⇒ TODAY'S VERSE

Matthew 24:34-35 Verily I say unto you, This generation shall not pass, till all these things be fulfilled. Heaven and earth shall pass away, but my words shall not pass



TACES OF HAMILTON COUNTY

What makes Tom Kenley smile? "What makes me smile is my family, seeing old friends and receiving my Social Security check."The 1970 Noblesville High School graduate has two daughters, Holly and Heather; and two grandchildren, Liam and Kinsey, and he said, "They make me smile." He said, "My grandson Liam is 14, and I love beating him in basketball because it makes him mad. I enjoy visiting with my 8-year-old granddaughter. She is in the second grade and goes to school in Plainfield where my daughter works." The Noblesville Township Trustee plans to retire at the end of his term in December 2022. Hobbies and interests? "I enjoy warm weather and sunshine, gardening and fishing." Before he was elected as Township Trustee, he was a Realtor for 12 years with Brian Ayer, and before that, he worked 25 years for Kenley's Supermarket, his family's business of 57 years. "I'm always known as Luke Kenley's little brother." Plans for retirement? "After retiring from the Trustee Office at the end of this year, I plan on traveling to historic points of interest across the country and visiting out-of-state relatives and friends." What's he looking forward to most? "A 9 o'clock cup of coffee and a newspaper sounds good." Noblesville Township Trustee awarded a \$40,000 grant this year to Forest Park Aquatic Center, celebrating its 91st year as a pool in Noblesville. In an effort to entertain the nonswimmers who visit the Aquatic Center, \$30,000 of the \$40,000 was earmarked to provide non-swimmer outdoor entertainment that includes foosball tables, table tennis and Connect 4 game, plus a large sectional couch, with wicker frame and umbrella. The remaining \$10,000 of the grant will go toward the Aquatic Center's chemical cost, which was almost doubled from last year. The Aquatic Center opens for the season today. Hours are noon to 8 p.m. today, noon to 6 p.m. Sunday and noon to 7 p.m. Memorial Day and again next weekend, June 4 and 5. Starting June 6, weekday hours will also be noon to 7 p.m. Admission is \$6 with annual membership still available at https:// www.forestparkpool.org. Also, to support the pool, save the date, Sept. 17, for this year's Noblesville

And Another Thing...

Governor Eric J. Holcomb is directing flags statewide to be flown at half-staff on Memorial Day. Flags should be flown at half-staff from sunrise to noon on Monday, May 30. Gov. Holcomb also asks businesses and residents across the state to lower their flags to half-staff on Monday to commemorate Memorial

Day. PLUS..

Brewfest.

Join the City of Fishers to honor the service men and women who have made the ultimate sacrifice for our freedom at this special ceremony on Monday, May 30 from 10 to 11 a.m. at the Gold Star Families Memorial Monument in front of Fishers City Hall (1 Municipal Drive). After the ceremony, take a walk around the Central Green and Nickel Plate District Amphitheater to see the new light pole banners honoring local veterans and active duty servicemembers in the Fishers community. You can also honor a hero by purchasing an Engraved Brick Paver, which will become a permanent addition to the Liberty Plaza walkway. Learn more at fishers. in.us/FishersHonors.



NOBLESVILLE, INDIANA

WWW.THETIMES24-7.COM



Boomer Bits

Ask Rusty – Must I Pay Income Tax on Social Security Benefits?

Dear Rusty: I do not recall the rules on my income tax obligation for Social Security benefits. Can you please explain these rules to me? Signed: Senior Taxpayer

Dear Senior Taxpayer: I'll be happy to review the rules about income tax on Social Security benefits for you. If your combined income from all sources is low enough, your Social Security benefits aren't subject to being taxed by the IRS. But some of your Social Security benefits will become taxable if your combined income from all sources exceeds certain thresholds, and the thresholds are dependent on your tax filing status (single or married).

If you file your income tax as "married-filing jointly" and your combined income from

By John Grimaldi

Memorial Day is of great

importance for those of us who

lost friends and family mem-

bers in armed conflicts. But

it should also encompass the

ranks of those who have even

old friends and relatives who

made the ultimate sacrifice in

the defense of our country and

our way of life. It defines us as

loyal citizens of America who

love the land of the free and the

Oh, yes, it is the unofficial

beginning of summer and that's

okay. Remembrance is not just

about mourning. It's also a way

to relive the good carefree times

a milligram of remembrance of



ASK Rusty

Memorial Day: Take The Time To Honor

Our Fallen Heroes And Heroines And

Time To Teach What The Day Means

Social Security Matters

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

all sources (both taxable and non-taxable income) is less than \$32,000, then your Social Security benefits aren't taxable. But if your combined income as a married couple is between \$32,001 and \$44,000, then half of the SS benefits you received during the tax year becomes part of your taxable income. And if your combined income as a married couple exceeds \$44,000 then up to 85% of the SS benefits you received during the

we had as we grew older thanks

their lives for that very purpose.

Nothing wrong with that as long

as we don't diminish the sacri-

It was on May 30, 1868

that the first day of nationally

observed remembrance in honor

of those who lost their lives in

battle took place in Arlington

National Ceremony. It was

called Decoration Day back

However, by the beginning

of the 21st century we came

pretty close to forgetting that

Memorial Day is just that, a

See TIME Page A6

fices they made for us.

to the soldiers, sailors and air

men and women who traded

tax year becomes part of your taxable income. Those SS benefits will simply be included as part of your taxable income and taxed at whatever your normal IRS tax rate is. If you file your income tax as a "single" the thresholds at which Social Security benefits become taxable are different. Single filers with a combined income of \$25,000 or less pay

⇒See RUSTY Page A6

Spring Cleaning: Is Your 'Junk'

like most, you have "junk" in your basement, garage or attic, such as sports cards, memorabilia and toys. Before you toss them out during spring cleaning, consider that the prices of sports cards, games and other ephemera are skyrocketing.

How can you determine if your stuff is valuable and, if it is, how can you sell it?

A widely accepted rule for sports cards, memorabilia and toys is that older items are worth more. However, these days even more recent items are

"Vintage sports cards from

Worth A Fortune?

(StatePoint) If your family is

also commanding high prices.

See CLEANING Page A6

Flags Decorate the Square for Memorial Day Weekend



BETSY REASON The Times Editor

I just love to see all of the American flags decorating the Hamilton County Courthouse Square on Memorial Day week-

Thursday afternoon, I caught up with the Noblesville Noon Kiwanians who placed about 200 small American flags on display around the Historic Courthouse, many in memory of and in honor of loved ones or military servicemen and women who have died while serving in U.S. Forces.

Names were printed on laminated cards and attached to each American flag. The 200 American flags will remain on

display around the Square all weekend and will be removed on Tuesday.

Kiwanians arrived a little before 4:30 p.m. Thursday and went to work setting the flags in the ground around the Square. One member pulled out a measuring tape, a couple of other members each held a cordless drill and drilled holes into the ground to set the flags every "so many" inches apart.

The work went quickly as each Kiwanian who volunteered had his or her job to do. One volunteer pushed a cart carrying

See BETSY Page A6

The Daily Almanac

Sunrise/Sunset RISE: 6:19 a.m. SET: 9:03 p.m.







Low: 50 °F

Today is... Amnesty International Day

• International Jazz Day • National Brisket Day



What Happened On This Day

- 1937 Volkswagen (VW)
- is founded • 1961 Amnesty Interna-
- tional is founded • 1998 Pakistan detonates
 - five atom bombs



Births On This Day • 1908 Ian Fleming English journalist, author • 1944 Rudy Giuliani American lawyer, politician, 107th Mayor of New York City



Deaths On This Day • 1849 Anne Brontë English author, poet

• 2014 Maya Angelou American author, poet, actress, director

HONEST HOOSIER

The pride of Purdue, Ward "Piggy" Lambert was born on this date in 1888.



⇒ INSIDE	TODAY
Obituaries	A2
Meeting Notes	A2
Service Directory	A3
Classifieds	A4
In The Home	A7
Travel	A8

TODAY'S HEALTH TIP

It's critical for kids, especially teens to get plenty of sleep to help with mood, school performance and appetite. 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

None



🗢 TODAY'S QUOTE

"You can either experience the pain of discipline or the pain of regret. The choice is yours."

- Unknown

TODAY'S JOKE

What kind of special shoes do spies wear? Just sneakers.







PAGE TWO WEEKEND, MAY 28 - 29, 2022

Westfield Washington Public Library Launching Summer Reading Program



Westfield Washington PUBLIC LIBRARY

Registration for the Westfield Washington **Public Library Summer** Reading Program is now open. The eight-week program officially starts on Wednesday, June 1st. All ages are encouraged to participate.

'We're encouraging everyone to dive into reading with this year's theme Oceans of Possibilities," says Sara Reitmeyer Perry, a library assistant in the Children's Department. "Not only will we offer a host of ocean-themed story times, crafts, and trivia, but we're bringing in some must-see hands-on activities.

The Whalemobile, a 43-foot-long model of a real humpback whale off the coast of Massachusetts, will be at the library on Saturday, June 18th. Kids will be allowed to walk through the whale and learn about its biology, sounds, and natural history. Space is limited and registration is required.

The library will also play host to an Oceans of Foam Party on Thursday, July 7th. Participants will be allowed to "swim" in a dance floor covered in foam with live music and games. The hypo-allergenic foam, similar to baby shampoo, is safe for kids and biodegradable. Again, space is limited, and registration is required. Event registration can be made on the library's event page.

Registration for the Summer Reading Program can be found at https://wwpl. beanstack.org. Anyone who reads at least 40 hours between June 1st and July 31st will be automatically entered into a drawing for the grand prize which includes an underwater sports action camera. Prizes will also be distributed to participants throughout the program when they hit specific reading milestones.

"We hope to see hundreds of kids at the library this summer," says Sheryl Sollars, director of the Westfield Washington Public Library. "Summer break is a fun time to use the library and develop a lifelong habit of reading. Plus, reading over the summer helps young readers keep their skills up."

Noblesville Police Make Arrests in Shooting Case Noblesville Police female, and a juvenile female. After further

yesterday made two arrests in connection with a shots-fired incident that occurred in the 600 block of Washington Street.

On May 26, 2022, at approximately 5 p.m., officers from the Noblesville Police Department responded to the 600 block of Washington Street (Noblesville) after hearing what appeared to be multiple gunshots in the area. Officers also received dispatched reports of gunfire from citizens in the area and callers were able to provide responding officers with a vehicle description from which the gunfire reportedly came

A short time later officers located the suspect vehicle which had been identified as a silver Nissan passenger vehicle occupied by at least two male subjects. Officers initiated a traffic stop in the 8600 block of Terrace Place (Fishers). Officers initially took all of the occupants into custody which consisted of two adult males, one adult

investigation of the suspect vehicle, officers were able to locate a handgun along with several spent shell casings scattered throughout the front passenger compartment.

Assisting officers responded to several scenes in an area between 4th and 6th Street and Washington and Division Street that had reported seeing and hearing gunfire coming from the suspect vehicle. Officers collected several shell casings and interviewed all of the reporting parties. Officers located damage to at least two residences and one vehicle. There were no reported injuries as a result of the gunfire and nobody, in particular, seems to have been targeted.

The driver and front right seat passenger were identified and interviewed by detectives and booked at the Hamilton County Jail on the following preliminary charges:

Name: Anthony N. Sanchez Residence: Noblesville,



Jesus A. Sanchez

IN

Age: 23 Charges(s)*:

 Criminal Recklessness (Shooting into Dwelling) o I.C. 35-42-2-2(b)(1) (a) (Level 5 Felony)

 Criminal Recklessness w/ Deadly Weapon

o I.C. 35-42-2-2(b)(2) (a) (Level 6 Felony) Operating a Motor Vehicle While Intoxicated

(Prior Conviction) o I.C. 9-30-5-3 (Level 6 Felony)

 Operating a Motor Vehicle While Intoxicated (Endangerment) o I.C. 9-30-5-2(b)

(Class A Misdemeanor)

Name: Jesus A. San-

an accusation and the proven guilty.

regarding this case.



Anthony M. Sanchez

chez

Residence: Noblesville,

Age: 42 Charges(s)*:

 Criminal Recklessness w/ Deadly Weapon o I.C. 35-42-2-2(b)(2)

(a) (Level 6 Felony) This remains an ongoing investigation. Citizens are encouraged to contact Detective Mike Haskett at mhaskett@noblesville. in.us if they have any additional information

*A charge is merely defendant(s) is presumed innocent until and unless

Memorial Day **Closures Around** Hamilton County

With Memorial Day approaching, The Times has compiled a summary of office and school closures around the county.

Hamilton County government offices, including the Judicial Center in downtown Noblesville, as well as many of the extension offices around the county. The Sheriff's office will remain available to respond to emergencies. For questions about any closure exemptions. call the office in question directly. Contact information is available on the county website at https:// www.hamiltoncounty. in.gov/847/Visit-Us.

The City of Noblesville offices will be closed on Memorial Day, as well as Fishers City Hall, Westfield City Hall, Carmel City Hall and Sheridan Town Hall. City emergency services, including Police, Fire and EMT. will still be available.

All Post Offices around the county will also be closed on Memorial Day.

Noblesville Schools, Hamilton Southeastern Schools, Sheridan Community Schools, Guerin Catholic High School and University High School will all be closed for Memorial Day. Hamilton Heights, Carmel Clay Schools and Westfield Washington Schools will all finish classes prior to Memorial Day.

All Hamilton County Library locations, including both East branches and both North Branches, along with Carmel Clay Public Library, will be closed for Memorial Day.

All Hamilton County BMV locations will also be closed on Memorial Day.

Meeting Notice

Carmel Plan Commission Commercial Committee

Meeting Agenda Tuesday, June 7, 2022 at 6 p.m. (doors open at 5:30 p.m.)

Caucus Rooms, Carmel City Hall, 2nd Floor One Civic Square, Car-

mel, In 46032 The Commercial Committee will meet to review the following items:

1. PZ-2022-00067 **ADLS Amend: Tesla Supercharging Station at** GetGo Gas Station.

o The applicant seeks design approval for an electric vehicle charging station. The site is located at 11505 Illinois Street. It is zoned PUD (The Bridges Z-550-11). Filed by Sarah Honeycutt of

GPD Group on behalf of Tesla.

2. Docket No. PZ-2022-00069 ADLS **Amend: Juniper on** Main - Deck expansion.

o The applicant seeks design approval for an expansion of their outdoor seating area on the west side of the building. The site is located at 110 E. Main Street. It is zoned B-1/Business and is in the Character Sub-Area of the Old Town Overlay. Filed by Corrie Sharp (Meyer) on behalf of Kenny Keltner.

3. Docket No. PZ-2022-00070 ADLS Amend: Jiffy Lube -Mural/Public Art.

o The applicant seeks design approval to change out the existing murai/ public art currently applied to the north façade of the Jiffy Lube building. S. Range Line Rd. and is zoned I-1 within the Carmel Drive/Range Line Rd. Overlay Zone. Filed by Julia Muney Moore of the Arts Council of Indianapolis on behalf of the owner, Steve Sanner.

The site is located at 1270

4. TABLED to JULY 5: PZ-2022-00034 ADLS Amend: Circle K Rebrand - College Plaza. o The applicant seeks

approval for signage and brand modifications/updating. The site is located at 10598 College Ave. It is zoned B-1/Business and is located in the Homeplace Business Sub-Area Overlay District. Filed by Amy Leska of Corporate Identification Solutions on behalf of the owner.

5. TABLED to JULY 5: PZ-2022-00036 ADLS Amend: Circle K Rebrand.

o The applicant seeks approval for signage and brand modifications/updating. The site is located at 545 S. Rangeline Road. It is zoned B-1/ Business and is located in the Rangeline Road Overlay District. Filed by Amy Leska of Corporate Identification Solutions on behalf of the owner.

6. WITHDRAWN: PZ-2022-00033 ADLS **Amend: Ozwell Fitness.**

o The applicant seeks approval for the remodel and expansion of the former Williams Comfort Air building for a new fitness facility. The site is located at 1077 3rd Avenue SW. It is zoned I-1/Industrial and is not located within any overlay district. Filed by David Gilman of Land Development Services on behalf of the owner

Meeting Notice

Carmel Plan Commission Residential **Committee**

Meeting Agenda Tuesday, June 7, 2022 at 6 p.m. (doors open at 5:30 p.m.) Caucus Rooms, Carmel City Hall, 2nd Floor One Civic Square, Carmel, In 46032

1. Docket No. PZ-2022-00025 PPA: Five-Ten **Subdivision Amendment** 2. Docket No. PZ-2022-00053 SW: Street Frontage Waiver - UDO Sec.

7.17.A: Lots shall have

direct access to a public

street, Access from an alley and via 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 the 2 new lots to

front on the Monon instead of a street and have access via an alley and an access easement. The site is located at 510 1st Avenue NW and is zoned R-2/ Residence within the Old Town Overlay and Monon Overlay Zones. Filed by Tom Lazzara of Custom Living USA.

FISHERS

RIVER GLEN

NEIGHBORHOOD GARAGE SALE

> May 27 & 28 **8AM-5PM**

E. 116th and Allisonville Rd (Behind Kroger)

Access Via

River Glen Blvd,

Photo courtesy of the Noblesville Lions

Mary Beth Woehrle (left) and Lion Vice-President Kim Luckey.

Noblesville Lions Host 'Ignite.Transform'

On Wednesday, May 25th, the Noblesville Lions Club hosted Mary Beth Woehrle of Ignite. Transform, a local nonprofit. She spoke about this non-profit as a way to provide physical and mental health support for

women in need. Last year they purchased

the former Nazarene

church on North Tenth Street, and converted it into a community wellness center. Certain portions of their services are now open to the public, with more to be announced in the future.

For more information about Ignite. Transform, visit their website at www. ignitetransform.org.

Noblesville Lions Pork Chop & Chicken Dinner Where: Noblesville Square, under the big tent When: Friday, June 3rd from 11 a.m. to 8 p.m. How much: Adults - \$10 (with ticket) or \$12 at the door; kids - \$5

Pancake Breakfast and Duck Race Hot Dogs Where: Under the big tent (Breakfast) and Logan Street Bridge (Hot Dogs)

When: Saturday, June 4th, 7 - 11 a.m.; 12 - 3 p.m. How much: Breakfast: \$5 per person; Hot Dogs: \$3 per person

Contact any Lions Member to pre-purchase tickets

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Hamilton County Students Earn Diplomas at Depauw

DePauw University celebrated its graduation ceremony this past Sunday, May 29th. Among those receiving their diplomas were a number of former Hamilton County students. They are

- Lauren Alexander
- (Carmel, IN) • Sarah Bird (Fishers,
- Jordyn Blakey
- (Carmel, IN)
- Audrey Boise (Westfield, IN)
- Zachary Bowman
- (Carmel, IN) • Anna Chinni
- (Indianapolis, IN)
- Jalyn Crittenden (Indianapolis, IN)

- Joseph Crossin (Indianapolis, IN)
- Peyton Dewaelsche (Fishers, IN)
- Seth Fagen (Indianapolis, IN)
- Brennan Fitzgerald (Carmel, IN)
- Sydney Fox
- (Noblesville, IN) Haley Franciosi
- (Carmel, IN)
- Robert Jenkins
- (Carmel, IN)
- Jacob Labus
- (Westfield, IN) Michael Lackey
- (Carmel, IN) • Jacob Limauro
- (Carmel, IN)
- Wyatt Metzger (Westfield, IN)

- Isabel Miller (Carmel, IN)
- Daniel Paris
- (Noblesville, IN) Sahra Rahimi
- (Indianapolis, IN) Molly Ruggles (Carmel, IN)
- Ana Salcedo
- (Indianapolis, IN) Tessa Scalzo
- (Noblesville, IN) • William Schmidt
- (Carmel, IN) • Ethan Sellers (Carmel,
- Christian Smith
- (Carmel, IN) • Grace Smith
- (Noblesville, IN) • Ella Tobias (Carmel,
- Grace Todd (Carmel,
- IN) • Toria Tucker (Fishers,
- IN) • Evan Uhland (Carmel,
- IN) • Samantha Waples (Carmel, IN)
- Edward White IV (Carmel, IN)

- Zane Williams (Carmel, IN)
- Reyna Wilson
- (Indianapolis, IN) Amber Wolf (Noblesville, IN)
- Founded in 1837, DePauw University is a top-ranked, 100% residential, private liberal arts university in Greencastle, Ind. Through its College of Liberal Arts and School of Music, DePauw provides highly personalized education in small classes, with 95% of its graduates employed or in graduate school within

six months of graduation. DePauw is ranked 5th for study abroad, and

80% of students receive academic credit for offcampus study, including internships, independent projects and service work. The university is ranked in the top 20 for both graduate salaries and internship opportunities among private institutions, 8th for Fulbright Scholars, 8th for producing top business executives, 8th for graduate salaries, and 2nd for Teach For America employees. Our graduates have a 90% acceptance rate for medical school and an 80% acceptance rate for law school, both well above the national average.

FREE HEARING HEALTH CLINIC NOTICE

We are excited to announce Beltone's Annual Hearing Health Clinic for members of our community who have questions about their hearing. Our event will offer the following services to you or a loved one at no cost or obligation:

FREE Hearing Screening – Do you have hearing loss? Could it be excess ear wax or your sinuses? If your screening shows no hearing loss, you'll have peace-of-mind for you and your family.

FREE Ear Check – Our Otoscope allows us to see the inside of your ear canal. If wax is present, you will know right away and we will provide you with the options to manage it.

FREE 10-Point Hearing Aid Performance Check-Up on Any Make or Model — Do you already own hearing aids? Do they whistle? Do they work in noisy places? Have they weakened? Let us check and clean them for you.

This special is available now! Appointment times are limited. Call for your appointment today and take advantage of this opportunity. We are excited to serve your hearing care needs, and we look forward to seeing you there!

Why Should I Get a Hearing Screening?

- Hearing loss can be an early warning sign or is linked to ailments including: cardiovascular disease, diabetes, dementia and Alzheimer's,
- Hearing loss can also contribute to depression and social isolation.
- Everyone over age 50 should have a baseline hearing screening and should be checked regularly, similar to an eye exam.
- If your screening shows no loss, you will get peace of mind for you and your family.



EXPIRES MONTH 5/31/22 DO NOT CASH • THIS IS NOT A CHECK

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Beltone Hearing Jeam

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GREENFIELD (Across from Buffalo Wild Wings) 1790 Melody Ln

(317) 967-8579

AVON

(In Avon Crossing next to Dr. Tavel) 7900 E U.S. Hwy 36, Ste E

(317) 742-6697 **INDY NORTHEAST**

(Regency Center across from Community North Hospital) 8202 Clearvista Pkwy, Ste 3A (317) 348-0109

LEBANON (Northfield Center)

2214 N Lebanon St (765) 746-7130

INDY NORTHWEST

(Across from St. Vincent Hospital) 2250 W 86th St, Ste 160 (317) 429-0009

GREENWOOD

(Across from Indy Honda) 1551 E Stop 12 Road, Suite F (317) 884-8729

CRAWFORDSVILLE (Across from Walmart) 1880 US 231 S. Suite F

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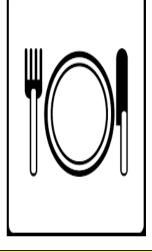
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Indianapolis

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Depauw University Names Dean's List for the 2022 Spring Semester



DePauw University named their Spring 2022 Dean's List recipients and Hamilton County students were littered all over. The Dean's List recognizes students who achieve a semester grade point average of 3.5 or higher on a 4.0 scale. Hamilton County students receiving recognition were:

- Lauren Alexander (Carmel, IN)
- Ashley Baldwin
- (Westfield, IN) • Benjamin Batchelder
- (Carmel, IN)
- Sarah Bird (Fishers,
- Jordyn Blakey (Carmel, IN)
- Lauryn Blunk
- (Fishers, IN) • Zachary Bowman (Carmel, IN)
- Thomas Brelage (Fishers, IN)
- Olivia Carrico (Fishers, IN)
- Anna Chinni (Indianapolis, IN)
- Graysen Collins (Carmel, IN)
- Katherine Cottingham (Indianapolis, IN)
- Lauren Del Rosario
- (Indianapolis, IN) Lindsey Dewaelsche
- (Fishers, IN) Peyton Dewaelsche (Fishers, IN)
- Sydney Fox (Noblesville, IN)
- Whitney Freeman

- Ellen Gardner (Carmel, IN)
- Olivia Goldblatt
- (Carmel, IN)
- Sloan Goldblatt
- (Carmel, IN) Robert Grider
- (Carmel, IN)
- Rachael Hinshaw (Indianapolis, IN)
- Hope Mann (Fishers,
- Cole Metzger (Westfield, IN)
- Wyatt Metzger
- (Westfield, IN) • Isabel Miller (Carmel,
- Ava Null (Carmel, IN)
- Daniel Paris
- (Noblesville, IN) • Sophia Porter
- (Westfield, IN) Alexandra Preston
- (Carmel, IN) Bailey Rent (Indianapolis, IN)
- Alexander Rich
- (Carmel, IN) Madalyn Sailors
- (Carmel, IN) • Lucy Salter (Carmel,
- Tessa Scalzo
- (Noblesville, IN) • William Schmidt
- (Carmel, IN) • Grace Smith
- (Noblesville, IN)
- Lydia Stullken (Fishers, IN)
- Ella Tobias (Carmel,
- Grace Todd (Carmel,

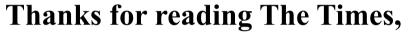
- Kelly Truax (Carmel, IN)
- Toria Tucker (Fishers,
- Brynn Urban (Fishers,
- Molly Venus (Fishers,
- IN) Anna Warnke
- (Carmel, IN) • Carter Wemhoff
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First Merchants Bank Named Among Great Employers to Work For in Indiana 2022 List Fuel Costs and



Yesterday, First Merchants Bank was ranked fourth in the list of the 2022 Great Employers to Work for in Indiana by Best Companies Group, a BridgeTower Media Company. The honor considered a review of practices, programs and benefits, and anonymous employee surveys. BCG categorizes its winners in three separate groups: small, medium & large employer, which First Merchants Bank falls under the large Employer category (250 or more U.S. employees).

"This recognition is another proof point of our commitment to a strong and welcoming organizational culture," said First Merchants CEO Mark Hardwick.

"In line with our 'helping you prosper" approach to service, our ability to serve our communities is only possible by having a diverse team of caring and competent professionals. Our employees across the organization have a level of attentiveness that is unmatched.'

For 17 years, Best Companies Group has specialized in identifying and recognizing great employers to work for. The

independent research firm ranks companies based on established research methodology. The surveys provide actionable and hard-to-obtain data that companies use to improve employee recruitment and

To be eligible for consideration, organizations

- Be a publicly or privately held business
- Be a for-profit, notfor-profit business or government entity
- Have a facility in Indiana
- Have a minimum of 15 full-time or part-time employees working in Indiana
- Must be in business a minimum of one year

First Merchants has assets of approximately \$18 billion and operates banking centers in Indiana, Illinois, Michigan, and Ohio.

First Merchants Corporation (NASDAQ: FRME), with assets of approximately \$18 billion ana, Illinois, Ohio, and Michigan, is the parent company of First Merchants Bank. The Muncie, Indiana-based bank is committed to providing exceptional financial services while making meaningful contributions in each community it serves. First Merchants Bank promotes economic mobility through its five community pillars: Employee Empowerment; **Community Investments** and Charitable Giving; Financial Wellness; Community Home Lending; and Diversity, Equity, and Inclusion. The company has been honored for its excellence in banking by Forbes, Newsweek, and S&P Global Intelligence and attributes this recognition to a mission-driven team passionate about helping you prosper. To see how First Merchants Bank is making a difference, go to (www.firstmerchants.

and operating in Indi-

Electric Bills

Dear Editor,

Hoosiers are paying more at the grocery and gas pump and may be noticing higher electric bills as well. We want to share background on what's driving Duke Energy electricity costs and what we're doing to help.

Since mid-2021, costs for coal and gas to produce the energy that powers Indiana homes, businesses and assembly lines have increased significantly. Fuel accounts for a significant portion of our electric costs, averaging as much as 30% of a total bill. That's why when there are volatile energy markets, it can have a big impact.

In fact, Duke Energy Indiana is seeing the highest sustained prices for fuel that we have witnessed in a decade. Global demand and tight fuel supplies as well as labor shortages at coal mines and railroads are affecting the cost of the power we produce as well as what we purchase in the energy markets. We also have been working to overcome supply chain challenges to ensure we have sufficient supplies of fuel available for summer and winter—the times of highest electric demand.

These are not permanent rate increases. Fuel costs rise and fall, and we pass those costs to our customers with no markup, so customers pay what we pay. Our priority is to purchase fuel at the best possible price, through steps such as long-term contracts and using a diversity of suppliers. To lessen the impact on customer bills, we are spreading recovery of some of these fuel costs over a longer period to reduce the rate impact.



Stan Pinegar

Unfortunately, as we approach the summer, the bill impact will continue to increase, and we expect that to continue throughout the year. If you are struggling financially to pay your electric bill, contact us at 800.521.2232. We can discuss payment plans and resources for help.

We also recommend tools such as High Bill Alerts and Budget Billing that can help customers to manage their bills. Financial assistance also is available through our Share the Light program, where eligible customers can receive up to \$300 in energy bill assistance. You can find more information on these programs at https://www.duke-energy.com/home/savings/ lower-my-bill-toolkit

We have found that many of our customers are missing out on state and federal assistance programs for which they are eligible. To learn more, visit https:// www.benefits.gov/bene-

We know that higher electric bills can be a hardship for many, and we want to connect customers to resources for help.

Stan Pinegar President, Duke Energy Indiana

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AG Todd Rokita Warns Hoosiers to Be On Guard **Against Scams Ahead of Memorial Day Weekend**

Whether you're heading to the Indianapolis Motor Speedway or hanging out at a backyard BBQ, Attorney General Todd Rokita is warning Hoosiers to be wary of scams. With recent storms, scammers will be out in full force trying to sell you scams related to clean-up, repair, and rebuilding.

"Hoosiers can avoid scammers and ultimately protect their wallets by doing research, asking the right questions, and requiring full written contracts," Attorney General Rokita said. "It can be tempting to accept anyone's help after a thunderstorm or tornado damages your home, but it's crucial to take a step



Attorney General Todd Rokita

back and fully vet the contractor.'

Unfortunately, far too many fly-by-night con artists appear on people's doorsteps, promise to make needed repairs and then disappear forever with their victims'

down-payments in their pockets.

"Storm threats don't come just from wind, rain, and tornadoes," Attorney General Rokita said. "They also come in the form of unscrupulous schemers who use those weather emergencies to cheat consumers out of money. We are here to help safeguard Hoosiers from their tactics."

Attorney General Rokita is sharing the following tips to help Hoosiers avoid falling victim to storm-chasing scammers:

- Be skeptical of people promising immediate clean-up and debris removal.
- Check out contractors' reputations before

enlisting their services.

- Ask for IDs, licenses, proof the contractor is both bonded and insured.
- Get more than one estimate for work. Don't believe any
- promises that aren't in writing.
- Never pay in cash. Don't pay the full amount for the project up
- Dealing with a disaster is never easy. But when scammers target people just trying to recover, the experience can become even more difficult. If you ever suspect a scam of any type, file a com-

plaint at indianaconsumer. com or call Attorney General Todd Rokita's office at 1-800-382-5516.

Senators Braun, Manchin Introduce Bipartisan Bill to Address Gaps in Opioid Approval Process

On Thursday, U.S. Senators Mike Braun and Joe Manchin (D-WV) introduced the Ensuring the FDA Fully Examines Clinical Trial Impact and Vitalness before Endorsement (EFFECTIVE) Act which would allow the Food and Drug Administration (FDA) to deny a new drug application for an opioid analgesic drug on the basis of the drug not being clinically superior to other commercially available drugs. FDA Commissioner Robert Califf requested this additional authority to aid the FDA as it considers whether to approve new and more powerful opioids.

"The opioid epidemic has permeated every corner of Indiana and left communities devastated from the loss of life and opportunity. Drug overdoses are now one of the most common causes of death in Indiana. I'm proud to join with Senator Manchin on this bipartisan solution to slow the growth of the crisis by

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tightening up the FDA approval process for opioid drugs by taking efficacy into account when approving new ones," said Senator Braun.

"Last year, more than 107,000 Americans and 1,490 West Virginians died from drug related overdoses," Senator Manchin said. "It's heartbreaking to lose so many of our fellow Americans and West Virginians to drug overdoses and it's far past time for Congress to take comprehensive, meaningful action to address this crisis. The EFFECTIVE Act would address gaps in the FDA's approval process by allowing them to take efficacy into account when approving new opioids to the market, limiting the approval of redundant, more harmful drugs. I'm proud to introduce this bipartisan bill with my colleague Senator Braun and encourage my colleagues on both sides of the aisle, and FDA leadership, to support this critical step in combating the drug epidemic that



Senator Mike Braun

continues to ravage our nation." The EFFECTIVE Act would allow the FDA to deny a new drug application for an opioid analgesic drug on the basis of the drug not being clinically superior to other commercially available drugs. This bill would provide further authority to the FDA so they can review the public health impact of every new opioid approval and deny new drug applications even if the pharmaceutical company sponsored clinical trials show that a particular drug is "safe." Importantly, this



Senator Joe Manchin (D-W.V.)

bill fulfills a request from Dr. Califf to ensure that the FDA is able to fully implement the recommendations from the National Academy of Sciences, Engineering and Medicine's (National Academies) 2017 report, Pain Management and the Opioid Epidemic. Dr. Califf asked the National Academies to complete this report to highlight what more the FDA could be doing to address the drug epidemic. However, five years later, no meaningful progress has been made on any of the recommendations





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UBETSY From Page A1



The Times photo by Betsy Reason

Noblesville Noon Kiwanians Thomas Aycock (left) and Becky Terry, executive director of the Boys & Girls Club of Noblesville, set out American flags Thursday afternoon for Memorial Day weekend.



The Times photo by Betsy Reason

Noblesville Noon Kiwanians -- David Burns (from back left) (and son, Evan), Joe Arrowood (and wife JoEllen), Justin Pelkey, Kathy Kreag Williams, Thomas Aycock, Becky Terry and Jake Doll -- spend late afternoon Thursday placing about 200 American flags around the Hamilton County Courthouse Square for Memorial Day



The Times photo by Betsy Reason

Noblesville Noon Kiwanians put out about 200 American flags in memory of and in honor of loved ones or military servicemen and women for Memorial Day weekend.

the flags, which were passed down the line to set in the ground.

Money raised from the flags, which were sold for \$5 each, go to the club's youth charities in Noblesville.

The Noon Kiwanis Club members put out several flags in memory of local Kiwanians who have bassed, including Foster Barr, Bill Burton, Tom Burton, Gary Duvall, Robert Ellingwood, Kedrick E. Fisher, Chet Goble, William Harger, Everett Latham, Milton Meyer, Muret E. Nugent, Dale Swanson, Ray Townsend, Bill Vesey, Sam Weldy, Ralph Waltz, Maynard Wolf and more.

The Club also put out more than 100 large American flags all over town for the whole month

of May. "Looks amazing. I'm proud to be part of this wonderful group," said Noon Kiwanian Becky Terry, the Boys & Girls Club of Noblesville's executive director.

One of the Boys & Girls Club's founders, Irving Heath, was named in memory on a Boys & Girls Club-purchased flag card.

I saw many more familiar names as I walked around the Square. One flag was in memory of Carl Fogelsong (local restaurant owner) from his loving family. Other flags in memory included Charles R. Kenley and Howard A. Kenley Jr., both from Tom Kenley; Alan Houk, Mr. and Mrs. Lester McKinsey, Wendell McIntyre, Lillian R. McGuire, W. Ray Lyttle Sr., Gertrude Luscomb and Benjamin Luscomb, Joe Lowe (U.S. Army), David Lowe (Air Force),

Larry Letterman (Vietnam veteran), John Lawrence, Ray and Effie Kreag and Lillian Kreag, Ray Kinzer Jr., Robert Kenow and Kevin Kenow, Bill and Eva James (I remember the Jameses, David James' parents, who were singers with the Senior Citizens organization), John Huntzinger, Thomas . Hughes, U.S. Navy World War II veteran Edwin E. Huber, Chief Warrant Officer George Andrew Howes (MIA Vietnam War 1970-2010), Lyle Howell, Edward Hoss, Robert Horney, James Henry Hobson, James Hart, U.S. Army veteran Capt. Frank A. Hall, Frank Grube, L. Lee Gourley (USAF Vietnam MIA), Kenneth Godby, Joe Ginder, John E. Gan Jr. (USN) and Naomi C. Gang. There are many, many more names.



group of flags in memory of local Kiwanians, on the Hamilton County Courthouse

Flags also honored the 1st Cavalry Division (Airmobile), several Houghtalens, retired Lt. Col. Bruce McBride, Parker Lugenbeal, Kyle Lippott, Anthony Legari (U.S. Marine Corps), 2nd Howitzer Battalion 17th artillery, Dana Harvey (USMC) and Kenneth M. Harris.

The Kiwanians have been placing flags around the Square for more than 30 years, Kiwanians estimated. About the same group of Kiwanians volunteer each year to put up flags. "We're a small but mighty group," said Noon Kiwanis member Kathy Kreag Williams. Volunteers included Kiwanians David Burns, (and son Evan Burns), Joe Arrowood (and wife JoEllen Arrowood), Kathy Kreag Williams, Jake Doll, Thomas Aycock, Justin Pelkey and Becky Terry.

Cicero American Legion Post No. 341 set out American flags on Thursday, with a Cicero Memorial Day Parade set for 11 a.m. today through downtown Cicero.

The City of Carmel's annual Memorial Day ceremony was Friday morning at Carmel Clay Veterans Memorial Plaza across from The Center for the Performing Arts.

In honor of Memorial Day, the Fishers American Legion placed flags on the graves of veterans in six cemeteries around Fishers.

Fishers American Legion will play host to a Post Everlasting Ceremony at noon Monday at the Lowell Beaver Post No. 470, 9091 E. 126th St., Fishers. Also on Monday, a traditional Noblesville Memorial Day service will take place at 11 a.m. at

the Hamilton County War Memorial, with Noblesville Mayor Chris Jensen invited to speak.

U.S. Navy veteran Ron Wilson of Noblesville at 11:30 a.m. will read the names of veterans buried at Riverside Cemetery. A Rifle Salute and speech will be at 1 p.m. The Colors of All Branches provided by Navy Club and invited.

Memorial Day has been a national holiday for more than 50 years, since the act of Congress in 1971. Memorial Day honors all military members who have died while serv-

ing in the U.S. Forces. I encourage you to attend any of these Memorial Day events to celebrate our veterans in Hamilton County.

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

OCLEANING From Page A1

the early periods of a sport are almost always highly collectible, especially of Hall of Famers," says Al Crisafulli, Auction Director at Love of the Game Auctions, an internet sports and memorabilia auction that helps families sell collectibles. "But don't assume sports cards or other memorabilia have to be old to be valuable. Modern cards of such stars as Tom Brady, Mike Trout, LeBron James, Michael Jordan, Derek Jeter and others can sell for lots of money."

He is offering tips to help determine if your belongings are valuable:

Older Sports Cards Cards from the 1960s and earlier are collectible, and those from before the 1940s can be extremely valuable. Big-name Hall of Famers like Babe Ruth, Ty Cobb, Lou Gehrig, Honus Wagner, Mickey Mantle and others bring

high prices. With old cards from the 1880s and early 1900s, look for tobacco and candy brands, such as Old Judge, Piedmont, Sweet

Caporal or American Caramel. Really old Sports memorabilia from the 19th and early 20th Century, such as photographs, postcards, bats, gloves and

balls are also collectible.

When opting to sell sports items, consider a specialty auction, such as Love of the Game, which has the expertise to professionally research sports items and maintains lists of bidders specializing in this area, to get top dollar. More information is available at loveofthegameauctions.com.

Modern Cards

Prices on recent baseball, basketball and football cards have risen rapidly. The three keys are condition, star power and cards from early in

player careers. Do you have major current stars, like Mike Trout, Patrick Mahomes, Tom Brady and LeBron James? Or do you have greats from the recent past, like Michael Jordan, Kobe Bryant, Magic Johnson, Derek Jeter or Joe Montana?

Check if your cards are

denoted as Rookie, Prospect, Draft Pick or other indicators they're from a player's first season. And condition is king, as cards that look pack fresh with sharp corners and a well-centered image command highest prices. Additionally, unopened packs and boxes from almost any year can be valuable.

Memorabilia Do you have old adver-

tising posters depicting sports stars or famous entertainment personalities together with food,

tobacco or sporting goods brands. Many original signs, store displays and promotional items are collectible, especially those dating from the early 1900s into the 1960s. But low-quality reproductions aren't. Look for memorabilia spotlighting sports heroes, superheroes, early Walt Disney characters

and Star Wars subjects. So, while you're spring cleaning that attic, basement or garage, don't rush to the garbage. Before throwing out old "junk," determine if it's valuable!

O RUSTY From Page A1

no income tax on their benefits. But single filers with combined income between \$25,001 and \$34,000 will have half of their SS benefits received during the tax year become taxable, and single filers whose combined income exceeds \$34,000 will see up to 85% of their Social Security benefits become taxable. These single filer thresholds apply also to those filing as Single Head of Household or Qualifying Widow(er), and to those filing as "married-filing separately" if they lived apart for the entire tax year. But the threshold is zero dollars for married couples who file separately but lived together at any time during the tax year.

To clarify what "combined income" is - the IRS uses something called your Modified Adjusted Gross

Income, or "MAGI," to determine if your Social Security benefits should be taxed. Your MAGI is your normal Adjusted Gross Income (AGI) from your tax return, plus any non-taxable income you may have had, plus 50% of the Social Security benefits you received during the tax year. If your MAGI is over the thresholds described above, a portion of the SS benefits you received during the tax year will be included in your taxable income. If it is not, you pay no income tax on your benefits.

To be sure you're aware, when you file as "married/jointly" income from both partners counts when determining your MAGI for income tax purposes.

The 2.4 million member Association of Ma-

ture 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.Amac-Foundation.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.

U TIME From Page A1

memorial honoring America's fallen heroes and heroines. In a 2019 Opinion article by West Point graduate Meaghan Mobbs she wrote that people have a tendency to forget the purpose of Memorial Day, pointing to a 2001 Gallup Poll that found that only 28 percent of Americans knew the actual meaning and purpose of Memorial Day.

Mobbs reminded us that Congress declared a National Moment of Remembrance to remind forgetful citizens what the day is all about. It called for "the people of the United States, in a symbolic act of unity, to observe a National Moment of Remembrance to honor the men and women of the United States who died in the

pursuit of freedom and peace." It was to take place every Memorial Day at 3:00 PM local time. Its purpose: "to remember and renew the legacy of Memorial Day with greater strides made to demonstrate appreciation of those loyal people of the United States whose values, represented by their sacrifices, are critical to the future of the United States.'

A lot of good that did. Most of America's younger citizens still don't know what Memorial Day means. As Mobbs put it in her article, "We need fewer moments of silence and more moments of talking about service and sacrifice to our younger generations. It is not in the multitude of silence that change occurs, it is

sands of men and women who've 'borne the battle' raise their voices in memory of those who have gone before ... If we are to truly honor those who gave their last full measure of devotion, we must be active, not passive, in our strides to impress those values upon the broad public."

in moments when thou-

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

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ON-TREND Ideas for Sprucing Up Your DECK

FAMILY FEATURES

nstalling or updating a deck can transform your outdoor living area. Not only is a deck aesthetically appealing, but it also allows you to create additional space for a wide range of uses, whether it's a lively entertainment zone or tranquil, relaxing retreat.

If you're planning a deck build or renovation in 2022, consider incorporating one or more of these design trends identified by Westlake Royal Building Products, a leading manufacturer and distributor of materials for home remodeling, building and construction.

Creativity in Design

While decking design features used to be reserved for luxury upgrades, creative flair is increasingly mainstream. Some options for incorporating greater depth and style into your deck design include mixing and matching boards to create patterns, inlays and focal points or utilizing two-tone designs for more visually interesting aesthetics.

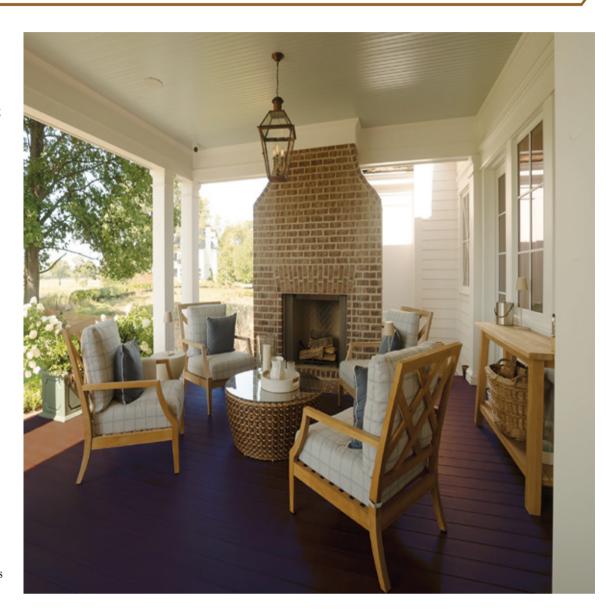
On-Trend Colors

Classic lumber-toned decks never go out of style, but adding some flair with an eye-catching color is a subtle way to elevate your deck's aesthetic appeal. Some designs incorporate color throughout while another way to bring color to your deck is through distinctive inlay design or other design features.

Working with a product like Zuri Premium Decking gives you a selection of six on-trend colors, including Hickory, a true mid-tone brown, as well as Chestnut, Walnut, Pecan, Brazilia and Weathered Gray. The planks feature minimal grain repetition to capture the look of true exotic hardwood with no painting, staining or resealing needed, and all are backed by a 25-year warranty against color shifting.

Multi-Seasonal Spaces

Once you create an incredible outdoor space, you'll likely want to use it as often as possible. That's why many homeowners are designing decks with multiple seasons in mind. Features like retractable walls can help you block cool breezes and trap the warmth of space heaters or a fireplace while roofs provide shade and fans help circulate the breeze during warmer months. Decks built with clean, simple lines can offer a connection to nature as well as convenience for homeowners transitioning from indoor to outdoor spaces.



Popularity of Composite Decking

Weather patterns can cause substantial damage to a home's exterior materials, including a deck where natural wood is prone to drying out. This creates an upkeep cycle that requires ongoing investments of time and money. An alternative to natural wood, such as Zuri Premium Decking by Royal, combines the low-maintenance, high-durability properties of composite decking with the exterior environment-defining presence of exotic wood. The result is an authentic look with zero-maintenance upkeep.

Bringing the Inside Out

A deck's design elements were once limited to predictable furnishings like a picnic table and grill, but those days are gone. Homeowners seeking to create an outdoor oasis are bringing amenities of the indoors outside. You'll find outdoor kitchens and weather-proof TVs, rugs and furniture, allowing homeowners to incorporate the convenience and comfort of indoor living rooms and kitchens into their outdoor spaces despite elements like snow, wind and rain.

Masonry as an Accessory

If you love the look of masonry but have your heart set on a deck, you can take the path of many homeowners and incorporate masonry as an accessory or design element. Mixing building mediums provides texture, which creates an immersive tactile experience through sight and touch. Options like a fireplace or firepit, pillars, skirting, bench seats, planters, water features, kitchen or bar space and walkways can all complement and enhance the decking so you get to enjoy the best of both worlds.

Clean Sightlines

A deck is an ideal vantage point when you have a beautiful view to enjoy and using the right materials can enhance that experience. Creating a clean, sophisticated and unobstructed view is easy when you outfit your deck with the right lighting and use cable or glass railings, which provide safety along with clear views of the landscape beyond.

Find more tips and ideas to spruce up your outdoor living space at liveabode.com.



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Indiana Travelers Can Expect 'Flightmare' Of Delays Starting May 30th

With Memorial Day quickly approaching, so is the unofficial start of summer... For many Hoosiers, this upcoming summer will be the first time they're planning vacation getaways since the start of the pandemic – and consequent travel restrictions were implemented – more than two years ago. Many restrictions have since been lifted, however, with COVID still very much present today, it has a continuing effect on aspects like airline, airport, and hospitality industry staffing shortages, alongside the increased demand for these kinds of travel services.

Heightened demand for travel is typically accompanied by an increase in ticket costs. In airports across The Hoosier State, the average price of a domestic flight ticket is \$337.82, which is higher than the national average of \$327.13. Before the pandemic, in periods of higher ticket prices, people would be less likely

to splurge on traveling, however, after two years of restrictions, many have saved up for the moment they're able to resume these leisure activities - such as over summer vacation this year. However, it also means that this upcoming peak season, airports in Indiana are predicted to experience increased air traffic, as well as foot traffic from passengers passing through. A combination of these pandemic-related factors may lead to trip disruptions, delays, postponement, or even cancelations for travelers this upcoming

Rose Ackermann, Executive Editor at FamilyDestinationsGuide.com warns that the surge in passenger numbers following the easing of travel restrictions will have an impact on waiting times between checkpoints like check-in counters, security screening, and baggage collection. "While it is great news that travel has fully

season...

opened up and families can finally have proper vacations, the combination of increased demand and staff shortages have the potential to cause significant delays and an overall sub-par travel experience."

The TSA reports air passenger traffic is expected to be more concentrated over peak periods, with volumes anticipated to match (and occasionally exceed) those in previous years for the first time since the pandemic began and travel restrictions were implemented. With an influx of passengers returning to modes of air travel, it may mean staff (which are already short in number) are overwhelmed with duties and passengers eager to get to their summer destinations. Airports Council International (ACL) released 2021 rankings of busiest airports across the world and the top 7 were all located in the U.S., with Hartsfield-Jackson Atlanta International Airport topping the charts in #1 place (75.7 million passengers in 2021, which was a 76% increase from 2020).

- 1. Atlanta (ATL): 75.7 million passengers, a 76% increase from 2020
- 2. Dallas/Fort Worth (DFW): 62.5 million passengers, a 59% increase from 2020
- million passengers, a 74% increase from 2020
 4. Chicago O'Hare
 (ORD): 54 million passen-

3. Denver (DEN): 58.8

5. Los Angeles (LAX): 48 million passengers, a 67% increase from 2020

gers, a 75% increase from

- 6. Charlotte (CLT): 43.3 million passengers, a 59% increase from 2020
- 7. Orlando (MCO): 40.4 million passengers, an 87% increase from 2020

FamilyDestinations-Guide.com has compiled a list of tips for summer vacationers over the upcoming to help ease travel concerns they may have when moving through hubs during the pandemic:

1. Aim for flights that depart early in the day

By doing this, if there is a potential last-minute flight cancellation, it may increase your chances of being rebooked on another flight the same day. This will also help reduce the risk of larger-scale impacts on the rest of your travel plans if things do happen to go awry.

2. Anticipate delays and plan your time accordingly

Lengthier-than-usual waiting times at travel checkpoints and airline counters can emerge without warning, therefore, making sure you're even earlier than being 'on time' can help reduce the severity of these delays on the rest of your plans. Anticipating these delays means you can add an extra few minutes between stops onto your itinerary and even if this additional time isn't needed, you could always stop for a coffee or snack to make up

for it.
3. Review your travel

insurance policy

In a time where travel can be unpredictable due to the changing pandemic landscape, it's a good idea to look into the best possible travel insurance for you and your party. There is an abundance of different options to suit budgets and varying timelines; and taking out a travel insurance policy ahead of time can help minimize financial stress and further delays caused by potential flight, transport, or accommodation cancelations.

4. Try exercise patience when dealing with airport and airline staff!

It's easy to get caught up in the excitement of traveling, especially if it's been a while since your last trip. Remember that many industries are still attempting to recover from the economic turmoil caused by the pandemic, so processes may be a little slower as compared to traveling in previous years before the virus was a concern

Adopting A Growth Mindset And Building For The Future Of Travel

By: Greg Jung, Chief Growth Officer, Seven Corners

We've navigated the twists and turns of life while in the midst of a rollercoaster of confusion, anxiety, anger and fear, all generated by the ongoing state of the world. In an effort to cope during these times, you may have picked up new hobbies, discovered your love for a number of reality TV series, moved across the country, made the decision to go back to school or even become one of many professionals taking part in the Great Resignation. There is no question that this current time in our history is marked with an increasing want and need for personal and professional growth. Many chapters of my life have been marked by a similar desire; this has motivated me to adopt a mindset focused on differentiating myself from others in a positive way through a continuous pursuit of knowledge. I have learned many lessons I recognizing that growth is rarely happenstance, broadening my capabilities through further education and finding my way into the travel insurance industry.

I pursued my first MBA two years after completing my undergraduate degree, and this decision came from a place of limited

work experience. My motivation for this choice was rooted in a very academic foundation, where I anticipated that guiding principles would greatly assist in the application of my skills within the real world. Through gaining work experience and pursuing my second MBA later in life, I was able to recognize how education is truly complementary to application as work experiences taught me how, when and where my academic background could make all the difference. Gaining actual work experience, especially within the travel industry, shifted my perspective and motivated me to use a more holistic approach to everything I do, and this type of approach is needed more than ever before. When I began my career, taking on a role in marketing meant that you only had a role in marketing. Now, a marketing role really can function as an umbrella title, housing responsibilities in corporate culture, operations, technology, marketing and even all the way into sales.

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Leading with a holistic
approach

Îmagine that a company is at the top of its game in terms of its visual marketing content; however, it is executing business poorly when it comes to very foundational operations, such as customer expe-

rience. When negative feedback comes around, it is not just associated with the struggling department but rather hinders the growth of the entire company. That is why a holistic approach is so essential within today's world. It all comes back to how today's leaders are making their decisions and enacting change, aka using a growth mindset, relying on those learned skills of design and critical thinking as well as problem

solving. From my own experience, an excellent example of a holistic approach can be seen when looking at how I tackled the issue of marketing investments and travel seasonality. For this industry, it is typically assumed that Q2 and Q3 are the best quarters in terms of sales; therefore, impacting when and how we invest our money. However, people are traveling all the time, even more so since their previous plans were derailed due to the pandemic. In this case, by adopting a holistic approach and looking at the bigger picture, I ask the question "Is the industry forcing seasonality by how we calibrate our marketing spend?" as well as "What would happen when seasonality is no longer the driving factor in determining spend?" By broadening the way

in which I assessed this concept, it enabled me to shatter this outdated belief and instead rely on a more calculated approach based on experience and observations.

The future of growth within travel

As I look ahead to the future of travel and the travel insurance industry, there are a number of changes in the works. Like many other types of insurance, travel is heavily pivoting toward a direct-to-consumer model by relying on technology. Millennials and younger generations are driving this as they want an experience where the results are immediate, meaning they have their insurance set up within a few clicks and are able to digitally interact in a similar fashion. Specifically, through my role as Chief Growth Officer for Seven Corners, I am optimistic toward a greater increase in travel insurance knowledge among the general public. Prior to the pandemic, very few people were aware of the need for travel medical insurance; however, it has always been rather essential particularly when traveling out of the country where your standard health insurance likely will not cover injury or illness. The pandemic truly spotlighted the importance of this type

of insurance to consumers that would have otherwise overlooked it. For Seven Corners as well as other travel insurance companies, the future of travel is really focused on educating the public on how they can get back out there and do it safely.

As for the next generation of talent, young professionals will be entering into an industry that is much livelier and more advanced — one that is constantly adapting and changing as each new generation of travelers helps to shape trends and top destinations vary every few years. For those individuals, a growth mindset will be key to their success. These are three tips that young professionals should follow as they pursue a career in the travel industry.

Look for career opportunities in consulting

tunities in consulting

The beauty of consulting or rotational programs is that you are exposed to numerous industries or multiple facets of a company. You will be much better equipped to make crucial strategic decisions as this exposure gives you the ability to visualize how prospective changes will likely impact each sector of the company.

Develop a strong understanding of analytics and digital marketing $\ \square$ A large portion of the work we do

in this industry relates to the use of data and analytics. Additionally, digital marketing is a newer area that is constantly evolving. By developing familiarity with these topics, you will be better equipped than many of your peers.

Don't overlook accounting and finance classes

This is one aspect of my education that I overlooked while working through my undergraduate degree. A background in finance and accounting is highly valued. By having the ability to understand how the financial sector of your organization functions, you are better positioned to come up with effective growth strategies.

As the next generation of professionals looks to join this industry, we know that future success will be hinged on our ability to educate and connect with the public. This will always begin with educating ourselves, looking inward at the industry to identify and address those vulnerabilities that block greater adoption. Whether it be tackling outdated beliefs, navigating a pandemic/world crisis or interpreting and catering to generational differences, travel professionals must rely on a growth mindset as it is a pillar to strategic development and effective communication.

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