

TODAY'S VERSE

Matthew 25:40 "The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.'"



FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Brian Cooley smile? "Everything makes me smile," said the 57-year-old Noblesville resident. "Seeing snow made again makes me smile." The owner of Outdoor Excursions Inc. (OEI), he was found a previous year making snow at Koteewi Run Seasonal Slopes at Strawtown Koteewi Park in Noblesville. This is his fifth year operating the snow-tubing company, a contractor of Hamilton County Parks & Recreation, which owns the facility and operates the county park. OEI also operates White River Canoe Co. Cooley graduated from Rushville High School and Purdue University, where he earned a degree in communications. He came to Noblesville in 1986 right out of college and was hired by John Merrell of IDI, doing sales and marketing, then worked for GE in plastics business. In 1996, he left and became an independent representative and formed his own business, which he still owns. In the summertime, seeing folks have fun on the White River makes him smile, said Cooley, who also is owner and operator of White River Canoe Co., which offers trips down the river in canoes, kayaks and tubes. How has COVID-19 affected his business? "It's been incredible. We are the place that people want to go. It's been unbelievable." He and his wife, Lesa, have three sons, Brian, Matt, and Andy. All three worked their summers in the canoe business, and Andy now works for his dad, doing all of the growth operations. Why adventure businesses? "I'm an outdoorsman. We've camped, we've hiked, we hunt, we fish." He said, "I've always told them, 'Find something that you love to do and figure out a way to make a living at it.'" The snow tubing hill is expected to be open this weekend. "The current forecast suggests we will be open through the first weekend of March and, if that holds, I don't see why we wouldn't be open the second weekend as well," said Cooley, who on Thursday was ready to open the bookings page for patrons.

And Another Thing...

Given that campus case numbers are dropping and severity continues to remain low, effective Friday (Feb. 18), Purdue University will make face masks optional on the West Lafayette campus, except for instructional, research and health care settings, as well as where contractually required. Purdue Athletics venues will be among the indoor spaces where masks will be considered optional.

The TIMES

Hamilton County's Only Daily Newspaper

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Rendering courtesy of The City of Fishers

The proposed development, depicted in the rendering above, will add an additional 380 multi-family units, 66 townhomes, and more than 35,000 square feet of additional new retail space, as well as expanding the White River passive nature park by 25 acres.

CRG Residential Proposes \$98 Million Development At 96th Street And Allisonville Road, Donates 25 Acres Of Parkland

CRG Residential announced today a \$98 million mixed-use project at the northwest corner of 96th Street and Allisonville Road. The project will include multi-family, townhomes, and commercial retail space situated next to the recently announced 98-acre parkland to the west. The City of Fishers, in close partnership with CRG, also announced the reconstruction of the Michigan Left intersection into a roundabout. Additionally, CRG Residential has committed to donate the land required for the roundabout and an additional 25 acres of non-floodplain land to increase

the size of adjacent parkland, totaling 123 acres for the White River passive nature park. "This project will enhance the southwest corridor of our community in multiple ways," said Fishers Mayor Scott Fadness. "The new park, and now the additional buffer zone donated by CRG, will serve as a key amenity for our city and region, providing expanded public access to one of our community's greatest natural assets—the White River. And as we bring the roundabout intersection online, the additional vehicular traffic will be able to better access the local businesses in the

area as a gateway to our city." The mixed-use development from Carmel-based CRG will include 380 multi-family units, 66 townhomes for sale and 35,000 square feet of new commercial retail space. It will also include infrastructure improvements to support the City's new park. CRG has significant experience with similar public-private partnerships in Indiana, throughout the Midwest and eastern United States. CRG is finishing construction of the Nickel Plate

See CRG Page A6

Mark Your Calendars



BETSY REASON
The Times Editor

Here are 25 things to put on your calendar, from now through the beginning of March.

1. Enjoy The Auburns at Barley Island 8 p.m. to 11 p.m. today at Barley Island Brewing Co. in Noblesville.
2. Dare to join the Westfield Haunted Underground RR Ghost Walk from 7 p.m. to 9 p.m. Saturday with \$21 adult tickets and \$18 senior tickets for ages 65 and older at unseens.com.
3. Enjoy special live music with Celtic Rain from 7 p.m. to 9 p.m. Saturday at Primeval Brewing in Noblesville.
4. Main Street Productions presents the play, "Of Mice & Men" by John Steinbeck, through Sunday, at Basile Westfield Playhouse, with James H. Williams directing.

See BETSY Page A6

Student Successes Result of Community



DR. DEREK ARROWOOD
Hamilton Heights

Starting this Saturday, FFA chapters around the country will celebrate National FFA Week. This weeklong recognition gives us the opportunity to celebrate the accomplishments of our FFA while educating the public about the tremendous impact of agriculture in our daily lives. FFA is the premier youth organization preparing members for leadership and careers in the science, business, and technology of agriculture and is an integral part of the teaching program in agriculture at HHHS and HHMS. Hamilton Heights' agricultural education program is deeply rooted in the community. With Emilie Carson, Agriculture Educator and FFA Advisor, at the helm, the sky is the limit for students as they develop their potential for leadership, explore their interests, and

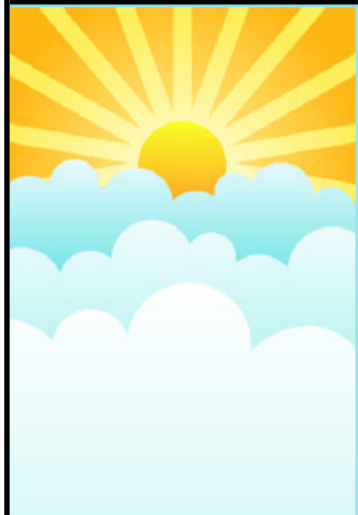
See ARROWOOD Page A6

HHSC Board OKs Change To School Board Districts

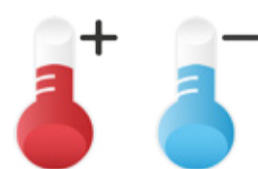
At its February 16 meeting, Hamilton Heights School Board of Trustees approved the recommended adjustments in its organization plan involving the way school board members are elected. This process, originally established with the formation of the corporation in 1965, was designed to ensure all areas of the district were represented. This adjustment was made after county clerks from around the state were notified by the Indiana Elections Division that some districts may not be following Indiana Code (IC 20) which requires that the populations in their districts be equal. This is not a requirement for all school districts but varies depending upon the school board's organization plan. Heights will continue to have two members residing in White River Township, two members residing in Jackson Township, and one At-Large member. The individuals seeking a specific seat in Jackson or White River Townships will still need to live in the township they are seeking to represent for at least one year

See HHSC Page A6

The Daily Almanac



Sunrise/Sunset
RISE: 7:32 a.m.
SET: 6:23 p.m.



High/Low Temperatures
High: 33 °F
Low: 16 °F



- Wacky Holiday Today**
- Cow Milked While Flying In An Airplane Day
 - National Battery Day
 - Thumb Appreciation Day



- What Happened On This Day**
- 1977 The Space Shuttle takes off on its maiden flight
 - 1954 The first Church of Scientology is established



- Births On This Day**
- 1954 John Travolta American actor, singer, producer
 - 1933 Yoko Ono Japanese/American singer-songwriter

- Deaths On This Day**
- 1967 J. Robert Oppenheimer American physicist
 - 1564 Michelangelo Italian painter, sculptor

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OBITUARIES

Christopher Lee Barker
Freida May James



HONEST HOOSIER

Happy what would have been your 91st birthday Johnny Hart, creator of The Wizard of Id. God rest your soul!



TODAY'S QUOTE

"Never be satisfied with less than your very best effort. If you strive for the top and miss, you'll still 'beat the pack.'" - Gerald Ford

TODAY'S JOKE

Today's tip: Always pay your exorcist. You don't want to get repossessed.

TODAY'S HEALTH TIP

Get an eye exam regularly - some eye diseases don't have any symptoms until it's too late. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Times and online at www.thetimes24-7.com.



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

7 DAY FORECAST

THU 57/57 FLOODING RAIN TO MONDAY	FRI 16/33 COLDER & SUNNY	SAT 22/34 MAINLY SUNNY	SUN 24/54 MILNY, BRISK, WARMER	MON 38/60 MILD, WINDY, ARRIVED LATE	TUE 57/35 HEAT TO JARHEAD, MELT, FALLING TEMPS	WED 25/33 CHANCE OF SNOW, SUCCEEDS
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⇒ OBITUARIES

Christopher Lee Barker

Oct. 16, 1965 - Feb. 9, 2022

Christopher Lee Barker, age 56, of Kirklin, Indiana, passed away at his home on Wed. afternoon, Feb. 9, 2022.

Born Oct. 16, 1965 in Noblesville, he was the son of the late Marvin Dale Barker and Sandra Joy (Mason) Barker-Hart.

After graduating from Tipton High School with the Class of 1984, he proudly served his country as a soldier in the United States Army and later continued his education at Ivy Tech Community College.

For a few years Mr. Barker worked for P.R. Mallory in Frankfort before hiring on with Brock's Grain Dryers, where he has worked for the past 10 years.

Mr. Barker loved making memories with his family, and good or bad, that is exactly what he did. Picking on his sisters was always a favorite pastime, but when the kids were born, it shifted his attention toward a whole new crop of potential targets for harassment. However, his sisters were never too far out of mind. He also loved going on family camping adventures. His love of outdoor activities extended well past the campfires and tents; Mr. Barker also had a little bit of a green thumb. He enjoyed working in the flower beds and fussing with his tulips.

Another of his favorite past times was attending fall festivals. Somewhere along the way he caught the flea market and garage sale bug. Everyone knows that if you are going to hit a neighborhood yard sale, you must have a plan. Mr. Barker's technique involved riding his bicycle from sale to sale. It beat walking, and he could cover a lot more area in less time, resulting in the opportunity to beat the competition to the goods.

Mr. Barker was one of the good guys; always there to lend a helping hand to friends, family, or a perfect stranger, and he will be greatly missed by everyone whose lives he touched.

Survivors include his son, Christopher Eugene Barker of Lafayette; daughters Kimberly A. (Jonathan) Ireland of Vincennes, Jennifer M. McCord of Columbia, Tenn., and Lynn N. Barker of Evansville; 13 grandchildren; 1 great grandchild; brothers James E. (Angela) Barker of Fortville, Ferlin Ogden of Tenn. and Billy Hutt of Tenn.; sisters Joanie S. (Craig) Isenhower of Sheridan and Sky Hutt of Tenn.; several nieces and nephews; and by his dog, Buddy.

He was preceded in death by his mother and father; stepmother Effie Jane Bowman-Barker; sister Clenna Barker; brother Teddy Ogden; and by his daughter Jessica Goldy.

Visitation is scheduled to be held from 11 a.m. until 1 p.m. on Fri., Feb. 18, 2022, at Kercheval Funeral Home, 306 E. 10th Street, Sheridan, Ind., with military honors being conducted immediately following visitation. Graveside services are scheduled to be held at 3 p.m. on Fri., Feb. 18, 2022, at Lincoln Memory Gardens in Whitestown, Ind.

Pastor Chuck Barker will be officiating. Memorial contributions may be presented to Kercheval Funeral Home, P.O. Box 42, Sheridan, Ind., 46069, to help defray funeral expenses.

Freida May James

Feb. 16, 2022

Freida May James passed away on Wed., Feb. 16, 2022.

She is survived by her 4 children; 4 grandchildren; 8 great-grandchildren; 1 great-great grandchild; and 2 siblings.

In addition to her parents, she was preceded in death by 2 siblings and 1 grandson.

Private family services will be held. The James Family has entrusted Randall & Roberts Funeral Home with Freida's care.

Condolences can be made online www.randallroberts.com



DICK WOLFSIE
Funny Bone

I almost deleted the e-mail, thinking it was spam, but lately I have nothing else to do, so I read everything. I didn't recognize the sender's address but I clicked on it, anyway. Maybe it was some rich guy in Uganda who wanted to send me a million dollars—after I send him \$5,000 for shipping and handling, of course. I didn't want to miss out on an offer like that.

I stared at the correspondence in disbelief. It wasn't from a chief financial officer in Africa. Or any kind of chief. It was from Harris, my freshman year roommate at college. The e-mail went something like this:

"Hi there! Remember me? Harris? Your long-lost roommate? I think

the last time we saw each other was 1967. How have you been? I've been fine. I Googled you and found your phone number. I'll give you a call tonight and we can catch up.

Signed, Harris, class of '69

My mouth dropped open. I hadn't talked to this guy in 55 years—including the year we shared a dorm room. We didn't have a lot in common. He was a night person and I was a morning person, which made for lousy roommates, although 14 years later that combination made for the start of a very successful marriage for me.

What would Harris and I talk about? How do you "catch up" with someone you never "caught" anything with in the first place? I was panic stricken. When my wife came home, I shared my concern.

"Mary Ellen, who is the last person in the world you'd think would email me?"

"Your cousin, Leo. He doesn't have a computer."

"No, it was an email from Harris. And he's calling me tonight."

"Harris? Your freshman

roommate from college? That's wonderful. You two can talk about old times."

"I don't think so. We didn't have any old times."

About 8:30 the phone rang. "Hi, it's Harris. I hope I caught you at a good time. How have you been?"

"Let's pick a decade, Harris. I've really had some ups and downs."

"You were always a comedian. So, what's been going on with you?"

"Well, I got married after college, we had a kid and I've been working for the last 40 years until I recently retired. What have you been up to?"

"Wow! That is an amazing coincidence. That's pretty much exactly what has been happening with me, also."

(Looooooooooooong pause.) Finally, Harris picked the conversation back up. "My wife's name is Sherrie."

"My wife's name is Mary Ellen. I guess that ends those amazing coincidences right there."

"Let's see...you don't have a dog named Hector, do you?"

"No, every dog we ever had is dead. I forgot to mention that, when you

asked me what's been happening."

"How's the weather there?"

"Uh...since we last saw each other, there's been some global warming. Have you heard about it, Harris?"

"No, I live in Michigan now."

(Another long pause.) Harris spoke again:

"Hey, I gotta go. We could probably talk forever. We should do this again."

"Harris, I'm afraid if we talk every half century, this was probably our last conversation."

"Well, it was fun to catch up with you, Eric."

"Eric? Wait, Harris, my name is Dick. Wasn't Eric your roommate sophomore year?"

"Oh! I'm sorry. Eric is my 8:45 call. It was fun talking to you, anyway. Just like old times."

"Yup, exactly like old times."

- 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.

The Last Time I Saw Harris

Local Cicero Stories Needed For New Television Project

Ball State PBS is looking for stories about Cicero, Indiana.

Ball State PBS, the Muncie PBS station located on the Ball State University campus, will feature Cicero in its ongoing series celebrating small towns in its viewing area.

Called "Now Entering..." this program is a video scrapbook of the people, places and history of towns as seen through the eyes of its residents. Cicero community members will collect video footage and photos to showcase their unique stories. These materials will be combined to create the "Now Entering...Cicero" program, which will

be broadcast on Ball State PBS this summer.

Producers from Ball State PBS will be in Cicero at 6:30 p.m. on Tuesday, Feb. 22 at Cicero Red Bridge Community Center, 697 W. Jackson St., Cicero, IN 46034, for an informational meeting. Residents are invited to attend the meeting to learn about this new PBS project.

Anyone who would like to learn more about the project, but is unable to attend the meeting in person, should contact Sam Clemmons, producer/director, at sclemmons@bsu.edu or fill out a participation form at www.ballstatepbs.org/nowentering.

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Boilermaker Brainstorms: Blurbs From Kenny's Digital Notebook



KENNY THOMPSON

for the Jazz and instead started a family. "I just thought it was a publicity stunt, and I felt like I didn't think I was good enough," Harris was quoted as saying in her tribute story at NPR.com. "Competing against a woman, yes. It's a different story competing against a man. So I decided not to go."

Fifteen years after the Jazz selected her, Harris became the first female collegiate player and first Black woman inducted into the Naismith Memorial Basketball Hall of Fame. Her childhood idol, Indiana high school legend Oscar Robertson, escorted Harris at the ceremony.

Let's take a look at sports news and notes that are overflowing my digital notebook:

Two years before the Indiana Pacers invited Ann Meyers to become the first female to try out for an NBA team, Lusie Harris made history of a different kind in professional basketball.

Harris was the first female to be officially drafted by the NBA in 1977. That footnote in history was so buried that many basketball fans, myself included, did not know that until reading that Harris died Jan. 18 at age 66.

The mere idea of women playing college basketball was a relatively new thing in the United States. Purdue didn't start its women's basketball program until 1975, four years after Indiana fielded its first university sanctioned team.

Harris was never a household name outside of Mississippi, even after scoring the first points in Olympic basketball history in 1976 at Montreal. So when the New Orleans Jazz chose the Delta State University star with the 137th pick, it was widely criticized as a publicity stunt. Still, Harris was chosen ahead of 36 other men in the eight-round draft that year.

Years later, the Jazz coach at the time - Frank Layden - joked that the 6-3 Harris was better than any player he had on the roster other than Hall of Fame guard Pete Maravich.

Recognizing the draft pick for what it was, Harris declined the opportunity to try out

Formerly the 440th best recruit of the Class of 2024, Purdue sophomore center Zach Edey is one of 10 finalists for the Kareem Abdul-Jabbar Award given to the nation's top center.

Big Ten rivals Hunter Dickenson of Michigan and Kofi Cockburn of Illinois also made the cut. Also on the watch list are Auburn's Walker Kessler, Connecticut's Adam Sonogo, Duke's Mark Williams, Gonzaga's Drew Timme, Kentucky's Oscar Tshiebewe, North Carolina's Armando Bacot and Providence's Nate Watson.

Edey joins a list of former Purdue finalists that includes A.J. Hammons, Isaac Haas and teammate Trevion Williams.

Jaden Ivey will have a chance to join Carsen Edwards as Boilermakers to win the Jerry West Award, given to the nation's top shooting guard. Ivey is among 10 finalists on a list that includes Wisconsin's Johnny Davis.

Also making the cut were Arizona's Benedict Mathurin, Baylor's Adam Flager, Iowa State's Izaiah Brockington, Kansas' Ochai Agbaji, Kentucky's TyTy Washington, Syracuse's Buddy Boeheim, UCLA's Johnny



ZACH EDEY

Juzang and Villanova's Justin Moore.

Fittingly, Edey and Ivey are on the list of midseason candidates for the Naismith Trophy Player of the Year Award.

The Boilermakers, Auburn, Duke and Gonzaga are the only schools with two players on the list. The Big Ten leads all conferences with seven selections, including Kofi Cockburn of Illinois, Trayce Jackson-Davis of Indiana, Johnny Davis of Wisconsin, E.J. Liddell of Ohio State and Keegan Murray of Iowa.

Purdue guard Sasha Stefanovic is a finalist for the Senior CLASS Award, given to a senior/graduate student who has notable achievements in community, classroom, character and competition.

Former Boilermaker Rob Hummel won the award in 2012. This year's winner will be announced during the NCAA Final Four.

Stefanovic has his degree in finance and is currently a graduate student in the Human Resource Management program. He is a three-time selection to the Big Ten All-Academic Team.

As of Feb. 17, Stefanovic was averaging 11.6 points and 3.4 assists while shooting nearly 41 percent from 3-point range. With at least six games remaining in his career, Stefanovic is 91 points from joining Purdue's 1,000-point club

Outside the classroom and court, Stefanovic



JADEN IVEY

has run youth camps in his home town of Crown Point, with proceeds going to charity. Stefanovic also is a regular visitor to elementary schools and part of the basketball program's holiday shopping spree for underprivileged families in the area.

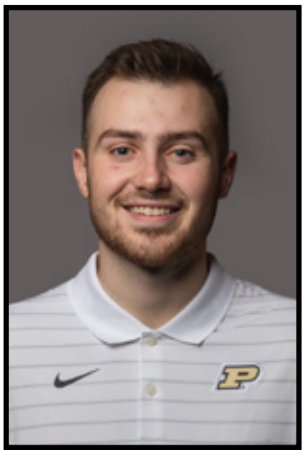
Faced with the probable loss of Ivey along with seniors Trevion Williams, Eric Hunter and Stefanovic, Purdue will get an early test in the 2022-23 season thanks to its invitation to play in the Phil Knight Legacy over Thanksgiving weekend in Portland, Ore.

The Boilermakers are in the Legacy side of the Bracket along with Duke, Florida, Gonzaga, Oregon State, Portland State, West Virginia and Xavier. A separate bracket includes Iowa State, Alabama, Michigan State, North Carolina, Oregon, Portland, Connecticut and Villanova.

ESPN.com writer Jordan Reid offers a bad news/good news NFL Draft forecast for fans of the Chicago Bears.

Let's start with the bad news. Reid believes former Purdue star George Karlaftis will fall to the Green Bay Packers at No. 28 in the first round. The bitter rival of the Bears have a definite need for pass rusher.

"He has a chance to land in the top 20, but in this scenario he'd fall right in the Packers' lap," Reid writes. "Green Bay must get some depth along



SASHA STEFANOVIC

the defensive line, and Karlaftis' combination of power and heavy hands could help him thrive in the NFC North."

Now for the good news. Reid forecasts that the Bears will use their first pick in the 2022 Draft (no first round pick thanks to the trade with the New York Giants which was turned into the latest hope at quarterback, Justin Fields) on Purdue All-America wide receiver David Bell.

Bell, who could quickly become a favorite of Fields, is slated to be selected 39th overall by Reid.

"New general manager Ryan Poles has his work cut out at the receiver position, with only Darnell Mooney under contract next season," Reid writes. "Bell ... is a smooth route runner with consistent hands. He proved over the past two seasons that he can be counted upon as a go-to option. Bell doesn't have outstanding speed, but he executes the details on his route stems and has a knack for finishing catches at the catch point."

Spring football is around the corner at Purdue and the Boilermakers' 2022 season opener against Penn State is ranked among the top 10 Week 1 college football games by Athlon Sports writer Steven Lassan.

Ranked seventh, the Sept. 1 Big Ten opener could be a sign of Purdue's ability to contend for a division championship. "The Boilermakers

will be a sleeper team to watch in the Big Ten West title race next year, and a win over the Nittany Lions ... would be a great start for coach Jeff Brohm's squad. The trek to West Lafayette is an early test for a rebuilt Penn State squad."

The Big Ten moved the Purdue-Penn State game from Saturday, Sept. 3 for a national television audience. Time and network have yet to be determined.

Notre Dame at Ohio State came in at No. 1 on Lassan's list.

Triple-doubles are a rare species when looking into Purdue men's and women's basketball history.

The Boilermaker men have just one and that was accomplished 45 years ago by future All-American Joe Barry Carroll.

Three Purdue women's players have done it. If I gave the avid Boilermaker fan 10 guesses, they'd probably only come up with Stephanie White. She was the first to accomplish the feat in 1999 against Indiana with 22 points, 10 rebounds and 10 assists in a 97-62 victory.

Eight years later, center Danielle Campbell put up 12 points, 11 rebounds and a school-record 11 blocked shots in a 69-53 victory against Butler.

This season, Jenae Terry joined the club but one-upped White and Campbell by accomplishing the feat twice. The junior transfer from Illinois collected 11 points, 12 rebounds and 10 assists against Miami (Ohio) on Dec. 19, an 82-76 victory. In an 80-66 victory against Minnesota on Jan. 27, Terry amassed 12 assists, 11 rebounds and 10 points.

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

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Photo by Kristen Gorski

State Senator Scott Baldwin (R-Noblesville) pictured with the Hamilton County Senate pages.

Sen. Baldwin Welcomes Local Students To The Statehouse

State Sen. Scott Baldwin (R-Noblesville) welcomed the following local students to the Statehouse who served as Senate pages in January.

- Katelynn Alexander, from Westfield, attends Cathedral High School (pictured with Lt. Gov. Suzanne Crouch)
- Grace Baldwin, from Noblesville, attends Guerin Catholic High School
- Luke Baldwin, from Noblesville, attends Guerin Catholic High School
- Alex Coulter, from Carmel, attends Clay Middle School
- Evan Coulter, from Carmel, attends Clay Middle School

- Colin Howard, from Noblesville West Middle School
- Mason Jackson, from Noblesville, attends Noblesville High School
- Kaitlyn McNamee, from Westfield, attends Guerin High School
- Evelyn Stach, from Westfield, attends Westfield Middle School
- Joanna Strahm, from Westfield, attends Westfield High School
- Sam Strahm, from Westfield, attends Westfield Middle School
- Will Strahm, from Westfield, attends Westfield High School

Pages spend a day at the Statehouse touring the historic building, observ-

ing debates from the Senate floor and interacting with their state senator.

"I always enjoy teaching the students in our area about how our state government operates," Baldwin said. "This program offers the valuable opportunity to get an inside look at how our legislative process works and what it takes to get a bill passed into law."

Students in grades six through 12 participate in the page program on Mondays, Tuesdays and Thursdays during the legislative session. Groups serve on Wednesdays.

For more information or to apply, visit www.IndianaSenateRepublicans.com/page-program.

Patterson Dental And Miller Vinatieri Motorsports Join Forces Again For 2022

A partnership that began in late 2020 will continue into the 2022 race season as Patterson Dental will rejoin Miller Vinatieri Motorsports as the primary partner for Jack William Miller in the Indy Pro 2000 Championship Presented by Cooper Tires. Set for his sophomore season, Miller and Patterson Dental will continue their trackside experience program for dentists, hygienists, and Patterson Dental customers across the United States which will kick off at the first event weekend at the Grand Prix of St. Petersburg.

"I feel that we have done a great job with Patterson Dental despite the challenges of a Covid battered race season," explained Jack Miller, former IndyCar competitor and now owner of MVM. "To see them and their guests' smiling faces at the racetrack enjoying their time is a great feeling and

only a small part of both our personal and business relationship."

Like the 2021 season, Patterson Dental will hold primary branding on the #40 Indy Pro 2000 entry of Jack William Miller. Entering his second season in the Indy Pro 2000 ranks, Miller has his sights set on race wins and podium results as he continues his climb up the Road to Indy ladder. During the Chris Griffiths Test at the end of the 2021 season, Miller was in the top-five throughout the six practice sessions topping the charts during one session and ending the weekend with the second fastest lap time overall.

"We are excited to once again partner with Miller Vinatieri Motorsports and Jack Miller in 2022," explained Patterson Dental's Matt Lotz. "Our continued partnership will further strengthen our brand awareness and customer

partnerships throughout North America. Jack and his team do a great job in organizing trackside experience programs for our guests and their hospitality is second to none. We are looking forward to another successful season and can't wait for the first green flag in sunny Florida."

With the 2022 season set to kick off on the Streets of St. Petersburg over the February 25-27 weekend, Patterson Dental will be trackside with Miller Vinatieri Motorsports as they look to start the season with a collaborative effort and strong results.

For more information on Miller Vinatieri Motorsports, please visit them online at their website, www.MillerVinatieriMotorsports.com, or contact Info@MillerVinatieriMotorsports.com. Also be sure to follow the team via their social media programs on Twitter, Instagram, and Facebook.

State Accepting Nominations for Governor's Century And Half Century Business Awards

The state of Indiana is currently accepting nominations for the Governor's Century and Half Century Business Awards, which honor Hoosier businesses that have remained in operation for at least 100 or 50 years, respectively, and have demonstrated a commitment to serving the community.

Qualifying criteria are as follows:

- The business must have had continuous operations in Indiana for 100 or 50 years by Dec. 31, 2021.
- The business must have participated in the same line of work for the duration of its operations. If different, an explanation of the evolution into the current business must

be provided on the nomination form.

- The business must have had its base in the state of Indiana since it was founded.
- The business must recognize, acknowledge and agree that it is in full compliance with the Indiana Secretary of State.
- The business must not have previously received a Century or Half Century award from the state of Indiana. Previous Half Century award recipients may qualify for a Century award.

Eligible companies are encouraged to complete the online application by April 1, 2022. Please visit the Indiana Economic Development Corporation website for additional details.

The Indiana Economic Development Corporation (IEDC) is charged with growing the State economy, driving economic development, helping businesses launch, grow and locate in the state. Led by Secretary of Commerce Brad Chambers, @SecChambersIN, and governed by a 15-member board chaired by Governor Eric J. Holcomb, @GovHolcomb, the IEDC manages many initiatives, including performance-based tax credits, workforce training grants, innovation and entrepreneurship resources, public infrastructure assistance, and talent attraction and retention efforts. For more information about the IEDC, visit iedc.in.gov.

See DNR At Indy Boat, Sport And Travel Show, Feb. 18-20, 23-27

The Department of Natural Resources will have a strong presence at the Indianapolis Boat, Sport and Travel Show, Feb. 18-20 and 23-27, at the Indiana State Fairgrounds.

The DNR's main location is in Tackle Town, in the Blue Ribbon Pavilion. The booth is a convenient one-stop shopping opportunity for licenses, state park passes, lake-use permits, and Outdoor Indiana magazine.

DNR biologists and State Parks interpreters

and managers will be on hand throughout the show to share program and jobs information and resources, as well as answer your fish and wildlife and parks questions. State Park Inns will have a separate informational booth in the Travel and Tourism area of the show.

The Live Birds of Prey from Hardy Lake's Dwight Chamberlain Raptor Center will be presented Feb. 19, from 10:30 a.m. to 4 p.m. A "Snakes Alive, Snake

Buffer" from O'Bannon Woods State Park will be offered Feb. 26, from 10 a.m.-4 p.m.

Members of the Indiana Conservation Officers K-9 team will be available Feb. 26, from 10 a.m. to 2 p.m. The public will have an opportunity to interact with the officers and their K-9 partners. All times of the events listed are subject to change.

To view all DNR news releases, please see dnr.IN.gov.

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Post-Pandemic Entrepreneurship: Tips for Business Owners

At the height of the pandemic, many people lost their jobs and were forced to embrace entrepreneurship. There was a marked increase in business registrations. On the other hand, established businesses were affected significantly by the pandemic. While some have been forced to shut down permanently, others have experienced growth.

Amid this erratic economic climate, launching a business may seem foolish. It can seem like more of a gamble than an investment. Even as we emerge from the pandemic, safety concerns and the economic downturn have transformed the business environment from what it was pre-pandemic. As most businesses continue to weather the storm, agile entrepreneurs are taking advantage of the situation to innovate and establish successful businesses that suit the post-pandemic economic environment.

If you do not want to wait around for another job which you might also lose, you should consider taking the plunge into entrepreneurship. This article (presented by The Times of Noblesville) highlights effective tips for aspiring entrepreneurs.

Tips for Building a Successful Business

- Adapt to changing trends
In a world where business trends change every two years unlike the past when they took 7 to 10 years, businesses that can change fast survive.

You can only adapt fast to changing trends if you are light and lean. Focus on soft assets like robust systems and brands instead of heavy assets.

- Focus on digital
Advancements in technology and the pandemic restrictions made consumers move online for their shopping needs. This shift from in-store service to e-commerce has been happening but the pandemic accelerated levels. It is safe to assume that this trend is here to stay. For new entrepreneurs, implementing digital technology into their new businesses is easier since there is no transition from old habits.

- Pick an industry you are an expert in
Before you launch a business, you should have an understanding of the core operations, competencies, and skills necessary in the industry of your choice. Choose an industry in which you are already an expert or willing to become one.

- Seize new opportunities

While the pandemic has led to the closure of many businesses and the collapse of several industries, it has spawned new ones. These new industry opportunities require plenty of support structure including digital payments, remote working, and online entertainment. These are opportunities waiting to be seized. New entrepreneurs can leverage these changes for increased chances of success.

Profitable Business Ideas to Consider

If you are considering entrepreneurship, there are plenty of profitable business ideas. Here are several entrepreneurial opportunities that aspiring entrepreneurs can take advantage of in a post-pandemic world.

- E-commerce
The rise of e-commerce has been happening for several years but during the pandemic, it grew in leaps and bounds. It cannot be overlooked as a good business idea. Starting an online business is cheaper than launching a business in a physical location.

- Transcription and translation

There is a constant demand for transcription and translation services from various industries. This makes it an ideal business to get into for an entrepreneur with a good ear or knowledge of a foreign language.

- Online fitness and wellness

As people stayed at home, the popularity of online fitness videos rose to unprecedented levels. While the return to normalcy post-pandemic means many people will go back to their gyms, online fitness will continue to be a lucrative business opportunity.

- Delivery service
Home delivery was a major hit during the pandemic as governments gave stay-at-home directives. People could order just about anything from

the comfort of their homes and have it delivered. Re-opening of physical stores will have many people return to making in-person purchases but most are unlikely to give up home deliveries.

Sourcing Funding for Your Startup

Small businesses typically have a hard time gaining access to funds. The Covid-19 pandemic made the situation even worse. As we come out of the woods, several financing options mostly backed by the government are now available to small business startups.

- Online lenders
Business startups typically have a hard time securing business loans from established institutions. Online lenders are able to provide various forms of small business financing to startups. They offer lines of credit, short and medium-term loans, and invoice factoring with less stringent qualification requirements but higher interest rates. Securing a loan from these lenders can take as little as one day.

- SBA loan programs
Small Business Administration loans are geared towards specific industries, businesses, or owners. The government partially guarantees loans from a nonprofit lender or a bank allowing the institution to offer loans to small businesses that may otherwise not have received loans.

- Small banks, community banks, and non-profit

lenders

Business startups are unlikely to receive long-term loans from major banks. They are more likely to receive loans from smaller community banks. Post-pandemic entrepreneurs should consider building relationships with non-profit lenders and community banks to benefit from low-cost financing.

- State-specific initiatives
State governments also started rolling out loans and grants to small businesses in the wake of the pandemic. These state-specific initiatives target certain communities, industries or situations depending on need. When launching your business post-pandemic, you should find out if you are in a category that can benefit from such funding.

- Finding investors
If you need to take on investors to help fund your business, consider registering as a corporation. It's easier to transfer shares of your business when you're a corporation, and investors tend to favor its predictable structure. Make sure to research corporation formation requirements and regulations in Indiana before moving ahead.

Hiring professional help

When you launch your business, you may be forced to wear several hats but as the venture grows, you will need to hire professional help to make it work. Hiring the right employees is critical to the

success of your business. Before you make your hires, you must first apply for an Employee Identification Number (EIN) on the IRS website. An EIN allows you to set up a payroll system once you begin hiring employees.

In addition to allowing you to hire employees, getting an EIN (aka Tax ID Number) has several benefits. It is the identification you use to file annual or quarterly company taxes with the IRS. The IRS also tracks payroll taxes using the EIN. The EIN provides your business credibility, allows you to open a business bank account, speeds up access to credit among other benefits.

Finally
As we emerge from the pandemic and economies work towards recovery, the business climate is set to improve. Many businesses may have suffered due to the pandemic but it also created plenty of opportunities that savvy entrepreneurs can take advantage of to create successful businesses

- Alice Robertson started her career as a professional house cleaner in the home organization industry. She decided to open her own home organization business after cleaning and organizing her clients' homes for years. She has built an impressive client list over the years which helps make spaces in homes and businesses more functional. To share the great cleaning and organizing advice, she recently created Tidy Home.

Indiana Sees 10th Smallest Decline In Consumer Spending During COVID-19

The latest surge in COVID-19 cases caused by the Omicron variant once again disrupted an economic recovery that has been uneven to date. While most jurisdictions did not resort to the same sorts of public health restrictions instituted in early 2020, many businesses struggled to operate at full capacity with employees sick due to COVID and many consumers behaving more cautiously. Industries that have been hard-hit throughout the pandemic, like restaurants and airlines, experienced new disruptions heading into 2022.

Economic challenges associated with Omicron and future variants could once again depress consumer spending, piling on top of an unusual decrease in consumer expenditures during the pandemic's first year. For most of the last 60 years, consumer spending has increased year over year, even during economic downturns. But from 2019 to 2020, overall consumer spending fell by 2.6%, the largest year-over-year decline since the Great Recession.

COVID's effects on consumer spending have not been consistent across all categories, which means that some industries are struggling more than others. Public health restrictions affecting certain types of businesses and consumers' shifting preferences from spending more time at home have driven trends in expenditures. In some cases, these factors have created divergent spending trends between similar categories. For example, spending on food services and accommodations dropped by 20.5% from 2019 to 2020, while spending on groceries was up 11.2% over the same period. Similarly, recreation services—which includes businesses like sports venues and theaters—saw the largest overall decline at 28.6%, but recreational goods and vehicles saw the largest overall increase at 13.1%.

In addition to differences by spending category, declines in consumer spending also varied by geography. The region with the greatest drop in spending was the Midwest (including Delaware, New Jersey, New York, Pennsylvania, and Maryland), with a 4.07% decrease from 2019 to 2020, followed by the Far West at 4.03%. In contrast, the Rocky Mountain region had the lowest decrease, with consumers spending only 1.25% less in 2020 than in 2019.

Among states, most of the locations where consumer spending dropped

the most were found in the Midwest, Far West, and New England regions. For most of these states, the declines are explained in large part by decreases in spending on recreation services, transportation services, or both. Recreation services were slow to return to full capacity in many locations because they were considered less essential and frequently likely to contribute to the spread of the coronavirus. Areas with high populations of commuters usually relying on vehicles or public transportation, like densely populated areas in the Northeast, saw declines in transportation spending with the greater transition to remote work.

The data used in this analysis is from the U.S. Bureau of Economic Analysis's Personal Consumption Expenditures. To determine the states with the biggest drop in spending during COVID-19, researchers at Filterbuy calculated the percentage change in per capita consumer spending from 2019 to 2020. In the event of a tie, the state with the lower total change in per capita consumer spending from 2019 to 2020 was ranked higher.

The analysis found that Indiana residents spent \$38,645 per capita in 2019. With the onset of the pandemic in 2020, that figure fell to \$38,097. Out of all U.S. states, Indiana experienced the 10th smallest decline in consumer spending in 2020. Here is a summary of the data for Indiana:

- Percentage change in consumer spending (2019-2020): -1.4%
- Total change in consumer spending (2019-2020): -\$548
- Per capita consumer spending (2020): \$38,097
- Per capita consumer spending (2019): \$38,645
- Category with the largest decrease in spending: Gasoline and other energy goods

For reference, here are the statistics for the entire United States:

- Percentage change in consumer spending (2019-2020): -3.0%
- Total change in consumer spending (2019-2020): -\$1,311
- Per capita consumer spending (2020): \$42,635
- Per capita consumer spending (2019): \$43,946
- Category with the largest decrease in spending: Recreation services

For more information, a detailed methodology, and complete results, you can find the original report on Filterbuy's website: <https://filterbuy.com/resources/consumer-spending-covid/>.

March 15 Deadline For Ag. Producers To Enroll in USDA's Key Commodity Safety Net Programs

Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2022 crop year have until March 15, 2022, to sign a contract. The U.S. Department of Agriculture (USDA) offers these two safety net programs to provide vital income support to farmers experiencing substantial declines in crop prices or revenues.

"The Agriculture Risk Coverage and Price Loss Coverage programs provide critical financial protections to many American farmers. As producers continue to weather a bruising pandemic and new, climate-induced disasters, these programs are all the more important," said Zach Ducheneaux, Administrator of USDA's Farm Service Agency (FSA). "I am encouraging producers to reach out to their county offices to learn about program eligibility and election options today, so that they can begin the enrollment process as soon as possible."

Producers can elect coverage and enroll in ARC-County or PLC, which are both crop-by-crop, or ARC-Individual, which is for the entire farm. Although election changes for 2022 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm and makes an election

change for 2022, it will be necessary to sign a new contract.

If an election is not submitted by the March 15, 2022, deadline, the election remains the same as the 2021 election for crops on the farm. Farm owners cannot enroll in either program unless they have a share interest in the crop.

Producers have completed 976,249 contracts to date, representing 54% of the more than 1.8 million expected contracts. Producers who do not complete enrollment by the deadline will not be enrolled in ARC or PLC for the 2022 crop year and will not receive a payment if triggered.

Producers are eligible to enroll farms with base acres for the following commodities: barley, canola, large and small chickpeas, corn, crumble, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed, and wheat. In partnership with USDA, two web-based decision tools are available to assist producers in making informed, educated decisions using crop data specific to their respective farming operations:

- Gardner-farmdoc Payment Calculator, a tool available through the University of Illinois allows producers to estimate

payments for farms and counties for ARC-CO and PLC.

- ARC and PLC Decision Tool, a tool available through Texas A&M that allows producers to estimate payments and yield updates and expected payments for 2022.

ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products. Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

Producers should contact their crop insurance agent to make certain that the election and enrollment

made at FSA follows their intention to participate in STAX or SCO coverage. Producers have until March 15, 2022, to make the appropriate changes or cancel their ARC or PLC contract.

In addition to the March 15 deadline for ARC and PLC, other important deadlines include:

- March 1, Livestock Indemnity Program
- March 11, Conservation Reserve Program General Signup
- March 15, Pandemic Cover Crop Program
- March 25, Dairy Margin Coverage

"When you're working with us on ARC and PLC, we also encourage you to consider our other programs, including the Pandemic Cover Crop Program, which calls for you to file an acreage report," Ducheneaux added.

For more information on ARC and PLC, producers can visit the ARC and PLC webpage or contact their local USDA Service Center. In those service centers where COVID cases exceed safety levels, staff continue to work with agricultural producers via phone, email and other digital tools. Producers with level 2 e-authentication access can electronically sign contracts or may make arrangements to drop off signed contracts at the FSA county office. Because of the pandemic, some USDA Service Centers are open to limited visitors.

BETSY From Page A1

5. The Koteewi Run Seasonal Slopes is open for the season only through this Monday for snow tubing at Hamilton County Parks' Strawtown Koteewi Park in Noblesville.

6. Hearthsides Suppers will be offered Thursdays, Fridays, Saturdays, Sundays, through March 13 at Conner Prairie in Fishers.

7. Visit the seventh annual Winter Blast 11 a.m. to 2 p.m. Saturday at Clay Terrace in Carmel.

8. The next free day at Conner Prairie in Fishers is President's Day on Monday, featuring Discovery Station with story times and special raccoon tea parties; make and take a terry cloth; and Presidential Games, Parlor Games and Party Pre with

First Ladies.

9. Noblesville Parks & Recreation's Daddy-Daughter Princess Ball will be 6:30 p.m. to 8:30 p.m. Feb. 24 at Mill Top Conference & Banquet Center in Noblesville, with registration required.

10. Carmel Community Players presents "The Curious Incident of the Dog in the Nighttime," Feb. 25-March 6, at the CAT, with Larry Adams directing.

11. Join the Hamilton County Republican Women's Club at 6 p.m. March 1 at Clay Township Trustee Office Community Room in Carmel.

12. Attend the Taste of Carmel 2022 from 5 p.m. to 9 p.m. March 3 at 502 East Event Centre in Carmel, with tickets \$60

each, \$100 for VIP and \$1,000 for a table of 10, at tasteofcarmelindiana.com

13. Join Downtown Noblesville merchants for the annual Sip and Shop, which promotes Shop Small, from 5 p.m. to 9 p.m. March 4 in downtown Noblesville.

14. Enjoy March First Friday at the Nickel Plate Arts event from 6 p.m. to 9 p.m. March 4 at the Nickel Plate Arts Campus.

15. Check out the art at the Hamilton County Artists' Association, which will offer its next HCAA First Friday event 6 p.m. to 9 p.m. March 4 at the Birdie Gallery, 195 S. Fifth St., in downtown Noblesville, this month featuring an award ceremony for the inaugural Midwest Juried

Art Exhibit for which accepted mediums were oil, acrylic, watercolor, pastel, charcoal, pencil, ink and mixed media. The Best of Show will be awarded \$1,000 with merit awards for best in categories. Visit www.hcaa-in.org/

16. Join the 2022 Elks Challenge benefiting Fueled for School from 3 p.m. to 6 p.m. March 6 at TopGolf in Fishers, with entry \$600 per team of up to six players, includes buffet silent auction, drawing and more.

17. Noblesville Miller Palooza Aloha-style fundraiser to benefit Noblesville Schools Education Foundation is March 4 at Embassy Suites in Noblesville, with tickets at \$125 each, at

noblesvilleschools.org/foundation.

18. Shop at the Spring 2022 Indy Kids Sale Mega Pop-Up Sale March 10-12 at Finch Creek Fieldhouse in Noblesville.

19. Join the Saint Patrick's Weekend Comedy Extravaganza at 7:30 p.m. March 11-12 at The Cat in Carmel, featuring Dave Dugan, Irish dancers, music and more, with tickets at eventbrite.com.

20. Enjoy Jai Baker 3 at 1205 Distillery St. Pad-dy's Day gathering from 8 p.m. to 11 p.m. March 11 at the Distillery.

21. The Belfry Theatre presents "The Lilies of the Field," by F. Andrew Leslie from the novel by William E. Barrett, March 18-27, at Ivy Tech Hamilton County in Noblesville,

with Linnéa Leatherman directing.

22. Shop at Whale of a Sale Upscale Children's Consignment Event March 24-27 at Grand Park Sports Campus in Westfield.

23. Main Street Productions presents "Flaming Idiots" by Tom Rooney, at Basile Westfield Playhouse, March 31-April 10, directed by Brian Nichols.

24. TopGolf Tournament April 7 at TopGolf Fishers to benefit the Boys & Girls Club.

25. Carmel Community Players presents "The Fantasticks" musical, April directed by Rich Phipps.

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

ARROWOOD From Page A1

take advantage of a broad range of career pathways through agricultural education at Heights.

Next Monday kicks off Public Schools Week. It's a week designated to recognize and celebrate the invaluable role of our nation's public schools. Strong public schools are the foundation of success for young people, the growth of our communities, and instrumental to our country's future. Hamilton Heights, and its community predecessor schools, have been helping to prepare students to go out into the world and make a powerful difference for well over a century. Thanks in part to the caliber of teachers, administrators, staff, involved families, and strong community partners, Heights continues to be a destination of choice for K-12 education.

We invite you to celebrate the many opportunities afforded through our local public schools and engage in activities that will strengthen the business-school connection throughout the year. We welcome and encourage our families and communi-

ty to be actively engaged in all things Hamilton Heights and stay connected in every way possible including via our website, Facebook, and Twitter where you will always find 'Great Kids Doing Great Things!'

Speaking of great kids, I want to give a shout out to two multi-sport athletes - Samera Henson and Jayla Logan who wrestled their way to the Top 5 in their weight class at the Indiana High School Girls Wrestling State Finals. Samera, a three-time medalist, took 5th in the 113-weight class. Jayla, a two-time medalist, earned 4th in the 132-weight class. The Girls Wrestling program has its roots at Heights and pioneered by Head Coach Gary "Iron Bear" Myers, a former world-wrestling champion, who was just voted Head Coach of the Year by his peers. In addition, just five short years after he started the Indiana girls wrestling program, it is expected to become a sanctioned sport by the Indiana State High School Athletic Association next year.

On a side note, tonight

our gymnasium was filled with junior and senior high school students from throughout Hamilton County and beyond, along with their parents, looking to line up a job, summer apprenticeship, and/or internship in the local construction trade industry at the first annual Architecture, Engineering, and Construction Job Fair. This complimentary networking, information sharing, and recruiting event, organized by CEA Master Teacher and NCCER Instructor Eric Fisher, was created to help establish relationships and open doors to opportunities in the trades industry. Pretty cool!

Our students continue to thrive and enjoy unlimited opportunities to become the best version of themselves because of a strong, collective effort within our campus and throughout our community. Thank you for being a part of their success! #WeAreHuskies #PublicSchoolProud

- Dr. Derek Arrowood is the Superintendent of the Hamilton Heights School Corporation.

CRG From Page A1

Station in downtown Fishers as well as projects in Greenwood, Westfield, Evansville, Elkhart, Newport, Ky., West Des Moines, Iowa, and Traverse City, Mich., among others.

We are excited about the opportunity to invest in this important corridor of the city and to enhance its value to the community," said CRG President and Fishers resident Christopher Reid. "There are so many dynamic pieces to this development, particularly the park and greenspace along the White River which will provide access to the overall commu-

nity. We look forward to working with city officials, Councilors, key partners and the community to develop a project that instills pride in the community."

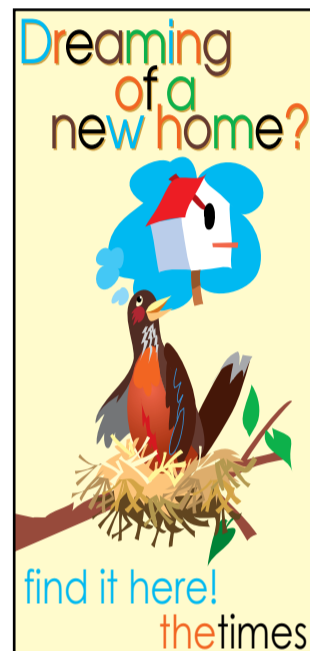
At its Feb. 21 meeting, the Fishers City Council will consider project agreement approval after hearing from City of Fishers Economic Development officials and CRG leaders. Their presentation will include more project details and proposed bond financing, which includes \$23 million in developer-guaranteed bonds over a term of 25 years for land and infrastructure.

HHSC

From Page A1

prior to filing to run as has been the case in the past.

Going forward to best meet state code requirements while honoring the intentions of the first Hamilton Heights School Board, ALL voters in Jackson and White River Townships can vote for the candidate of their choice regardless of residence.



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FRIDAY Business Notes and NEWS

Friday, Feb. 18, 2022

A7

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Indiana Small Business Urges Senate To Act Now On Legislation

The NFIB Small Business Optimism Index decreased slightly in January to 97.1, down 1.8 points from December. Inflation remains a problem for small businesses as 22% of owners reported that inflation was their single most important business problem, unchanged from December when it reached the highest level since 1981. The net percent of owners raising average selling prices increased four points to a net 61% (seasonally adjusted), the highest reading since the fourth quarter of 1974.

“Significant tax cuts that would benefit all small businesses across the state are on the table and the Senate is holding the cards,” said Natalie Robinson, NFIB State Director in Indiana. “Our members appreciate the House Republicans’ \$1 billion tax cuts package that would provide them with much-needed tax relief as they face historic workforce shortages and inflation levels that are the highest they’ve seen in over 40 years. Our small business owners here in Indiana urge the

Senate to pass this tax cut package that would free up funds that owners could use to add jobs, increase wages, and expand their businesses. We can’t sit back and hope this opportunity comes back next year. It’s critical that the Senate acts on this proposal now.”

Key findings include:

- One of the Index components improved, seven declined, and two were unchanged.

- Owners expecting better business conditions over the next six months increased two points to a net negative 33%. Small business owners remain pessimistic about future economic conditions as this indicator has declined 13 points over the past six months.

- Forty-seven percent of owners reported job openings that could not be filled, a decrease of two points from December.

- Inventory accumulation plans fell five percentage points.

As reported in NFIB’s monthly jobs report, a net 50% (seasonally adjusted) reported raising

compensation, a 48-year record high reading. A net 27% plan to raise compensation in the next three months. Eleven percent of owners cited labor costs as their top business problem and 23% said that labor quality was their top business problem.

Owners’ plans to fill open positions remain at record high levels, with a seasonally adjusted net 26% planning to create new jobs in the next three months, down two points from December and just six points below the highest reading in the 48-year history of the survey set in August.

Fifty-eight percent of small business owners reported capital outlays in the last six months, up one point from December. Of those owners making expenditures, 40% reported spending on new equipment, 22% acquired vehicles, 15% improved or expanded facilities, 8% acquired new buildings or land for expansion, and 15% spent money for new fixtures and furniture. Twenty-nine percent of owners plan capital

outlays in the next few months, unchanged from December and two points higher than the 48-year average.

Seasonally adjusted, 2% of all owners reported higher nominal sales in the past three months. The net percent of owners expecting higher real sales volumes decreased by six points to a net negative 3%.

The net percent of owners reporting inventory change increased two points to a net 9%. Eighteen percent reported increases in stocks while 15% reported reductions. Thirty-six percent of owners report that supply chain disruptions have had a significant impact on their business. Another 32% report a moderate impact and 22% report a mild impact. Only 9% report no impact from recent supply chain disruptions. A net 7% of owners viewed current inventory stocks as “too low” in January, down two points. A net 3% of owners plan inventory investment in the coming months, down five points from December, reflecting the success in

inventory building in the fourth quarter.

The net percent of owners raising average selling prices increased four points to a net 61% (seasonally adjusted), the highest reading since the fourth quarter of 1974. Price raising activity over the past 12 months has continued to escalate, reaching levels not seen since the early 1980s.

Five percent of owners reported lower average selling prices and 62% reported higher average prices. Price hikes were the most frequent in wholesale (88% higher, 3% lower), manufacturing (71% higher, 1% lower), retail (69% higher, 4% lower), and construction (67% higher, 5% lower). Seasonally adjusted, a net 47% of owners plan price hikes.

The frequency of reports of positive profit trends decreased three points to a net negative 17%. Among the owners reporting lower profits, 32% blamed the rise in the cost of materials, 19% blamed weaker sales, 9% cited labor costs, 18% cited the usual seasonal change, 7%

cited lower prices, and 3% cited higher taxes or regulatory costs. For owners reporting higher profits, 63% credited sales volumes, 12% cited usual seasonal change, and 13% cited higher prices.

Three percent of owners reported that all their borrowing needs were not satisfied. Twenty-five percent reported all credit needs met and 62% said they were not interested in a loan. A net 2% reported their last loan was harder to get than in previous attempts. One percent reported that financing was their top business problem. A net 4% of owners reported paying a higher rate on their most recent loan.

The NFIB Research Center has collected Small Business Economic Trends data with quarterly surveys since the 4th quarter of 1973 and monthly surveys since 1986. Survey respondents are randomly drawn from NFIB’s membership. The report is released on the second Tuesday of each month. The survey was conducted in January 2022.

How Small Businesses Can Attract And Retain Employees

(Family Features) Small business administrators are typically among the most competent multi-taskers, but even the most talented jugglers occasionally end up with too many balls in the air. Attracting and retaining employees doesn’t have to be part of your juggling act; in fact, having the right team can make the rest of your business run smoother.

As a small business administrator, you may wear many hats, such as running the front desk, ordering supplies, managing accounting, onboarding and more. When you have extra hands to allocate the work, your business is likely to be more efficient and productive. Make employee retention a priority for your business with these practices:

Create a positive work culture

When employees enjoy coming to work each day, it shows. Your customers recognize it, and your internal team can feel it, too. A positive work culture encourages excellence, forgives mistakes, and leaves plenty of room for having fun. You can create a positive culture by making sure expectations are clearly defined and giving feedback that is consistent and fair.

Provide an appealing salary and benefits package

A competitive salary that aligns with expertise is an obvious edge in hiring top talent. You can become a more attractive employer by offering a benefits package that includes paid time off, insurance and other extras.

Voluntary benefits, such as those provided by Unum and Colonial Life, offer customizable solutions for businesses and

their employees. These benefits can provide flexibility to employees by catering to certain stages of life and lifestyles and to employers by offering various funding options like 100% employee-paid or employer-employee shared funding. With low premiums, many small business owners can achieve significant returns and invest in benefits to attract talent and retain loyal employees.

Allow for flexible schedules

In large part due to the pandemic, employees have learned to juggle their work and home lives like never before. The businesses who recognize this need have an edge, particularly for employees who need flexibility to care for family members. The degree of flexibility you can offer may vary depending on the business model. Communicating with your employees and working to make reasonable accommodations can go a long way toward attracting strong candidates and retaining current employees.

Provide opportunities for growth

Employees typically look for opportunities to learn and grow through additional responsibility, compensation and rewards for performance that encourage long-term commitment. Working with employees to understand their career goals is an important step on a path for growth that is mutually beneficial.

Find more solutions to help small businesses at Unum.com and ColonialLife.com or download The Essential Small Business Benefits Guide to learn how to add voluntary benefits to reduce total benefits costs.

5 Interviewing Tips To Help You Land A New Job

(Family Features) With so many job openings these days, you may think you’ll have an easy time sliding into a new role. Not so fast. Because of the huge number of options available and plenty of workers contemplating changes, you’re likely to encounter some competition to land the job you want. A solid interview can help you close the deal.

Consider these five tips to help you make a great impression and land the job of your dreams:

1. Prepare, prepare, prepare. Avoid thinking of the interview as your first step toward a new job. Once you set the appointment, it’s time to take a deeper dive to learn as much as you can about the company and position. Ideally, you did some of this legwork when you created a custom resume and cover letter, but for the interview, you need to know more. After arming yourself with all the information you can, practice answers to questions you expect the interviewer to ask.

2. Decide what the interviewer should know about you.

Using the job description as a guide, create a list of points you want to communicate to show how your experience and knowledge fit the role. During the interview, pay attention to opportunities for sharing these details about your skillset. Most interviewers will give you the opportunity to add information you haven’t covered; use this time to deliver a succinct summary of how you can succeed in the position.

3. Create your own list of questions. An interview isn’t just about determining whether you’re a fit for a job; you also need to decide whether the job is a fit for you. Think about what you need to know in order to feel confident accepting an offer. You might organize your thoughts by considering what is essential in a new job and what aspects are “nice to have.”

4. Present yourself as a winning candidate. Impressions are everything when it comes to interviews. Dress to impress with well-fitted clothing appropriate for the job and practice good groom-

ing habits, including details like trimming your nails and minimizing distractions like pet hair. Arrive early enough that you’re not rushed or flustered when you check in for your appointment. Use good posture, a firm handshake and a clear, confident voice. Speak authoritatively but respectfully and try to make the interview a comfortable, conversational exchange.

5. Leave a lasting impression. Before you end the interview, ask for clear insight on the next steps in the process. Within 24 hours, send follow-up messages to each person you met with. Thank them for their time and include references specific to your conversation, such as elaborating on a question or reiterating a key point. This shouldn’t be a copy-paste message, but rather a tailored one to each individual. Close by reiterating your interest and how your skills are a fit.

Find more advice for handling personal and professional challenges at eLivingtoday.com.



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FRIDAY

Voice of our PEOPLE

Ask Rusty – Do Medicare Part A and B Backup My Medicare Advantage Plan?

Dear Rusty: I was told that I can use Medicare Parts A and B as secondary coverage to my Medicare Advantage plan. Is that true?
Signed: Puzzled



ASK Rusty
Social Security Advisor

Dear Puzzled:
Many do not understand how the various parts of Medicare work, and especially how or if “original Medicare” (Medicare Part A and Part B) interacts with a Medicare Advantage plan. If you now have a Medicare Advantage plan, it is the private insurer who provides your plan that administers all of your healthcare needs, instead of the federal government agency which runs Medicare (that federal agency is called the Centers for Medicare & Medicaid Services, or “CMS”).
Although you must pay

Medicare Part A and Part B premiums to the federal government to obtain a Medicare Advantage plan, all your healthcare services are handled by the private Medicare Advantage plan provider and not by the government’s CMS agency. When you have an Advantage plan, Medicare Parts A and Part B do not act as secondary coverage for your Advantage plan. You don’t get health-

Social Security Matters by AMAC Certified Social Security Advisor

Russell Gloor

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 ssadviser@amacfoundation.org.

care services from both, because when you choose a Medicare Advantage plan you are deselecting CMS as the administrator of your healthcare needs.

Deciding whether to use “original Medicare” to administer your healthcare services or to use a Medicare Advantage plan is always a very personal choice. Medicare Advantage plans cover almost all the medically neces-

sary services that original Medicare covers, although you must generally use “in-network” providers to obtain full coverage. But if you incur healthcare expenses which are not covered by your Medicare Advantage plan, you must pay them yourself - federal Medicare Parts A and Part B are not backup coverage for those uncovered healthcare expenses. So, what you were told is

incorrect - Medicare Part A and Part B do not act as secondary coverage to your Medicare Advantage plan.

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About AMAC
The 2.4 million mem-

ber 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.

Lip Smacking Column

Valentine’s Day stresses me out. I never know what to buy for my wife. The worst part is looking for the perfect card. I’ve lurked on the holiday aisle at the Hallmark store, waiting until some guy about my age laughed at a particular punch line. If there was another one of those cards in the rack, I’d snap it up and buy it, assuming it didn’t contain a crass, juvenile double entendre or risqué joke. For our entire marriage this has been my annual method to make the perfect selection. One thing is sure: the cards Mary Ellen received when we were dating were a touch edgier than in recent years.



DICK WOLFSIE
Life in a Nutshell

Here’s a statistic that’s apropos for the upcoming day for sweethearts. The average person spends 20,000 minutes in his or her lifetime kissing. Again, this is an average: your smooching may vary, depending on whether you attend a lot of Greek and Jewish weddings or have more than

six grandchildren. Of course, this is pre-Covid data, so the numbers have probably gone down.

How did the American Dental Association come up with this number? It took a little math, but it looks like if your kissing career spans 75 years, you need to kiss about 47.4 seconds a day to reach this target. I’m a happily married guy, but to reach this number would require counting my relationships with each of our three dogs as well as the seven iron I used to make two holes in one.

Even though we both have a competitive streak, Mary Ellen and I can’t possibly keep up with

the Joneses, who just happen to be the newly-wed neighbors down the street. The Fettermans next door have been married 40 years like us, so their numbers may represent a more realistic goal for us to shoot for.

But how do I increase my output so my obit could read: “Exceeded the Standard Kissing Time by 3,500 minutes”? Even my harshest critics would be forced to concede that when it came to lips, I was successful at putting two and two together.

When I walked in the house after returning from a pickleball game last Wednesday, my wife received the customary

smooch. Now if you multiply my average weekly number of YMCA visits by my predicted remaining lifespan, total osculation could be increased by 20 percent. Osculation, by the way, is the scientific name for kissing. Don’t use that word during romantic encounters. It could have a negative impact on your lifetime kissing total.

Mary Ellen soon caught on that I was not enjoying the act as much as I was trying to run up my total time so we could surpass the Fettermans’ totals.

“What was that all about?” asked Mary Ellen.

“What do you mean?”
“Your kiss. You were

lingering a lot longer than usual. It’s not even the weekend yet.

In order for my wife and me to someday surpass the national average, it will require her full cooperation. Last night I told Mary Ellen how beautiful she is and how great dinner was. Maybe now we’ll be able to break that 20,000 mark... as long as kissing up counts.

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

Snow Buddies Business

Ah, alas, the first big snowfall of the year.

I love standing on my deck in the tranquil dawning of a new snowstorm, watching the horizontal white blur layer the yard in its downy nuzzle. The quietude of the swirling milky crystals is dis-turbed solely by the howling wind, whose turbulence kicks snow into big piles, like a child kicks blankets to the end of the bed, before rushing to wipe the fog from the frosted window to reveal a dangerously cold scene.

It is at this point, somewhere between my first a second sip of warm tea, right before the cinna-mon stick discharges its peppery vanilla essence into my brew, that I begin to contemplate the world’s peaceful slumber, until at last, the spell is broken by my favorite sound ... my neighbors firing up their Kubota™ tractors.

I’ve got the best neighbors.

Real snow buddies.

That’s because they are handy. Because they are handy, they have the best equipment. And because they have the best equipment, and are handy, I haven’t had to clean snow from my own driveway in thirty-seven years.

In fact, if statistics are kept for the most utility tractors per capita, I’m sure my neighborhood rivals Canada. There are eight homes in my neighborhood, and we claim ownership of five utility tractors.

But that’s not to say they aren’t all needed. Nearly all of us in this end of town have what I’d call unconventional driveways, and we haven’t had any municipal snow removal services on the main drag here, since my neighbor Jack lost his seat on the Town Board.

My neighbor Lewis has the toughest go. He owns a hobby farm at the end of the street. Only his mailbox lies within the

town limits; the rest of the farm lies just outside. Consequently, the town only plows up to Lewis’ mailbox, even though they tax his entire farm for sewer services. Lewis’ Bx Series tractor plows nearly two hundred yards of snow to release him from his drifted drive-way. As for the sewage, luckily its downhill to Lewis’ mailbox.

Dickie has the next longest run. His house sits way back off the street, and his 100-yard drive-way runs perpendicular to Lewis. My driveway is next longest. My garage sits behind my house, and about forty-five yards to the throughway. However, mine is a cutout driveway. The snow of-ten drifts from bank to bank, and can reach thigh-high in even the most modest of storms -- high enough to bury a neighbor kid or two, something I’ve often contemplated trying.

Of those with tractors, Dave



JOHN MARLOWE
With the Grain

of that tractor. When the winter storm was forecast, he moved his wife’s S-Class Mercedes out of the garage, to make room for the tractor. Char was displeased, of course, until she saw how much snow the tractor moves out of that deep depression at the end of their driveway. Much more than a Mercedes, anyway.

With this many utility tractors in the neighborhood, it’s not unusual to see them all on the move at once. Like Hitler in the

has the shortest drive-way.

Dave bought a brand new L Series tractor this year. He is so proud

Sudetenland, once one driveway is vanquished of snow, each neighbor is on the lookout for more land to conquer.

Dave got me, this year, for which I am “e-thermally” grateful.

For my part, I grab my ergonomically shaped snow shovel — formed one winter when I backed over the handle with my car — and clean all my neighbors’ sidewalks and patios, which the tractors cannot reach.

It’s a small contribution, but a fair little tradeoff. It has worked well— except for the year I accidentally scooped up my neighbor Shawna’s favorite ceramic garden gnome, and unknowingly threw it under their truck tire.

She never said anything, but it was easy to catch her drift.

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

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FRIDAY

Voice of our PEOPLE

The Noblesville Times

Friday, Feb. 18, 2022

A9

The Choices For Living

In life we are constantly faced with choices. We are blessed or cursed with the gift of free will, depending on your perspective.

From the smallest detail of "Do you want fries with that?" to "Do you take this woman to be your wife?" in America, we have endless choices.

People can choose to work hard and by doing so achieve great success and accumulate wealth. Some choose to dedicate their energies to benefiting humanity.

Each choice we make sets us upon a path. Even the simplest thing like having one extra cup of coffee in the morning could change your schedule enough to prevent you from being involved in an auto accident.

As I look back on my choices, there are some I would like to change in spite of the fact I do not

know what path changing them would have brought. Nevertheless, I cannot change them; I only have the power over what lies ahead, not behind. I can only try to learn from those past choices.

Using my television exposure as a podium, I have spent much of my life speaking to youth about living a successful drug-free life. My work yielded the attention of the National Drug Abuse Resistance Education Officer's Association. Consequently, they made me an honorary D.A.R.E. officer. I have encouraged thousands across the country to make the choice not to use drugs. I do not know if any made that choice. I can only hope that at least one did.

No matter how you try to influence others, the ultimate choice lies with them. With that choice



RANDALL FRANKS
Southern Style Columns

also lies consequences. When you make a choice that affects you, your family or even others you do not know, it is up to you to take responsibility for what that choice brings.

Many times people try to shift the blame if things are not going as they planned. I think we pick up this behavior as a child. It is the old "He did it" approach to avoid punishment. I do not know about you but that never worked

for me. It only made the punishment worse.

Some years ago, I attended a teen/parent forum that included a discussion from both parents and teens on the issue of parents making choices for their children that affect other children. Choices such as providing alcohol for teen parties or even adults turning a blind eye to drug use by not being vigilant supervisors, as they should.

Some parents may say "I'd rather have them doing it where I can keep an eye on them," but when other children are involved I imagine their parents might like to have a say and an eye involved in the situation as well. At least that is what the parents at the forum said.

Each choice we make, in some way, affects someone else — sometimes people we do not even

know, such as that driver who might be injured by a teenage drunk driver coming from a supervised party where alcohol was served.

Don't get me wrong. I am not focusing on these parents exclusively. The teenagers admit that even if parents are not providing, some of them will find a way to get alcohol themselves from older siblings, buying it themselves at establishments which do not card them or by sneaking it from a parent when they are not watching.

Unfortunately, these teenage actions expand to various types of drugs, including prescription pills out of medicine cabinets as well.

No matter what choice you make, they are your choices. You ultimately have to live with what results from them. So, if you are making a life-changing

choice, become informed about what may happen depending on which path your choice leads you.

Even if it turns out to be the wrong choice, at least you did not go down that path with blinders on.

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 rfrankscatoo@gmail.com.

America's housing dilemma, rent or own? Do what works for you

Dr. Glenn Mollette

Buying almost anything today is expensive because of the current supply and demand. Prices are too high on everything. Inflation is going through the roof.

Speaking of a roof, everyone needs one over their heads. A place to live is a common need and growing dilemma.

An elderly friend says she has had other elderly friends ask if they could move in with her? Her response is always, "I don't want anyone else living with me," and she seems very happy.

Having to move in with family or a friend is less than ideal and is usually a strain on all involved. Sometimes it happens. Typically, the shortest possible tenure of the residency is better for all.

Renting is popular. Millions are renting



GLENN MOLLETTE
Guest Column

apartments and houses. The average rent in the U.S. is \$784 per month. Thirty-five percent of Americans rent. They pay just a little less than homeowners each year for their rent, maintenance costs, and renters insurance which averages \$9,477.

Renting seems like a good plan because you shouldn't have to worry about maintenance. Remember, everybody is short staffed these days and you may wait a while

before someone shows up to fix your leaky toilet. Renters routinely complain about having to beg the property owner to do maintenance. Rent is not a secure way to live. Rent costs usually increase. The owners want to make more money.

Senior citizens rent apartments not far from where I live. They started out paying \$550 for an apartment that included all the utilities. Most of them were thrilled. A lady who lives there now says they have increased the rent to \$850 and she expects another increase this year. She moved out of her house that was paid for to live the so called "care-free" senior apartment life. It's not turning out to be carefree.

Apartment owners set the rules. They might not allow pets or even children. You won't be able

to play your radio loud and there will be limitations on what you can do to the rental property. Plus, an apartment owner can decide they want to use your apartment for something or someone else and ask you to leave. This might be improbable, but it's possible and who needs this kind of life insecurity?

Buying a house is expensive and this may not be for you today. New three-bedroom houses are selling for over \$400,000 in a nearby Indiana neighborhood. Down the street a neighbor put his house up for sale asking \$250,000 and there was a bidding war from others who wanted the property. The sellers reported they made much more than their asking price.

You don't have to pay a king's ransom for a house. Years ago, I

bought a four-bedroom house for \$80,000 with no money down on a land contract. The interest rate was 10 percent but it was mine and when I sold it, I made \$10,000 on the deal.

A modest house on a small piece of dirt can become your castle. You can work on it along the way. Overhaul the bathrooms, the kitchen and do some painting. You can redo the floors but all in your time and on your schedule. You just need a place where you can stay warm, dry, and rest. Owning your own house is not cheap. Paying for it, maintenance and property taxes all have to be considered, but at least it's yours. If you want, you can have a pet, kids, or loud music. You can sleep in peace.

If you are renting, you are not alone. Most of us have rented at one time

or another. I lived in an apartment for over four years. You do what works for you at this time in your life.

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