneers come from the textile industry. For as long as I can

remember, January has been the traditional month for linens, sheets, and pillows to be discounted. The marketing strategy called the White Sale, dates all the way back to 1878 when Wanamaker's department store in Philadelphia coined the phrase.

I'm not sure why retailers pick January. Maybe they think we are especially hard on sheets in December. That would make sense if mattresses went on sale in January, too, but they don't. The seasonal sale month for mattresses is August. August, according to the CDC is the month that most babies are born.

Uh-oh. August, July, June, May, April ... Yep. Nine months before August is December.

Shame. Shame.

John O. Marlowe is an award-winning columnist for Sagamore News Media.



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