

**TODAY'S VERSE**

Hebrews 11:1 Now faith is the substance of things hoped for, the evidence of things not seen.



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

What makes Danielle Stillson smile? My boys," said the 38-year-old Noblesville resident, who was found in May 2021 with her husband, Aaron, and their two sons, Calum, then 12, and Lewis, then 7, in the activated North Alley off of Logan Street on the Hamilton County Courthouse Square in downtown Noblesville. "I don't think I could love being a boy mom more, from their sweet smiles to their stinky farts," she said. They live within walking distance of the Square. Today's feature is a look back at one of The Times' previous Faces of Hamilton County. Calum (whose name is Scottish for "dove") was then a sixth-grader at Noblesville East Middle School, and Lewis a first-grader at North Elementary. Stillson is a hair stylist and works out of her house. "I've got a little salon right off the back. One chair," she said. Stillson was born in Warsaw, moved down here to Indy in 1989, graduated from Lawrence Central High School, and her husband graduated from Mount Vernon High School in 2003. They lived in Broad Ripple, then Fishers, now Noblesville. The family has three cats and two dogs. A year ago, when asked what she wanted for Mother's Day, she replied: "Peace and quiet, and no dogs, no more dogs."

**And Another Thing...**

Governor Eric J. Holcomb today announced several appointments to various state boards and commissions, including Cheri Daniels of Carmel, former First Lady of Indiana and wife of former governor Mitch Daniels. She was appointed to the Indiana State Fair Commission beginning May 23, 2022. Her term ends September 30, 2025.

# The TIMES

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## Boomer Bits



### Ask Rusty – Can a Widower Get Full Survivor Benefits Early?



**Social Security Matters**  
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**Dear Rusty:** My wife passed from COVID-related heart disease in 2020, just short of her 65th birthday. I will be 66 in May 2023. Do I have any recourse for a part of her

**benefit? Online at ssa.gov it says I can retire 4 months early due to her passing. Is that true? I'm confused on these issues. Signed: Confused Widower**

**Dear Confused:** Our condolences on the untimely loss of your wife. To answer your question, you are already eligible to collect a survivor benefit from your wife, but you may wish to consider a few points before deciding when to do that:

- If you claim your survivor benefit now, before your full retirement age (FRA) of 66 years and 6 months, the amount you get will be reduced. The

➔ See SURVIVOR Page A8

### Best States for Seniors

by John Grimaldi

The isolation triggered by the pandemic has caused many seniors to re-evaluate their living conditions, particularly those who are living alone. "To be sure, the lack of nearby or live-in family members ranks high in considering a move to a more senior-friendly locale," according to Rebecca Weber, CEO of the Association of Mature American Citizens

➔ See SENIORS Page A8

### Four Unique Ways You Can Celebrate Summer Holidays

(StatePoint)

Summer holidays often revolve around being together, but whether your family and friends are near or far, there are plenty of fun and unique ways to celebrate these holidays in-person or virtually. Here's a little history on a few annual summer occasions, and ideas for amping up the festivities.

**Host a Memorial Day Celebration of Life.** While Memorial Day weekend is often the unofficial start to summer

filled with camping trips, beach parties and barbecues, it's important to remember that we commemorate this day to honor the legacy of those who have served and lost their lives in the U.S. Military.

You can embrace the bond with your family by having a traditional backyard party or picnic in remembrance of those close to you who have served. Honor them by serving their favorite foods, playing their

➔ See CELEBRATE Page A8

### Where to Park When the Farmers Market Opens



**BETSY REASON**  
The Times Editor

What's the Noblesville Farmers Market going to look like this season? Where are market-goers going to park? Will there be any handicapped-accessible parking? Will the restrooms remain open? How is the Farmers Market going to happen with construction work in progress?

These are all questions that folks have been asking, being that the Noblesville Farmers Market opens today for the season.

Despite the Federal Hill Com-

mons surface parking lot being closed and under construction for Noblesville's \$50 million Village at Federal Hill apartment/parking garage project, the parking for this year's Farmers Market will still be plentiful, with more than 400 parking spaces available, said Kate Baker, Noblesville Main Street's executive director.

For market-goers, there is newly designated nearby parking and more handicapped-designated parking.

For a small number of vendors who rely on their trailers and need to park close to their booths, as they did in the plaza, there are new parking spaces created in the Noblesville Parks' Green Room parking lot at Federal Hill.

Besides a few parallel parking spaces along Logan Street, Baker noted a freshly striped-off parking lot at the location of a former Mexican restaurant (west of Wendy's Restaurant) that was torn down just west of the park. She noted the usual parking

➔ See BETSY Page A4



Photo courtesy of Noblesville Schools

**Noblesville High School junior NHS Singers member Maddux Morrison (left) and NHS choir director John Neubauer (right) are interviewed early Friday morning on camera by Fox 59 News personality Sherman Burdette (middle) after NHS Show Choirs were voted "Indy's Best" in a Fox 59 contest.**

### NHS Show Choirs Voted Indy's Best

Congratulations to Noblesville High School Show Choirs for being voted "Indy's Best" High School Show Choir program in a contest on Fox 59 News.

NHS Singers, the high school's top mixed choir and one of the oldest choirs in In-

diana, along with New Dimension, the school's top all-female choir, performed songs from their contest sets early Friday morning on Fox 59 News.

Sherman Burdette, Fox 59

➔ See SHOW CHOIR Page A4

➔ **HONEST HOOSIER**

It was on this day 222 years ago that Congress split the Northwest Territory into two territories – the Indiana Territory and the Northwest (which eventually became Ohio, the southeast corner of Indiana and part of Michigan). This paved the way 16 years later for statehood.



➔ **INSIDE TODAY**

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➔ **TODAY'S QUOTE**

"I still believe in Santa, the Easter Bunny, the Tooth Fairy and true love. Don't even try to tell me different."  
- Dolly Parton

➔ **TODAY'S JOKE**

The boss' wife is taking his new diet too far. Turns out, she made his take the carbtorator off his car!

➔ **TODAY'S HEALTH TIP**

Kindness is contagious – surround yourself with giving people. 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.



➔ **OBITUARIES**

**George A. Reynolds, Jr.**



The Times appreciates all our customers. Today, we'd like to personally thank **N. MADINE STAFFORD** for subscribing!



**WTHR 7 DAY FORECAST**

66 STORMY AT TIMES FRI	52/62 PARTLY CLOUDY SAT	50/71 WETTER AND WARMER SUN	56/80 DRY AND WARM MON	64/82 HAY AND WARM TUE	65/82 SUNNY AND WINDY WED	64/84 SUNNY AND WARM THU
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## OBITUARIES

**George A. Reynolds Jr.**  
May 8, 1951 - May 5, 2022

George A. Reynolds Jr., 70, of Noblesville, passed away on Thursday, May 5, 2022 at home.

He was born on May 8, 1951 to George A. Reynolds Sr. and Mary (Warren) Reynolds in Mitchell, Indiana.

Mr. Reynolds was a concrete supervisor for over 25 years. He loved fishing and mushroom hunting. He was a NASCAR fan and enjoyed watching golf and following the Colts. Most of all, Mr. Reynolds loved his grandchildren and family.

Survivors include his wife Nelta Reynolds; son Ryan (Adona) Reynolds; three grandchildren Aljah, Alecia and Avery; great-grandchild September; brother Daris (Winona) Reynolds; two sisters Sara Johnson and Kandice Lanterman; and his mother-in-law Rachel Sheetz.

In addition to his parents, he was preceded in death by his son David Reynolds.

A Celebration of Life is scheduled to be held at a later date. George's family has entrusted his care to Randall & Roberts Funeral Homes.

Memorial contributions may be made to Community Cancer Center North, 7979 N Shadeland Ave, Indianapolis, IN 46250.

Online condolences may be made at [www.randallroberts.com](http://www.randallroberts.com).



## Hamilton County Leadership Academy Names Karen Radcliff as Dean for the Class of 2023



Karen Radcliff

Hamilton County Leadership Academy (HCLA) has been educating leaders and cultivating community networks for over 30 years. As Hamilton County enters a milestone year with its bicentennial in 2023, HCLA is eager to welcome its 32nd cohort to its leadership legacy. At the lead of this next cohort will be Karen Radcliff who has been selected to serve as the HCLA dean for the Class of 2023.

The dean plays an integral role in providing meaningful insight and expertise throughout the HCLA class experience. They serve as an ambassador for the program in the community and

will collaborate with the HCLA executive director and board to cultivate and maintain an engaging, dynamic, and thought-provoking learning environment.

"This is a truly exciting time for Hamilton County and HCLA. As we celebrate the history of Hamilton County, HCLA looks to learn from our county's past to influence our present and future. We know that Karen will be a key player in developing those connections for the Class of 2023 and we cannot wait to see the impact she will continue to make in Hamilton County as our dean," said Diana Coyle, Hamilton County Leadership Academy executive director.

Karen Radcliff serves as the vice president/chief strategy officer for Hamilton County Tourism and the director of Hamilton County Sports Authority. Karen has worked for Hamilton County Tourism, Inc. for over 20 years. In her work, she successfully positioned Hamilton County as a visitor destination for golf, weddings, youth sports, weekend leisure fun, and small meetings.

Currently, she oversees the marketing, sports, sales, and visitor services departments for Hamilton County Tourism and informs strategic direction on special projects and long-range plans. Karen lives in Westfield and enjoys yoga, hiking, cooking, summer Jeep rides, and spending time with her two sons.

Radcliff shared, "I am humbled and honored to be HCLA's next dean and thrilled to usher in the county's bicentennial with the graduating class of 2023. I hope to foster meaningful connections for learning, friendship, networking, and stewardship, and I can't think of a better way to accomplish that than through the Hamilton County Leadership Academy."

"Karen offers a treasure trove of community leadership experience, providing a deep passion and connection to all elements which elevate Hamilton County and our region. Pairing her leadership as dean of the next HCLA cohort perfectly aligns with our mission to educate and ignite changemakers and bridge-builders through

the HCLA program. Under her leadership, HCLA will continue to serve as a flagship experience for our community," said Alaina Shonkwiler, HCLA Board president.

Applications for the HCLA Class of 2023 are currently open and will close on May 31. Members of the Class of 2023 will be announced at the end of July.

For more information, visit [hcla.net](http://hcla.net).

HCLA is a 10-month program for professional and community leaders who live or work in Hamilton County. Class sessions cover a wide variety of topics that affect the operations of the county, participants receive learning in the areas of government, education, criminal justice, arts, culture, business, industry, and much more. Graduates of the program have a deeper knowledge and understanding of Hamilton County, create meaningful, life-long connections with their peers, HCLA alumni, and community leaders, and gain clarity around how to lead and make an impact in their backyard.

## Meeting Notes

### Carmel Plan Commission

Meeting Agenda  
Tuesday, May 17, 2022  
at 6 p.m.

Council Chambers, Carmel City Hall, 2nd Floor  
One Civic Square, Carmel, IN 46032

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Agenda:

A. Call Meeting to Order

B. Pledge of Allegiance

C. Roll Call

D. Declaration of Quorum

E. Approval of Minutes

F. Communications, Bills, Expenditures, & Legal Counsel Report

1. Plan Commission Resolution PC-04-19-22-a:

CRC Res. 2022-3 created a new "Michigan Road Economic Development Area" and Allocation Area and approved an Economic Development Plan for the area.

G. Reports, Announcements & Department Concerns

1. Outcome of Projects at Committees:

a. Commercial: Docket No. PZ-2022-00001 DP/ADLS: Culver's - Fav. Rec. to May 17 Plan Commission

b. Residential: Cancelled due to no items to review.

H. Public Hearings

1. Docket No. PZ-2022-00025 PPA: Five-Ten Subdivision Amendment.

2. Docket No. PZ-2022-00053 SW: Five-Ten Subdivision Street Frontage Waiver - UDO Sec. 7.17.A: Lots shall have direct access to a public street, Access from

an alley and an access easement requested. The applicant seeks primary plat amendment approval to reconfigure 2 lots and 2 blocks into 3 lots on 1.95 acres. The applicant also seeks a design standards waiver to allow to 2 new lots to be created that front on the Monon Greenway instead of a street. The site is located at 510 1st Avenue NW and is zoned R2/Residence within the Old Town Overlay Zone and Monon Overlay Zone. Filed by Tom Lazzara of Custom Living.

3. Tabled to June 21 - Docket No. PZ-2022-00045 DP/ADLS: Jackson's Grant Village Section 2. The applicant seeks site plan and design approval for 52 townhomes and an amenity building on 8.83 acres. The site is located at the NW corner of 116th Street and Springmill Road. It is zoned Jackson's Grant Village PUD (Ordinance Z-653-20). Filed by Douglas Wagner with Republic Development LLC.

I. Old Business

1. Docket No. PZ-2022-00001 DP/ADLS: Culver's. The applicant seeks site plan and design approval for new Culver's restaurant. The site is located at 431 E. Carmel Drive. It is zoned B-8/Bus. and is not located in any overlay zone. Filed by Bob Goins of K & J Inv. XVI, LLC.

2. Docket No. PZ-2021-00205 DP/ADLS: 11335 N. Michigan Rd. Apartments. The applicant seeks site plan and design approval for a new development with 4 future outlots and an apartment complex (244 units). The site is located at 11335 N. Michigan Road. It is zoned B-3/Business & Residential and is located within the US 421 Overlay zone. Filed by Ryan Wells of REI Real Estate Services, LLC.

J. New Business

K. Adjournment

## Indiana Fights Washington Over Assault on Free Speech



NAME

Indiana Attorney General Todd Rokita recently demanded that the Biden administration disband the new U.S. Department

of Homeland Security unit called the Disinformation Governance Board that Rokita says would censor communications deemed deceptive, false, or misleading.

The board poses a direct threat to First Amendment freedom of speech, Rokita said.

"The leftists controlling our federal government are shameless when it comes to their cult-like devotion to destroying Americans' liberties," Rokita said.

"Fortunately, here in Indiana and across the country, patriots stand prepared to defend our

God-given rights. As attorney general, I'll always uphold my solemn oath to lead the cause of liberty."

In a letter to Homeland Security Secretary Alejandro Mayorkas, Rokita and peers from 19 other states declare that the federal government must pull the plug on its Orwellian endeavor.

"The existence of the Disinformation Governance Board will inevitably have a chilling effect on free speech," the letter states. "Americans will hesitate before they voice their constitutionally protected opinions,

knowing that the government's censors may be watching, and some will decide it is safer to keep their opinions to themselves."

The letter further notes that the DHS has chosen as the board's leader an individual who criticized parents as "disinformers" after the parents objected to the indoctrination of their children with Critical Race Theory.

"Even for the Biden administration," Attorney General Rokita said, "this attack on free speech is egregious. At long last, have they no sense of decency?"

## Task Force for Assessment of Services, Supports for People with Intellectual, Developmental Disabilities Meeting Scheduled for May 10th



The next meeting of the Indiana Task Force for Assessment of Services and Supports for People with Intellectual and Developmental Disabilities will be held on Tuesday, May 10, 2022, from 12:30 - 3 p.m. (EDT) with options for in-person and virtual attendance.



The meeting will be held at the Indiana Government Center South building, conference room A and streamed live at <https://www.youtube.com/c/FSSAIndianavidéos>. There will be a public comment period from 12:30 - 1 p.m., with the meeting to follow.

More information about

the task force is available online at <https://www.in.gov/fssa/ddrs/5455.htm>.

For requests for accommodations including a link to ASL interpretation, please contact Kristina Blankenship at 800-545-7763 or [kristina.blankenship@fssa.in.gov](mailto:kristina.blankenship@fssa.in.gov) or before May 6, 2022.

The task force was originally established by House Enrolled Act 1102 in the 2017 session of the Indiana General Assembly and is chaired by Lt. Gov. Suzanne Crouch. Meetings were held around the state in 2018 for the purpose of gathering input

and preparing a comprehensive plan for implementation of community-based services provided to people with intellectual and other disabilities. The final report can be found here.

Additionally, the task force was reauthorized during the 2019 session by HEA 1488 and, going forward, will meet at least twice a year through 2025 to receive an update regarding the implementation of the task forces' final report recommendations and if any legislative changes are needed to accomplish what is set forth in the recommendations.

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## ➤ SURVIVOR From Page A1

reduction would be 4.75% for each full year early (.396% per month early). If taken at your FRA, your survivor benefit would be 100% of the amount your wife was receiving (or was eligible to receive) at her death, but if you claim it before your FRA, it will be reduced.

- You will become eligible for your full survivor benefit 4 months earlier than your normal FRA; in other words, you can get 100% of the benefit your wife had earned up to her death when you are 66 years and 2 months old. But, if you are still working at that time, you will be subject to Social Security's "earnings test" which may affect your eligibility to collect benefits earlier than your full retirement age. The earnings test applies until you reach your FRA, so if you claim your survivor benefit before your FRA and exceed the earnings limit, you will lose some of your survivor benefits. The earnings limit for future years isn't yet known, but

the 2022 limit is \$19,560 per year, or \$1,630 per month for the remainder of the year if you claim mid-year. If you're working full time at a decent salary, you would probably be disqualified from receiving early survivor benefits (because your benefit amount wouldn't be sufficient to offset the penalty for exceeding the earnings limit).

- It's possible for you to claim your survivor benefit completely independent of your own SS retirement benefit. So, for example, you can collect only your survivor benefit first and allow your personal SS retirement benefit to continue to grow, up to age 70 when it reaches maximum. That might be prudent if you expect at least average longevity because it would allow you to maximize your personal benefit while still collecting your survivor benefit (average longevity for a man your current age is about 84). For clarity, you don't get your survivor benefit in addition to your

personal benefit – you get one or the other (whichever is more).

Considering your circumstances, if you are now working full time and will continue to do so, it may be prudent to wait until your full retirement age (66 years and 6 months) to collect your full survivor benefit (thus avoid the earnings limit). At your FRA, you can take your unreduced survivor benefit (only) and allow your own SS retirement benefit to continue to grow, up to age 70 if you like. At age 70, your personal SS benefit would be 28% more than it would be at your FRA and would replace your smaller survivor benefit from your wife. If you're not currently working full time or if you stop working, the earnings limit won't apply and you can claim your full survivor benefit (only) at age 66 and 2 months, and still defer claiming your own benefit until a later age for a higher amount (but don't wait longer than age 70).

## ➤ SENIORS From Page A1

[AMAC].

And Weber points out that the Bureau of Labor Statistics [BLS] estimates there are currently some 10.6 million seniors 65 and older who are still in the workforce and if you are one of them you'll want to seek out worker-friendly locales. By the way, she says, the BLS estimates that the number of 65-plus seniors still working is expected to increase to 16 million by 2030, including 32% in the 65 to 74 age range and nearly 12% in the over-75 range.

So, if you're a senior and looking to make a move, how do you pick a place that can address your needs? Many of you, if not most of you, would probably pick Florida as the ideal destination. If nothing else, Florida is noted for its climate and has long been considered the place to go when you retire. But a new study conducted by the senior housing experts at Seniorly.com put Florida in 28th place in its list of states

where older citizens are "living better lives."

"Florida, for example, which has long been thought of as a primary retirement destination, was in the middle of the pack. This is likely due to the nuances of our analysis, which sought to determine which states have made the most progress when it comes to improving the lives of older adults. So, that means a state like Florida probably didn't have as far to go as others," explain the folks at Seniorly.

Seniorly's analysis compared all 50 states and the District of Columbia and had a potential top score of 306 across four main categories: physical health, mental health, finances, and social lives. "While no states reached that lofty goal, a couple of them got fairly close. Washington was the top state overall, scoring 248.8, just two points ahead of second-place finisher, North Dakota. Washington's winning performance was powered

by its strength across three of the four categories, ranking second in physical health and social factors and fifth in finances." Massachusetts, New Hampshire and Vermont ranked third, fourth and fifth.

As for the states with the lowest scores, they were Hawaii, Arkansas, Utah, Michigan and Nevada, in that order.

AMAC reached out to Seniorly for a pre-publication comment on this article. Their reply: "Much of what you read about seniors is often negative. In our work with seniors and their families we've seen remarkable improvements in quality of life, health and happiness. We conducted this study to show where in America the outlook for seniors has improved the most. Even the states that ranked lower in our analysis are still better off than they were 10 years ago. While COVID-19 was devastating, the lives of seniors as a whole are improving."

## ➤ BETSY From Page A1



The Times photo by Betsy Reason

The razed parking lot of the former Mexican restaurant at 250 Conner St., has been lined for parking for use this summer during the Noblesville Farmers Market and other events at Federal Hill Commons.

spaces at BlueSky Commerce, also just west of the park. And she noted that parking would be available again this year across Indiana 32/38 in

-- would all be handicapped-designated every Saturday morning during the Farmers Market.

Places not to park: Kroger and INB National



The Times photo by Betsy Reason

The parking lot of Noblesville Parks' Green Room will be designated for assigned vendors with the remainder of the parking lot designated as handicapped parking during the Noblesville Farmers Market each Saturday.

the circle drive, as previously, so that marketgoers can use the drive for dropping off and picking up passengers and for picking up larger purchased items at the market. Vendors can also drive on the wide sidewalk to the spaces for unloading and loading.

Live music will be on the amphitheater stage and in the area in front of the men's restrooms, depending on the size of the performance group.

Green space in front of the amphitheater will serve as community space for Shine Yoga (First Saturday of every market) and ABC Ballroom free kids dance classes on select Saturdays. Kids Days are July 16, Aug. 13, and Sept. 17 are sponsored by Community First Bank of Indiana.

Baker said they would bring back help from local Boy Scouts, who will help any vendors set up and tear down as part of their community service volunteer hours. "They're just here to help lend a hand," she said. "We're excited to have their involvement again. It shows that community spirit that Noblesville is so known for."

There is a large schedule of nonprofit organizations signed up for each week of the market. Their location has been moved, from in front of the women's restrooms, to an area closer to the park's circle, for ease. Cost is \$30 per organization with openings still available.

This year's market manager is Maggie Williams, who coordinated the mar-

ket in 2019. She said there is still some additional vendor space available.

"We've tried to do what makes sense for the vendors, as far as where they're being placed," Williams said. Also, rates for vendor space has increased from previous year.

And another good thing to know, she said, is that SNAP (Supplemental Nutrition Assistance Program) benefits are accepted at the market.

If Williams looks familiar, you might have seen her working part time at Lil Bloomers children's boutique and at NobleMade gift shop on the Square. She also owns and operates Jaws Food Truck with her husband, Adam, a chef, and they offer made-from-scratch jambalaya, seafood gumbo, pulled pork and butter beignets. Jaws Food Truck was a vendor at the park for four years and visited during Food Truck Fridays in the past.

Speaking of food at the market, people sometimes attend the Farmers Market for breakfast. There will be an array of breakfast items, from biscuits and gravy to cinnamon rolls, chiantilly crepes, breakfast sandwiches, coffee vendors, homemade breads, veggie and meat pies, and more, both Baker and Williams chimed in on items on the list. A Noblesville Main Street tent will offer maps of the market.

The market partners with Hamilton County Harvest Food Bank,



The Times photo by Betsy Reason

The parking lot of BlueSky Commerce and Bru Burger will be available for parking during the Noblesville Farmers Market each Saturday.

which is at the market every week accepting leftover perishable items from the vendors. Find the food bank today under a tent.

Baker said, last year, our Farmers Market, thanks to the participation of vendors, donated more than 8,400 pounds of food to the food bank. "We anticipate that and more this year, which is very exciting. That's a huge component of our Farmers Market. I think it's something that really sets us apart as our commitment to helping food insecurities."

While people "are a little apprehensive about the parking," Baker said she expects this season "to be just like any other."

Baker said, "I absolutely understand people's concerns ... and there may be some work going on, but all very contained, all very safe." On this particular day, a worker was cleaning the plaza with a pressure washer, readying for today's market.

"From a Main Street lens, I am really excited that we are able to be here in Federal Hill," said Baker, who looks forward to watching Dick Gordon's project, a Bridge of Flowers, to be created on

Logan Street Bridge. "I can't wait to see how people who visit the Market will maybe start to realize that downtown Noblesville or the Square is just not that far. And that a short walk across the bridge, this beautiful Bridge of Flowers, takes you over into our regular merchant shops." For those who park downtown Noblesville, and who like to walk, parking is available in The Levinson parking garage and will soon be available in the Hamilton County parking garage, which will have its ribbon cutting on May 13.

"We've tried to do what makes sense for the vendors, as far as where they're being placed," Williams said.

Baker expects this season to be just like any other.

"It's been a wonderful collaboration with (Noblesville) Parks & Rec and Old Town (Companies) construction to keep in the know of what's going on and how we can support each other."

Baker said, "We're going to make it as great of an experience as humanly possible."

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



The Times photo by Betsy Reason

Noblesville Main Street executive director Kate Baker (left) and Noblesville Farmers Market manager Maggie Williams talk about the parking and other logistics of the market, which opens today for the season at Federal Hill Commons.

the Riverview Hospital overflow parking lot. A police officer at Indiana 19 will direct pedestrians across Ind. 32/38 during the Farmers Market.

What about handicapped parking? The Green Room parking lot already has a handful of lined-off handicapped parking for daily use. However, I suggested to Baker that with the loss of the park's nearby surface parking lot, that there needs to be more handicapped-designated parking. So when she met with Noblesville Parks executive director Brandon Bennett later the same day as our interview, Baker and Bennett decided that the entire Green Room parking lot -- other than parking spaces restricted to assigned vendors

Bank.

While the restroom building will be torn down eventually, the current restroom facilities will be untouched this summer and are expected to remain open all season during the Farmers Market. The picnic seating area will also remain untouched.

Baker is anticipating high attendance this year at the Farmers Market. She said Main Street has secured at least 90 vendors, about the same number as previous years, for each week of the market, which continues through Oct. 15.

Vendors will be assigned to the Plaza as usual, plus around the sidewalks. There will be no vendors assigned on

## ➤ CELEBRATE From Page A1

favorite games, or even writing your favorite memories down on a piece of paper and sharing them with the group.

Honor Juneteenth by Showing Your Appreciation for Black Culture. Juneteenth takes place on June 19 and commemorates the emancipation of thousands of slaves who were not aware of their freedom until that date in 1865. On this date, Union General Gordon Granger landed in Galveston, Texas with news that the Civil War had ended and that the enslaved were now free. And in 2021, Juneteenth was officially recognized as a federal holiday in the United States.

Many honor Juneteenth with educational and family gatherings, supporting

Black-owned businesses, and by visiting museums and exhibits dedicated to Black culture. You can also send a personalized message of love and inspiration. And who better to deliver your message than Grammy Award-winning artist Alicia Keys? Her completely customizable SmashUp video greeting is specifically designed to celebrate the Juneteenth holiday.

Create a Custom Dad-Approved Experience this Father's Day. What better way to show your appreciation for the father figure in your life than by creating a day all about him? Think about his favorite hobbies and design an itinerary sure to receive the Dad seal of approval. Whether it's a fishing trip, creating your

own backyard mini-golf course, or going on a brewery tour in search of the best local IPA, it's sure to be a Father's Day he'll remember.

If you can't be with Dad, sending a personalized video or ecard is a great way to show you care. These greetings are made just for him, and you can even add a gift card to one of his favorite stores.

Get Crafty for Fourth of July. Fourth of July is the peak of summer and commemorates the Continental Congress formally accepting the Declaration of Independence of the United States in 1776. Often enjoyed with food, fireworks, and parades, it's a bash that's anticipated all summer long.

Get into the patriotic

mood by creating some original décor or USA-themed foods for your cookout or fireworks watch party. Try your hand at designing items like patriotic napkin rings, American Flag-inspired desserts such as flowerpots red, white, and blue, or even making your own sparklers and lanterns to hand out to guests when they arrive. Then, after guests have settled into the festivities, add an extra layer of fun by using filter-like Selfie SmashUps to turn yourself and guests into Uncle Sam.

Each summer holiday is an opportunity to bring people together to make new memories. By thinking outside the box, you can truly make a splash this summer.

## ➤ SHOW CHOIR From Page A1



The Times photo by Betsy Reason

A photo of the actual television broadcast of Noblesville High Schools' NHS Singers performing Friday morning on Fox 59 News after the choir program was voted "Indy's Best" Show Choir by popular vote.

news personality, interviewed NHS choir director John Neubauer, NHS Singers' Maddux Morrison and Alex Dyar, and New Dimension's Annie Libs during the feature segment, which can be found online.

The community voted this week for the top four finalists, which also included Avon, Center Grove and Pendleton Heights.

Noblesville was voted the winner with more than 6,000 votes.

# WEEKEND

## In The Home

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Weekend, May 7-8, 2022

TIM TIMMONS, Publisher @ JOE LARUE, Managing Editor @ MELISSA MEME, Account Executive @ BETH HEDGE, Business Manager

## Spruce Up Your Interior Living Spaces This Spring

### FAMILY FEATURES

The changing of seasons and arrival of warmer weather provide a perfect opportunity for many homeowners to refresh their living spaces and tackle projects on their to-do lists. However, that shouldn't mean limiting yourself to standard chores like cleaning, disinfecting and reorganizing.

Spring is also an ideal time to make functional and aesthetic updates to your home, including surfaces in oft-used rooms like kitchens and bathrooms. From countertops to closets, Wilsonart, a world-class innovator of next generation engineered surfaces, manufactures and distributes high pressure laminate, quartz, solid surface, coordinated thermally fused laminate, edge-banding and other decorative, engineered surface options. Infusing style from nature, the full line of products provides nearly endless design possibilities with lasting durability and beauty to help redefine living spaces and bring ideas to life.

Get started on your home upgrade this spring with these ideas:



### Enhance Your Surface Spaces

As the line between residential and commercial design continues to intertwine, the High Pressure Laminate Stone Collection from Wilsonart offers surfaces to enhance your home environment and create comfortable and inviting spaces. With 16 designs reminiscent of natural stone surfaces, the collection offers a casual look with authentic characteristics and veining details. Able to withstand the rigors of most interior environments, the "no-fuss" surfaces are low-maintenance solutions, GREENGUARD Gold Certified to meet low chemical emission limits for better indoor air quality and premium designs come with AEON Enhanced Scratch & Scuff-Resistant Performance Technology. To learn more, visit [wilsonart.com/laminate-surfaces](http://wilsonart.com/laminate-surfaces).



### Reimagine Your Bathroom Walls

Bathrooms are one of the most oft-improved spaces in many homes with style and long-term durability at the top of homeowners' wish lists. An on-trend option like the Water-Proof Wall Panel System from Wetwall, a Wilsonart Company, makes it easy to transform bathrooms and create spa-worthy retreats that deliver high-end style without disruptive demolitions. Ideal for shower walls, bath surrounds, accent walls and cladding, the easy-to-clean, grout-free system features tongue-and-groove panels that can be installed in as little as 2 1/2 hours and don't require special tools. For more information, visit [wetwall.com](http://wetwall.com).



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# WEEKEND *Travel or stay! and Play*

Weekend, May 7-8, 2022

A6

TIM TIMMONS, Publisher @ JOE LARUE, Managing Editor @ MELISSA MEME, Account Executive @ BETH HEDGE, Business Manager

## What Is Cancel And Interruption For Any Reason Coverage?

By Angela Borden, Seven Corners Product Marketing Strategist

Throughout the last few years, the significant changes in travel have continued to make people wary of booking a trip. The ongoing effects and uncertainties of the COVID-19 pandemic and new variants remain, as well as the war abroad and fears it could spread. As the world continues to remain in a state of flux when it comes to travel, how can travelers protect not only themselves, but also their wallets?

The travel insurance industry offers protection plans to allow cancellation or interruption of travel for any reason not otherwise covered: Cancel for Any Reason (CFAR), and a newer benefit, Interruption for Any Reason (IFAR). Seven Corners, a global travel insurance company, offers both coverage options, and not all leading travel insurance providers do. Our team has experienced an increase in calls asking about CFAR and IFAR as well as an increase in the popularity of these options. In fact, we saw a 180% increase in the sale of plans with CFAR in 2020 compared to 2019, and consumers are still showing interest in CFAR due to the continued uncertain nature of travel.

Due to the questions about these coverage options and the benefits they provide travelers during unforeseen circumstances, our team put together information on what CFAR and IFAR are, what they

cover, and how adding these options might be useful when preparing for your next trip.

**What is CFAR?**

CFAR is an optional benefit offered on certain trip protection plans that allows travelers to cancel trips for any reason not otherwise covered. It allows customers to be reimbursed for up to 75% of their nonrefundable trip costs as long as the CFAR benefit is purchased within 20 days of the initial trip deposit. To have CFAR apply, travelers must also insure subsequent travel arrangements added to their trip within 15 days of the date they were purchased. For example, if a traveler decides to add an excursion to their itinerary on a cruise, the excursion must also be insured within 15 days of the date the traveler pays for the excursion. It is important to note that CFAR does not cover travel arrangements which are not provided by the travel supplier or the failure of the travel supplier to provide the travel arrangements due to cessation of operations for any reason.

**Why was CFAR added to coverage plans?**

CFAR was designed for travelers to cancel their trip for any reason they wish, not because a travel supplier causes them to cancel. Here are a few examples of situations where CFAR might help:

Your pet becomes ill, and you want to cancel the trip and stay home.

You have a falling out with a friend and no longer want to vacation with

them.

You have an unexpected financial crisis and no longer want to travel.

You are fearful of contracting a new variant of COVID-19 at your destination.

Additionally, if a traveler wants the option to cancel their trip because of the current war in Ukraine, they could utilize CFAR, the only option available to obtain coverage for cancellations due to war. Their reason for canceling a trip could include, but is not limited to, fear of travel due to the war. Travelers should review the plan document for their state of residence for the requirements to purchase and make a CFAR claim.

**What is IFAR?**

IFAR is an important option for coverage plans in today's travel climate as it gives travelers the option to interrupt their trip once it has already begun. It is an optional benefit that reimburses travelers for up to 75% of their nonrefundable insured trip cost for unused, prepaid nonrefundable trip expenses. It can also cover additional transportation costs to join a trip if a traveler leaves after their scheduled departure date, rejoins their trip from the point they interrupted it to the next scheduled destination, or travels to their originally scheduled return or final trip destination.

There are several requirements for IFAR, as it expands coverage for trip interruption beyond the list of covered reasons. For example, IFAR is not

typically available if the trip is not more than two days, as travelers must interrupt their trip 48 hours or more after their scheduled departure date. Additionally, travelers must buy IFAR within the stated time; this is typically within 20 days of the date the initial trip deposit was made. The availability of optional benefits like IFAR is one of the many reasons it's important to buy travel insurance as soon as possible after the first trip payment or deposit is made.

IFAR does not cover penalties associated with travel arrangements not provided by the travel supplier for the trip and failure of the travel supplier to provide the agreed upon arrangements for the trip for any reason. The benefit was designed to interrupt a trip for any reason the traveler wishes, not because a travel supplier failed to fulfill their agreement.

To date, we have seen a strong adoption rate for the newer benefit of IFAR, with a little more than 17% of direct consumers choosing to add it to their purchase. Generationally, our team sees that IFAR is most popular with millennials and Generation X, each having adoption rates of 26% and 28%, respectively. The addition is least popular with baby boomers, who have an adoption rate of only 12%.

**Why was IFAR added to coverage plans?**

IFAR was added to Seven Corners' plans to provide improved coverage for customers in response

to unpredictable events that can affect travel plans the way COVID-19 did. Examples for when IFAR might be helpful include:

You are not comfortable with the steps your resort is taking regarding COVID-19, and you don't feel comfortable staying there, so you decide to return home early.

Three days into the first leg of your trip you have a disagreement with your host and want to leave, so you decide to go to your next destination early.

You have a falling out with a friend with whom you are traveling and want to come home early.

You have an unexpected financial crisis and want to go home early.

Additionally, if a traveler wants the option to interrupt their trip because of the current war in Ukraine, they could utilize IFAR, the only way to secure coverage for interruptions due to war. Their reason for interrupting a trip could include, but is not limited to, fear of travel due to the war. As with CFAR, travelers should review the plan document for their state of residence for the requirements to purchase and make an IFAR claim.

**What is the difference between IFAR and CFAR?**

You should add CFAR to travel plans if you could potentially cancel your trip before you've departed, and CFAR typically requires you to cancel 48 hours or more before your scheduled departure date. IFAR comes into play after you've already

departed on your trip but no sooner than 48 hours after departure.

**What is the cost of CFAR and IFAR?**

Travelers can expect most CFAR benefits to increase trip insurance costs by 40% to 50% because the plan now includes much wider coverage for trip cancellation. IFAR is a much less expensive option, increasing the price of a trip protection plan by 10% or less when added. With CFAR and IFAR, travelers can cancel or interrupt their travel plans for any reason they wish. The increase in price occurs because the insurance company now bears an increased risk.

Both CFAR and IFAR are beneficial travel insurance options for concerned travelers. With these flexible travel insurance benefits, travelers have a way to expand coverage for unanticipated cancellations or interruptions that could affect travel plans. For more information about our RoundTrip plans and coverage for COVID-19, including quarantine coverage, and other unforeseen circumstances, travelers can visit our website or talk with one of our licensed travel insurance agents. To learn more about how Seven Corners' travel medical and trip protection products specifically address the continuing impacts of the pandemic, visit our Coronavirus page. To learn more about Seven Corners' offerings related to the war in Ukraine, visit our travel alert page covering the current war.

## Spring Mill Hosts Village Tasting Experience, June 11

Sample the offerings of central and southern Indiana distilleries during Spring Mill State Park's first Village Tasting Experience on June 11 from 5 to 8:30 p.m. in the park's Pioneer Village.

The event will help raise money to purchase a still and improve displays for the park's own 1824 village distillery.

The event cost is \$30 for those staying at Spring Mill Inn or the park's campground and \$40 for everyone else. That cost includes a sample from all distilleries in attendance. All other purchases from those businesses must be made in cash.

Participants must be 21 or older and show identification upon arrival. A shuttle service will be provided to and from the campground and inn. Those not staying

at Spring Mill Inn or the park campground must have a designated driver with them. Free soft drinks and appetizers will be available for the designated driver. The event will go on rain or shine.

Advance registration is required by June 8 and can be made by calling 812-849-3534 from 8:30 a.m. to 3:30 p.m. daily. The event is limited to the first 300 people to register. Payment must be made when registering. There are no refunds.

Park admission during the event is \$7 per vehicle for in-state residents and \$9 per vehicle for out-of-state residents.

Spring Mill State Park (on.IN.gov/springmillsp) is at 3333 State Road 60 East, Mitchell, 47446.

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

## Elston Memorial Home Available For Scheduled Tours

The Elston Memorial Home at 400 East Wabash Ave. in Crawfordsville, owned and operated by the Dorothy Q. chapter of the National Society Daughters of the American Revolution (NSDAR), is now available for scheduled tours.

These tours are available by appointment only. Tours are \$7 for adults and \$5 for students, with payment in cash only. The tours are for inside, on the ground floor only; there is an optional external architectural tour.

Those interested in scheduling a tour can do so through the Montgomery County Historical Society website, the

link for which is [www.lane-mchs.org/dorothy-q-chapter-of-nsdar](http://www.lane-mchs.org/dorothy-q-chapter-of-nsdar). Alternatively, tours can also be scheduled through the Montgomery County Visitor's Bureau website at [www.visitmoco.com/attractions/historic-chapter-house-the-elston-memorial-home/](http://www.visitmoco.com/attractions/historic-chapter-house-the-elston-memorial-home/). The Elston Memorial Home is not ADA accessible.

The Dorothy Q Chapter, NSDAR, purchased this home in 1926 from the Elston family who originally built it in 1882. Col. Isaac C. Elston, Jr. (1836-1925), returned to Crawfordsville in 1867 to take over the Elston bank from his recently deceased father, Major Isaac C. Elston (1794-

1867). The Colonel and his wife, Sarah Mills Elston wished for a more up to date home. They had 6 children, 5 girls and 1 boy. The Colonel had been looking for an organization to take over his home who would look after it and use it for a good purpose. He accepted the Dorothy Q offer, and upon his passing, his son, I. C. Elston, III., 'Ike' (1873-1964), followed through on the sale. The Dorothy Q Chapter formed The Elston Memorial Home Foundation which holds the title.

The home is located next door to historic Lane

Lane. It shares a driveway accessed from Pike Street, across from the City Building.

In 2023, the Chapter will be 125 years old, but the chapter house turned 140 years old this year. Many of the furnishings are original to the Elston Family, and the house is significant for its historic association with a family prominent in the development of Crawfordsville. The house is architecturally significant as a superb example of the eastern stick style, and for the excellence of its craftsmanship, detailing, and high degree of integrity.

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