

TODAY'S VERSE

1 Corinthians 15:57-58 "But thanks be to God! He gives us the victory through our Lord Jesus Christ. Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain."



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

What makes Eric Gifford smile? "Serving people," said the 35-year-old Sheridan resident, who was found working a previous year at a Wilson Farm Market booth at the Indiana State Fair. The Arcadia business had three sweet corn booths, one pretzel trailer and one tenderloin trailer at the State Fair. Gifford was found late at night, working at a corn booth on the northwest side of the Fairgrounds. His job was roasting corn. What else is good at the Wilson booth? "Peach slush is the best you've ever had." Sunday will be the last day of the 2022 Indiana State Fair.

And Another Few Things...

1. Dunes Beach Closed

The beach at Indiana Dunes State Park will be closed to swimming starting tomorrow, due to the lack of available lifeguards, until further notice. State park guests can still enjoy the sand and wade up to waist-deep in the waters of Lake Michigan but are not permitted to swim or go deeper into the lake. Indiana Conservation Officers and park staff will be on hand to monitor safety and compliance. Guests interested in visiting on the weekend of Aug. 27-28 or on Labor Day Weekend should monitor the Indiana Dunes State Park Facebook page for notifications regarding beach use status. Swimming is permitted at the beach at Indiana Dunes State Park only when lifeguards are present because of frequently changing conditions of the lake bottom and the unpredictability of dangerous rip currents that can occur along the shoreline at the southern tip of Lake Michigan, where the park is located.

2. Boot City Opry

Next Saturday, at 7 p.m., The Boot City Opry will be presenting The King, a tribute to Elvis Presley starring Tyler Christopher. Tyler was ranked in the Top 5 Elvis in the world at Tupelo, MS for his uncanny replication of Elvis. He has also placed in competitions throughout the United States including the great Lake George, New York Elvis Festival. Tickets are still available; those interested should call Melissa or Stacey at the office at (812) 299-8521. Reserved tickets are \$25 and available only at the Boot City Opry office, Monday-Friday from 8-5 p.m. General admission tickets are \$20 and available at the office, Boot City main register area, and at the door the night of the show.

3. Space Storm

According to reports published on Yahoo! News, Yahoo News a strong geomagnetic storm caused by the sun could impact Earth later this week, space weather forecasters say. The National Oceanic and Atmospheric Administration's Space Weather Prediction Center on Wednesday issued a geomagnetic storm watch following recent explosions on the sun that have triggered strong solar flares and multiple "coronal mass ejections" that could reach the planet on Thursday. NOAA defines a geomagnetic storm as "a major disturbance of Earth's magnetosphere that occurs when there is a very efficient exchange of energy from the solar wind into the space environment surrounding Earth." "The largest storms that result from these conditions are associated with solar coronal mass ejections (CMEs) where a billion tons or so of plasma from the sun, with its embedded magnetic field, arrives at Earth," NOAA explains. While most of this week's disturbances are expected to have little to no impact, there is a chance that the expected storm could reach a level of 3 out of 5 on the geomagnetic storm severity scale. That could cause power grid fluctuations and briefly disrupt satellite, radio and GPS communications, NOAA said. The geomagnetic storm's arrival also means that the northern lights could be visible as far south as Iowa on Thursday.

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Boomer Bits



Ask Rusty – What Are My Wife's Benefits Both While I'm Living and as My Widow?

Dear Rusty: I will be 70 in January and my wife will be 65 in February, at which time we will both go on Medicare. I am currently working, and my approximate Social Security benefit will be around \$2,900. My wife was a stay-at-home mom and, therefore, has minimal Social Security benefits on her own. At 65 she is eligible for \$870 and at full retirement age will qualify for \$990. A few questions: if she starts to draw benefits at 65, what would be her total spousal benefit? If she waited until her full retirement age, what



ASK Rusty
Social Security Advisor

Social Security Matters

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would the amount be? Of greater concern, what would be her survivor benefit given the same criteria as mentioned above. **Signed: Planning Ahead**

Dear Planning Ahead: Based

on the Social Security amounts in your email, your wife is eligible for a spousal benefit while you are both living. Her spouse benefit when she claims

➔ See RUSTY Page A7

Inflation Reduction Act A Boondoggle of a Bill

By John Grimaldi
One thing the Inflation Reduction Act of 2022 will not do is reduce inflation. According to Dr. Kevin Roberts, Ph.D., president of The Heritage Foundation, it is a "boondoggle of a bill" that will have a decidedly negative financial impact on seniors, working class, and middle-class families.

In an interview on the Better For America podcast with Rebecca Weber, CEO of the Association of Mature American Citizens, Dr. Roberts said that with endorsements from leftist organizations such as AARP, the effect of this new law will

be terrible and long-lasting. It's "a giveaway to so-called green companies, companies who might be engaged in energy sources that 40 or 50 years down the road are sweet-sounding and sort of fun, but they make our cost of living higher."

He pointed out that in the days leading up to the passage of the bill, Democrats kept telling us that its purpose was to deal with the unprecedented inflation that came with the election of President Biden a year and a half ago. However, "since its passage, almost all that mes-

➔ See GRIMALDI Page A7

Rokita: Beware of After-Effects of Identity Theft

The state is warning Hoosiers of the risk of identity theft victims developing a range of mental illnesses after scammers target and steal their hard-earned money.

Identity theft is a constant threat to all Americans. In 2020, nearly 50 percent of the country was financially harmed by identity theft, according to a study done by the Aite Group.

"In today's world, we are tied to technology, whether it's our phones or our computers, and we often feel obligated to stay

➔ See IDENTITY Page A7



Photo courtesy of Haley Dicks

Koda Witsken has found a niche painting brightly colored murals.

HSE Grad-Turned-Mural Artist, Paints Bus Mural for State Fair



BETSY REASON
The Times Editor

Koda Witsken has created a niche for herself painting brightly colored, large-scale murals.

Her latest is a vibrant piece of public art that she painted on a school bus at the Indiana State Fair, which runs through Sunday.

Witsken spent three weeks painting the brightly colored mural onsite at the State Fairgrounds in Indianapolis.

While in her early years of

➔ See BETSY Page A7



The Times photo by Betsy Reason

Peter Fulton, 20, Fishers, was the 2022 Hamilton County 4-H Fair Senior Division Vocal Solo winner and will sing "Heaven's Light" from "Hunchback of Notre Dame," at noon Sunday during the Indiana State Fair Senior Division Vocal Solo Talent Show.

County Fair Talent Winners to Compete at Indiana State Fair

Winners of the Senior Division of the Hamilton County 4-H Fair Talent Show winners will compete this weekend at the Indiana State Fair.

Peter Fulton, 20, Fishers, the county's Senior Division Vocal Solo champion, will sing "Heaven's Light" from "Hunch-

back of Notre Dame." Laura Wertz, 19, Noblesville, the county's Senior Division Vocal Solo reserve champion, will sing "Pie Jesu."

Both will compete during the Senior Division Talent Show

➔ See WINNERS Page A7

HONEST HOOSIER

Can anyone believe schools have been back for a while? I still don't understand why starting after Labor Day is a bad thing.



INSIDE TODAY

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TODAY'S HEALTH TIP

Teens need about ten hours of sleep while school-age kids should get 10-12. 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

Judy K. Cornelius

TODAY'S QUOTE

"Don't go through life, grow through life." - Eric Butterworth

TODAY'S JOKE

The podiatrist told me I need



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

13 WTHR 7 DAY FORECAST

| | | | | | | |
|----------------------|----------------------|---------------------|-------------------------|-------------------------|-------------------------|-----------------------|
| 65/83 P.M. STORMS | 66/79 P.M. STORMS | 63/80 DRY, SUNNY | 62/82 SUNNY AND WILD | 62/83 SUNNY AND WILD | 63/84 SUNNY AND WILD | 64/85 MAINLY SUNNY |
| SAT | SUN | MON | TUE | WED | THU | FRI |

➔ OBITUARIES

Judy K. Cornelius

April 17, 1945 - August 18, 2022

Judy K. Cornelius, 77, of Lapel, passed away Thursday, August 18, 2022, at her residence in Lapel following an extended illness.

She was born on April 17, 1945, in Noblesville, Indiana to Garold Anderson and Martha (Roudebush) Anderson.

Mrs. Cornelius graduated from Lapel High School.

She retired from Guide Lamp, Division of General Motors where she was a Fork Lift Driver for over 30 years.

She enjoyed crafting, sewing and playing BINGO. Mrs. Cornelius loved spending time in Ft. Meyers, Florida where she lived for several years. She just recently made a move back to Lapel to be closer to her family whom she loved very much.

Survivors include her daughter Terri (Rob) Williams of Anderson; son Christopher Needler of Anderson; and four grandchildren Shannon (Jeff) Tortora, Shon (Heather) DeLawter, Jesse (Baliagh) Williams and Austyn Needler.

She was preceded in death by her husband David Cornelius; parents; brother Gary Anderson; four sisters Shipley Wood, Nancy Horn, Carolyn Sheene and Valoris Anderson.

A funeral service is scheduled to be held at 1 p.m. on Tuesday, August 23, 2022, at Hersberger-Bozell Funeral Home, 1010 North Main St. Lapel, Ind. with the Rev. Glenn Knepp officiating.

Visitation is scheduled to run from 11 a.m. - 1 p.m. on Tuesday at the funeral home.

Online condolences may be shared at www.hersbergerbozell.com



Phil Collins Experience, Stevie Wonder Tribute to Feature at Symphony on the Prairie

Next Friday, Kroger Symphony on the Prairie will present The Phil Collins Experience, an epic show that is a brilliant recreation of Phil Collins in his prime, performing all the greatest hits from his award-winning career as a solo artist and with the band Genesis. The role of Phil Collins is performed to perfection by British-born and raised frontman, Terry Adams Jr. Terry brings the look, the sound, the emotion, and the energy.

Backed by his world-class 12-piece band complete with a sensational horn section and backup singers, Terry Adams Jr. happens to be a world-class drummer himself that plays his drums left-handed just like Phil Collins for the true experience. Immerse yourself in the world of Phil Collins and Genesis with their greatest hits like "In The Air Tonight," "Sussudio," "Invisible Touch," "That's All," and many more.

On Saturday, Kroger Symphony on the Prairie presents Master Blaster: A Tribute to Stevie Wonder. Master Blaster features Steve Ewing of The Urge and several St. Louis musicians singing Stevie



Wonder's greatest hits.

General admission lawn seats, reserved seating, tables, and seats in the Huntington Bank Sunset Lounge are available for purchase.

Buy tickets online at <https://www.indianapolis-symphony.org/events/>.

Performances begin at 8 p.m., each evening at Conner Prairie. Gates open at 6 p.m. Proof of negative COVID-19 test or COVID-19 vaccine will not be required to attend. Masks are optional at Conner Prairie. For more information regarding the policies of Conner Prairie and to review the FAQ, please visit the ISO website.

Gates open at 6 p.m. and the concerts begin at 8 p.m. each evening. Date-specific tickets must be purchased for each concert. Visit the ISO's website to purchase tickets and visit the Conner Prairie FAQ page for



more information. You can also contact the Hilbert Circle Theatre Box Office at 317-639-4300. Special thanks to our generous partners at Kroger for their continued support of Symphony on the Prairie. The ISO is also grateful for the continued support of Huntington Bank as the Presenting Sponsor of the Sunset Lounge.

The Indianapolis Symphony Orchestra, at home and thriving in the heart of Indianapolis, offers an exceptional artistic and musical experience. The orchestra is open to all and dedicated to creating an inclusive and innovative experiential environment that is inspiring, educational, and welcoming. The ISO celebrates historically beloved performances while engaging audiences by introducing new voices through programming including the DeHaan Classical Series, the Printing Partners Pops Series, the holiday traditions of AES Indiana Yuletide Celebration and the popular Bank of America Film Series.

For more information, visit www.indianapolis-symphony.org.

Conner Prairie is the destination for living history, inviting guests to step into the story and actively experience the connection between today and yesterday. With more than 1,000 wooded acres on the White River, Conner Prairie offers education and adventure to more than 400,000 visitors of all ages each year. As Indiana's first Smithsonian Institute affiliate museum, Conner Prairie provides both outdoor interpretive encounters and indoor experiential learning spaces, melding history and art with science, technology, engineering and math. A 501(c)3, nonprofit organization, Conner Prairie is accredited by the American Alliance of Museums, and relies on grants and philanthropic donations from individuals, corporations, and foundations to fuel its sustainability and growth. For more information, visit Conner Prairie's website.

Fishers FD Installs Outdoor Automated External Defibrillator in the Nickel Plate

Fishers Fire and Emergency Services has placed the city's first outdoor Automated External Defibrillator (AED) in service. It is located on the exterior North wall of the Pavilion building and is available for emergencies in the Nickel Plate Amphitheater complex.

This self-contained unit is mounted within a case that has easy access for cardiac arrest emergencies. When the case is opened, it will automatically connect to the Hamilton County Communications 911 center, so emergency equipment can be alerted and dispatched for the emergency. There is also a 911 call button available should the unit fail to automatically connect.

This AED is available 24/7 with easy access and provides verbal commands on how to use it in an emergency. Because the cabinet is climate controlled, it will be available year-round in all seasons.



In the US, more than 350,000 people die from sudden cardiac events. It is estimated 1700 lives are saved annually by the use of an AED. Using an AED in conjunction with Cardiopulmonary Resuscitation (CPR) is proven to increase the survivability of cardiac events.

The department believes the availability of these units in parks, trails and other heavily used remote areas, will save lives, and anticipates adding additional locations in the future.

Security measures are also in place such as digital recording and GPS tracking of the unit.

Fishers Police Respond to Shots Fired into Residence

At approximately 12:30 a.m. on Friday morning, Fishers Police responded to multiple 911 calls reporting shots fired in a residential neighborhood. FPD officers responded to the area and located a vacant home that had been struck by bullets in the 10800 block of Roundtree Road. (Northwest of E. 121st Street and Hoosier Road).



Officers conducted a search of the home and surrounding area to en-

sure no one was injured. Detectives and evidence technicians responded to assist with the investigation.

It is believed the suspect or suspects fled the area in a vehicle. No vehicle description is available at this time. There is no known on-going threat to the public.

Fishers Police are asking anyone that has

information related to this investigation to contact Detective David Finn at 317-595-3341. They are also requesting homeowners in the area check any doorbell or exterior video they may have available in the time frame and contact Fishers Police at 317-773-1282 non-emergency if there are any suspicious persons or vehicles.

➔ Meeting Notes

Noblesville Common Council

Tuesday, Aug. 23, 2022 at 7 p.m.

City Hall, Council Chamber

4 p.m. Budget Meeting in Rooms A213-A214

Regular Meeting Agenda

1. Call meeting to order
2. Pledge of Allegiance
3. Roll call
 - A. Approval of Executive Session Memorandum: Aug. 9, 2022
 - B. Approval of minutes: Aug. 9, 2022
 - C. Approval of minutes: Aug. 16, 2022 budget meeting
4. Approval of agenda
5. Petitions or comments by citizens who are present

6. Council Committee reports

7. Approval of claims

8. Miscellaneous

A. Council to hear a report from Nickel Plate Arts (Ailithir McGill)

9. Previously discussed ordinances

A. #44-07-22 Council to consider Ordinance #44-07-22, an ordinance approving additional appropriations in the Downtown Development Fund for the East Alley Gateway Arch (Jeffrey Spalding)

a. Public hearing for Ordinance #44-07-22

B. #52-08-22 Council to consider Ordinance #52-08-22, an ordinance amending Ordinance #52-12-19 and Section 34.08 of the City's Code

of Ordinances, concerning fees for Riverside Cemetery (Evelyn Lees)

10. Proposed development presentations

A. Council to hear introductory information for a proposed residential project consisting of 21 single-family lots on approximately 8.79 acres adjacent to the intersection of East 161st Street and Hazel Dell Road to be known as "Maple Grove" (Attorney Matthew Price)

B. Council to hear introductory information for a proposed residential project consisting of 147 single-family lots on approximately 52 acres on the west side of Promise Road adjacent to 196th Street, to be known as "Promise Run" (Attorney

Matthew Price)

11. New ordinances for discussion

A. #53-08-22 Council to consider Ordinance #53-08-22, an ordinance approving additional appropriations in the General Fund for outside legal services and establishing a public hearing (Jeffrey Spalding)

B. #54-08-22 Council to consider Ordinance #54-08-22, an ordinance annexing approximately 18.4 acres north of East 191st Street and west of Little Chicago Road, known as "Red Fox Pointe Planned Development" in Noblesville Township, and establishing a public hearing (Joyceann Yelton)

12. Council Comments

13. Adjournment

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Indiana July Employment Report Shows Unemployment Rate Holding, Labor Force Participation on the Rise

Indiana's unemployment rate in July stands at 2.6%, according to the Indiana Department of Workforce Development. By comparison, the national unemployment rate in July fell to 3.5%, compared to 3.6% in June.

In addition, Indiana's labor force participation rate rose again, from 63.1% in June to 63.3% in July, remaining above the national rate of 62.1%. Indiana's total labor force, which includes both Hoosiers employed and those seeking employment, stands at 3,393,968 — an increase of 15,331 from the previous month. This is the highest level since December 2019.

"Hoosiers' participation rate in the labor force continues to climb, and

there remains a wide range of opportunities for individuals looking to resume their careers or begin their search for their next one," said DWD Interim Commissioner Josh Richardson. "Job openings remain high, and employers are ready to add new, ready-to-learn workers and provide the necessary training to get them on their team."

Private sector employment in Indiana increased by 2,900 jobs over the last month, translating to a gain of 77,000 jobs from this time last year. Indiana once again is experiencing a peak in private employment, which now stands at 2,767,300. Industries that experienced job increases in July included:

- Trade, Transportation



and Utilities (+4,500);

- Private Educational and Health Services (+2,500); and
- Financial Activities (+300).

As of last month, there were more than 150,000 open job postings throughout the state. The number of people in Indiana that received unemployment benefits during July was 15,366.

Individuals looking for work, training or career advice are encouraged to visit NextLevelJobs.org.

Apply Now and See if You Have the Best Workplace in Indiana

It's time for Hoosier companies to see if their workplace has that certain kind of magic. Employers can now apply for the Indiana Chamber of Commerce's annual Best Places to Work in Indiana program.

The awards honor top organizations in the state as determined through employer reports and comprehensive employee surveys. Company evaluations and the selection process are administered by Workforce Research Group.

Companies must have at least 15 employees in Indiana to be eligible. Out-of-state parent companies are also eligible to participate if at least 15 full-time employees are in the state.

"Given what everyone has been through the last few years, taking care of your employees is arguably more important than ever. It's not only the right thing to do, but it's imperative for recruitment and retention in such a competitive and changing business climate," says Indiana Chamber President and CEO Kevin Brinegar. "We remain thrilled to offer the Best Places to Work in Indiana event and evaluation process — now in its 18th year — and are excited to see what approaches companies are taking with their workplace policies."

To take part, employers complete a questionnaire and employees fill out an anonymous engagement and satisfaction survey. All companies that apply



will receive a thorough report analyzing strengths and opportunities for improvement in their workplace culture.

Winners are chosen in four groups: small companies of between 15 and 74 U.S. employees; medium companies of between 75 and 249 U.S. employees; large companies of between 250 and 999 U.S. employees; and major companies with 1,000 or more U.S. employees.

The application deadline is Dec. 2. To apply, visit www.bestplacetoworkindiana.com.

The selected companies will be honored on Wednesday, May 10, 2023, at the Best Places to Work awards dinner at the Indiana Convention Center in downtown Indianapolis. Winners will also be recognized via a special supplement to the Indiana Chamber's bimonthly BizVoice magazine and through Inside INdiana Business with Gerry Dick — both of which reach statewide audiences.

Program partners with the Indiana Chamber and BizVoice are Inside INdiana Business with Gerry Dick, the Indiana Department of Workforce Development, Workforce

Research Group, HR Indiana SHRM, Wellness Council of Indiana and the Institute for Workforce Excellence.

The Best Places to Work in Indiana dinner is sponsored by trueU; silver sponsors are Ivy Tech Community College and LHD Benefit Advisors; and visibility sponsors are Horseshoe Hammond casino, MCM CPAs & Advisors, Moser Consulting and TrueScripts. Additional sponsorships are available by contacting Tim Brewer at tbrewer@indianachamber.com or (317) 496-0704.

Top Best Places to Work in Indiana winners for 2022 in the small, medium, large and major categories were, respectively: JA Benefits, LLC, a Bedford-based employee benefits company (for the fourth year in a row); TrueScripts, a pharmacy benefit management service in Washington; CAPTRUST, a financial advisory firm that recently acquired Lakeside Wealth Management in Chesterton; and Jackson Lewis, P.C., a national law firm focused on labor and employment law with a local office in Indianapolis.

USDA to Mail Additional Pre-Filled Applications to Producers Impacted by 2020, 2021 Disasters

The U.S. Department of Agriculture (USDA) yesterday announced another installment (phase) in assistance to commodity and specialty crop producers impacted by natural disaster events in 2020 and 2021. More than 18,000 producers will soon receive new or updated pre-filled disaster applications to offset eligible crop losses. Approximately \$6.4 billion has already been distributed to 165,000 producers through USDA's Farm Service Agency's (FSA) Emergency Relief Program (ERP).

"We knew when we announced ERP in May that we would have additional applications to send toward the end of the summer as we received new information, and we came to know of producers who were inadvertently left out of the first data set we used," said USDA Under Secretary for Farm Production and Conservation Robert Bonnie. "I am proud of our team's continued effort to capture additional insurance records to enable over 18,000 producers to receive new or updated pre-filled disaster applications to provide much needed financial relief."

FSA will begin mailing pre-filled applications in late August to producers who have potentially eligible losses and:

- Received crop insurance indemnities for qualifying 2020 and 2021 disaster events after May 2, 2022.
- Received crop insurance indemnities associated with Nursery, Supplemental Coverage Option (SCO), Stacked Income Protection Plan (STAX), Enhanced Coverage Option (ECO) and Margin Protection (MP) policies.
- New primary policyholders not included in the initial insured producer Phase 1 mailing from May 25, 2022, because their claim records had not been filled.

• Certain 2020 prevent plant losses related to qualifying 2020 disaster events that had only been recorded in crop insurance records as related to 2019 adverse weather events and, as such, were not previously provided in applications sent earlier this year.

• New Substantial Beneficial Interest (SBI) records, including SBIs where tax identification



numbers were corrected.

Producers are expected to receive assistance direct deposited into their bank account within three business days after they sign and return the pre-filled application to the FSA county office and the county office enters the application into the system.

Before applying any program payment factors or eligibility criteria, it is estimated that this next installment (phase) may generate about \$756 million in assistance.

Emergency Relief Payments to Date

This emergency relief under ERP complements ERP assistance recently provided to more than 165,000 producers who had received crop insurance indemnities and Noninsured Crop Disaster Assistance Program (NAP) payments for qualifying losses. USDA has processed more than 255,000 applications for ERP, and to date, has made approximately \$6.4 billion in payments to commodity and specialty crop producers to help offset eligible losses from qualifying 2020 and 2021 natural disasters. Also, earlier this year, staff processed more than 100,000 payments through the Emergency Livestock Relief Program (ELRP) and paid eligible producers more than \$601.3 million for 2021 grazing losses within days of the program announcement.

Phase Two

The second phase of both ERP and ELRP will be aimed at filling gaps and provide assistance to producers who did not participate in or receive payments through the existing risk management programs that are being leveraged for phase one implementation. USDA will keep producers and stakeholders informed as program details are made available.

More Information In addition, on Aug. 18, 2022, USDA published a technical correction to the Notice of Funds Availability for ERP

and ELRP to clarify how income from the sale of farm equipment and the provision of production inputs and services to farmers, ranchers, foresters, and farm operations are to be considered in the calculation of average adjusted gross farm income. Producers whose average adjusted gross farm income is at least 75% of the producer's the average Adjusted Gross Income can gain access to a higher payment limitation.

ERP and the previously announced ELRP are authorized by the Extending Government Funding and Delivering Emergency Assistance Act, which President Biden signed into law in 2021. The law provided \$10 billion to help agricultural producers impacted by wildfires, droughts, hurricanes, winter storms and other eligible disasters experienced during calendar years 2020 and 2021.

For more information on ERP and ELRP eligibility, program provisions for historically underserved producers as well as Frequently Asked Questions, producers can visit FSA's Emergency Relief webpage. A new public-facing dashboard on the ERP webpage has information on ERP payments that can be sorted by crop type — specialty or non-specialty-specific commodities and state. FSA will update the dashboard every Monday.

Additional USDA disaster assistance information can be found on farmers.gov, including the Disaster Assistance Discovery Tool, Disaster-at-a-Glance fact sheet and Farm Loan Discovery Tool. For FSA and Natural Resources Conservation Service programs, producers should contact their local USDA Service Center. For assistance with a crop insurance claim, producers and landowners should contact their crop insurance agent.





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IU Health Bicycle Festival to Roll Through Downtown Indy

Downtown Indy will host IU Health Momentum Indy, one of the nation's biggest cycling events for racers, spectators and casual riders, next weekend. With high-level racing, community fun rides and activities for kids and their families, the events kick off on Friday with a panel discussion featuring professional cyclists and IndyCar champ Tony Kanaan, an avid cyclist.

The centerpieces of the weekend are two nationally respected criterium races – better known as “crits” – held on Saturday and Sunday. Racers from around the U.S. will be on hand for the Mass Ave Crit presented by First Internet Bank and the Indy Crit, events that are like a Formula One race on two wheels, because fans get the thrill of watching racers take tight corners and speed by so fast they can feel the breeze.

The two crits offer decidedly different vibes: Saturday's Mass Ave Crit is a twilight race with a party feel, and the Indy Crit features a family-friendly atmosphere all day on Sunday, with a kids

race, bike obstacle course, BMX stunt show and lots more healthy activities.

While the elite racers will compete for thousands of dollars in prize money on the race courses, anyone with a bike and helmet can take part in the free Honor Major Taylor Ride presented by Zipp, designed for riders of all ages.

IU Health Momentum Indy schedule:

Fri., Aug. 26 at 5:30 p.m. INSPIRE: An Evening of Conversation with athletes who will share stories of perseverance, triumph and even humorous moments on and off the road in a panel discussion at the Indiana State Museum. The athlete panel includes IndyCar driver and dedicated cyclist Tony Kanaan; Oksana Masters, a World Cups multi-medalist and Paralympic summer and winter sports champion; professional cyclist Cory Williams, co-founder of L39ion of Los Angeles; and professional cyclist Rahsaan Bahati, founder of Bahati Racing and Bahati Foundation. Attendees also will be able to tour the museum's

Mayor Taylor exhibit. The event is free, but reservations are required. Register online at <https://www.eventbrite.com/e/inspire-an-evening-of-conversation-with-todays-most-compelling-cyclists-tickets-390595209787>.

Sat. Aug. 27 at 9 a.m. Honor Major Taylor Ride presented by Zipp is a free community ride with routes of varying lengths that pass by sites relevant to Major Taylor, the Indy native and world-class African-American bicycle racer who overcame racial injustices to become known as the world's fastest man. Check in at the tent next to Moar Tea at 448 Mass Ave. between 8 and 8:45 a.m. Register online at <https://www.eventbrite.com/e/honor-major-taylor-ride-pb-zipp-mini-major-taylor-ride-pb-pnc-registration-359749579677>.

Sat. Aug. 27 at 10 a.m. Mini Major Taylor Ride presented by PNC is an easygoing four-mile cruise on the Indianapolis Cultural Trail that welcomes all skills and levels of ability on a route that is fully protected from traffic. Check in

between 9 and 9:45 a.m. at the corner of Mass Ave. and New Jersey/Michigan streets. Visit <https://www.eventbrite.com/e/honor-major-taylor-ride-pb-zipp-mini-major-taylor-ride-pb-pnc-registration-359749579677> to register.

Sat. Aug. 27 at 3 p.m. Mass Ave Crit presented by First Internet Bank is a twilight race with a party vibe. Great spots to watch include the start/finish line near Silver in the City on Mass Ave and one of the two tight turns – one at Mass Ave at East and North streets and one at Mass Ave at Vermont and Alabama streets. Plan to eat and drink at one of the Mass Ave establishments on the route or visit one of the food trucks. The Mass Ave Crit is a stop on the American Criterium Cup, a 10-race criterium series that will be streamed on Outside TV.

Sun. Aug. 28 at 9 a.m. Indy Crit will include many of the same cyclists as the Mass Ave Crit racing on a different route. The start/finish is on New York Street between Meridian and Pennsylvania streets, and

the race includes the 300 block of Mass Ave. Good viewing spots will be from University Park, which will be filled with family-friendly activities (see below), to and along Mass Ave.

Sun. Aug. 28 at 11 a.m. to 3 p.m. Riley Children's Health Kids Zone presented by PNC and Meijer serves up activities designed to help kids ages 3 to 18 pedal, jump, climb and play, all while learning how to stay happy, healthy and safe. Games, challenges and other activities will engage both kids and adults in a festival atmosphere. Activities include games, BMX stunt shows, jump rope performances, distribution of free kids' bicycle helmets provided by the CIBA Foundation and more.

Sun. Aug. 28 at 1:50 p.m. Riley Children's Health Kids Race presented by PNC & Meijer offers races for kids from ages 3 to 18. Younger riders will race according to age categories (3-4, 5-6, 7-9) in a non-competitive, fun event (participants are not timed or scored), while 9-to-18-year-olds will

race in Novice Racing and Junior Racing events. Registration tent will be located at Meridian and New York streets. Participants must bring a bike and helmet (helmets are being distributed on site for free). Head over to <https://www.bikereg.com/iu-health-momentum-indy> to register.

IU Health Momentum Indy is a two-day outdoor festival celebrating healthy lifestyles through cycling events, family fun and fitness activities. Held in the heart of downtown Indianapolis, it offers attendees both an evening street-party vibe and community-festival feel, with plenty of opportunities to watch cycling events, join organized rides or participate in health-focused activities for all ages. A nonprofit founded in 2010, the IU Health Momentum Indy has contributed more than \$180,000 in event proceeds to local nonprofits supporting youth development, workforce development, and health and wellness. More at <https://www.momentumindy.org/>.

State, Local Policies Needed to Remedy Homelessness Problem

By Whitney Downard

As housing prices increase for both buyers and renters, more Hoosiers are getting squeezed out of the market and families are pushed toward homelessness. But researchers argue the state could take steps to help its most vulnerable Hoosiers.

This year's point-in-time count in Indianapolis reported an overall decrease in the number of people experiencing homelessness. But for those under the age of 24, whether in a family or not, homelessness continued to increase over pre-pandemic figures.

"I was super surprised to see the increase in individuals under the age of 24 and (in) families," said Brendan Bow, the lead researcher for the count and an accompanying policy brief. "A lot of the populations went up a lot for 2021 during COVID but most of the age groups went back down."

In particular, precarious housing situations for children contribute to a cycle of poverty, making it difficult for those children to escape and lead better lives.

"If you've got an unstable childhood and you have unstable housing as a child, when you graduate high school or hit 18 years you don't magically get a new slate," Bow said. "You're kind of stuck with what you had in the past. If you've been unstable in the past, you're likely to go on to be unstable in the future."



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A statewide count was not immediately available, but a 2020 survey identified over 5,600 Hoosiers experiencing homelessness.

Bow, a program analyst with the Indiana University Center for Research on Inclusion and Social Policy, emphasized that both state and local leaders contributed to Indianapolis' — and the rest of the state's — homelessness.

"Homelessness is a policy choice. We've made decisions in the past that have gotten us to where we are today and we can make decisions in the future to get us back to a place where there is less homelessness or, hopefully, no homelessness," he said.

What researchers discovered

During the COVID-19 pandemic, Indiana's homelessness population peaked, with 1,928 people experiencing homelessness in Indianapolis in January of 2021.

According to a 2022's point-in-time count, homelessness fell in the state's largest city by 9%, to 1,761 people. People living in unsheltered situations, outside of congregate facilities or transitional housing, fell

by 23%.

But Black Hoosiers continued to make up a disproportionately high number of people experiencing homelessness, especially families. Of the families with children surveyed, 82% were Black, though Marion County's residents are just 29% Black.

Separate from the point-in-time count, public schools use a different, more expansive criteria to identify homeless students, called the McKinney-Vento program. In Marion County, two-thirds of the 2,772 students identified as homeless were Black.

In contrast with the point-in-time count, the McKinney-Vento program counts students who are "doubling up," the equivalent of couch surfing temporarily with a friend or family member, which accounts for 77% of all homeless students.

Bow warned those types of situations, while providing a roof over a child's head, often signal a family on the precipice of homelessness.

"It's nice that it's there... but it's no remedy for having a home of your own. Especially because those are oftentimes the most unstable," Bow said. "You're staying on your

buddy's couch but then your buddy gets a new girlfriend or gets a new dog and he can't host your family anymore. Now you're just become literally homeless."

City comparisons Bow's team compiled a paper comparing Indianapolis' homelessness with five other similar-sized cities: Charlotte, North Carolina; Columbus, Ohio; Fort Worth, Texas; Nashville Tennessee and Jacksonville, Florida. Generally, Indianapolis fell in the middle for the number of people experiencing homelessness and its homelessness per capita rate in comparison to its peers.

But contrary to Indianapolis' peak during COVID-19, other cities saw a sustained decrease in homelessness throughout. Bow credited this difference to "smart spending of federal dollars" distributed during the pandemic.

Though Indianapolis is just 1.6 times larger than Milwaukee, its homeless population is 2.4 times larger, and 15.5 times more people live unsheltered.

"The decisions that you make at the state level or at the city level can make

a huge difference," Bow said.

Milwaukee deploys a "housing-first" model, which prioritizes getting someone housed rather than requiring someone be sober or have a job first. Once housed, social workers can more easily connect them to resources such as job fairs, drug counseling and social services.

Policy solutions at the state level

Local homeowners thwarted Marion County's attempt to build housing for those experiencing homelessness, pressuring developers to abandon a 40-unit project north of downtown.

To protect future projects, and incentivize more affordable developments, Bow urged the General Assembly to increase the affordable housing tax credit, capped at \$30 million per year and set to expire in 2028.

"Expanding the affordable housing tax credit would allow developers to have greater resources to push back on the push back, so to speak," he said.

Bow said government officials should meet with neighbors and attempt to change their preconceived notions of homelessness, emphasizing that without the developments there will be people left without a place to stay.

"I think that the median voter has this idea in their mind that the average homeless person might be that guy that's sitting out on the street by the

bus stop, laying there, who looks like he hasn't showered in forever," Bow said. "When in reality, that's just one symptom. It could be school children, people with cancer or permanent disabilities... the people that you don't necessarily see out on the streets."

Easing restrictions on multi-family units, such as duplexes or triplexes, and manufactured housing could alleviate some of the housing shortage and curtail the impact of rising housing costs, Bow said.

Also expanding the state's social safety net, programs like Temporary Assistance to Needy Families and Supplemental Nutrition Assistance Program, would give families financial flexibility to dedicate more funds to housing.

"That's money that's not going to your housing budget and I think that can really make the difference when housing (costs) keep increasing," Bow said. "If you have to make a choice between having a home and eating dinner, most people are probably going to pick eating dinner."

For lawmakers who might not buy into the moral argument for providing housing, Bow noted the economical benefits: better educated Hoosiers, more Hoosiers who can work and people able to contribute to their communities.

"(Putting) people in homes is already a good goal," Bow said. "It just makes good financial sense as well."

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USDA Announces First Three Lenders for Heirs' Property Relending Program

The U.S. Department of Agriculture (USDA) announced that Akiptan, Inc., the Cherokee Nation Economic Development Trust Authority (CNEDTA) and the Shared Capital Cooperative have been approved or conditionally approved as intermediary lenders through the Heirs' Property Relending Program (HPRP). Once HPRP loans with these lenders close, these lenders will help agricultural producers and landowners resolve heirs' land ownership and succession issues. Additionally, USDA encourages more intermediary lenders, including cooperatives, credit unions and nonprofit organizations to apply. Currently, more than \$100 million of HPRP funding is available for these competitive loans.

Heirs' property is family land that has been passed down to descendants without a will or deed to prove ownership. Without proof of ownership, it may become difficult for heirs to obtain federal benefits for farms and could force partition sales by third parties.

Heirs' property issues have long been a barrier for many producers and landowners to access USDA programs and services, and this relending program provides access to capital to help heirs find a resolution.

"Through this opportunity, heirs can formalize land ownership and succession issues, which have long prevented so many from accessing USDA programs and services," said Julia A. Wickard, Executive Director of USDA's Farm Service Agency (FSA) in Indiana. "USDA is committed to revising policies to be more equitable and this program is an instrumental part of the effort to provide opportunities to bring and keep agricultural land in agriculture and allow producers nationwide to create generational wealth."

Relending to Heirs HPRP intermediary lenders will reloan funds to eligible heirs to resolve title issues by financing the purchase or consolidation of property interests and financing costs associated with a



succession plan. This may also include costs and fees associated with buying out fractional interests of other heirs in jointly owned property to clear the title, as well as closing costs, appraisals, title searches, surveys, preparing documents, mediation, and legal services.

Who is Eligible?

Intermediary lenders may make loans to heirs who:

- Are individuals or legal entities with authority

to incur the debt and to resolve ownership and succession of a farm owned by multiple owners;

- Are a family member or heir-at-law related by blood or marriage to the previous owner of the property;
- Agree to complete a succession plan.

These are loans, not grants, and will need to be paid back at interest rates set by the lenders.

Heirs may not use loans for any land improvement,

development purpose, acquisition or repair of buildings, acquisition of personal property, payment of operating costs, payment of finders' fees, or similar costs.

Additionally, USDA will share information on farmers.gov/heirs/relending.

FSA may be able to provide additional assistance through the farm ownership and operating loan programs to assist heirs in financing other

credit needs in conjunction with a HPRP loan provided by an intermediary

Information for Lenders

USDA is also opening a second opportunity for eligible entities interested in becoming intermediary lenders under HPRP. Loans of up to \$5 million at 1% interest are available. Once the new application period is opened, eligible lenders may apply using the HPRP application form (FSA-2637) and provide the required application documentation, including a relending plan, copy of CDFI certification, financial statement for the past three years, current financial statement, documents of incorporation, and any supporting documents related to experience.

Submit these documents electronically at sm.fpac.fsa.wdc.hprp@usda.gov or by mail to Heirs' Property Relending Program, Office of the Deputy Administrator for Farm Loan Programs FSA, U.S. Department of Agriculture 1400 Independence Avenue SW, Stop 0522 Washington, DC 20250-0522.

Meeting Notes

Noblesville Board of Public Works and Safety

Tuesday, August 23, 2022 at 9 A.M.

City Hall, Council Chamber

Meeting Agenda

1. Call meeting to order
2. Pledge of Allegiance
3. Petitions or comments by citizens who are present

4. Approval of agenda
5. Consent agenda
6. For approval

A. Approval of minutes: August 9, 2022

B. Board to consider temporary closure of Oak Harbour Circle for a block party (René Gulley)

C. Board to consider temporary closure of the East/West Alley next to

56 South 9th Street for 9th Street Bistro's anniversary celebration (René Gulley)

D. Board to consider acceptance of Agreed Finding and Judgment for Pleasant Street Phase 1 Project - Parcel 28 (EN-231-13) (Alison Krupski)

E. Board to consider acceptance of secondary plat; Performance Bonds for HMA Surface and storm sewer; and Maintenance Bonds for Stone, HMA Base, HMA Intermediate, Curbs, Common Area Sidewalk, Path and sanitary sewer for Washington Business Park, Phase 1 (Sacha Lingerfeldt)

F. Board to consider release of performance bonds for HMA Surface, HMA Path, Right-of-Way to curb inlets,

Right-of-Way Widening, Acceleration/Deceleration Lanes and Passing Blister; and Acceptance of Maintenance Bonds for HMA Surface, HMA Path, Right-of-Way to curb inlets, Right-of-Way Widening, Acceleration/Deceleration Lanes and Passing Blister for Brooks Farm, Section 3 (Sacha Lingerfeldt)

G. Board to consider release of performance bond for HMA Surface and acceptance of maintenance bond for HMA Surface for Brooks Farm, Section 2 (Sacha Lingerfeldt)

H. Board to consider release of performance bond for HMA Surface and acceptance of Maintenance Bond for HMA Surface for Merion, Sec-

tion 3 (Sacha Lingerfeldt)

I. Board to consider release of performance bond for HMA Surface and acceptance of maintenance bond for HMA Surface for Merion, Section 4 (Sacha Lingerfeldt)

7. Contracts/purchases under \$50,000

A. Agreement with Plymate for servicing entry mats at City Hall and the Public Safety Building (David Dale)

B. Agreement with Jaco Indy for installation of a concrete pad at the Fire Station 77 Training Center (Captain Josh Small)

8. New items for discussion

A. Board to hear an update on the Village at Federal Hill Project (Shaun Barcelow)

B. Board to consider a

severance agreement for a City employee (Holly Ramon)

C. Board to consider temporary closure of the South Alley for rehearsals and performances of "Our Town" (René Gulley)

D. Board to consider residential façade improvement grant for 255 South 10th Street (Aaron Head)

E. Board to consider approval of a Quitclaim Deed for Dlm Gj LLC (Jonathan Hughes)

F. Board to consider permission to advertise real estate for bids (Jonathan Hughes)

G. Board to consider a Farm Lease Agreement (Jonathan Hughes)

H. Board to consider purchase of real estate for Pleasant Street, Phase 1

(Jonathan Hughes)

I. Board to consider service contract with Invoicecloud for a utility customer online payment platform and processing services (Jonathan Mirgeaux)

J. Board to consider agreement with CHA Consulting for Pleasant Street Phase 1 inspection services (EN-231-21) (Alison Krupski)

K. Board to consider award of contract for Levee Trail, Phase 2 Project (EN-202-08) (Andrew Rodewald)

L. Board to consider amendment to INDOT agreement for State Road 32/38 Roundabouts (EN-311-01) (Andrew Rodewald)

9. Adjournment

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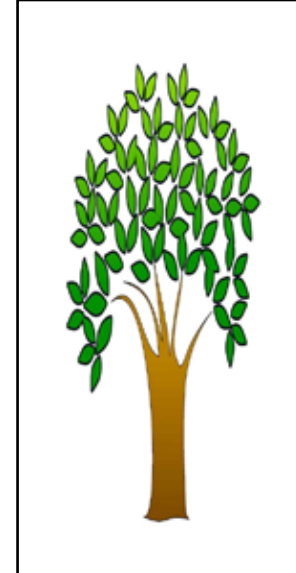
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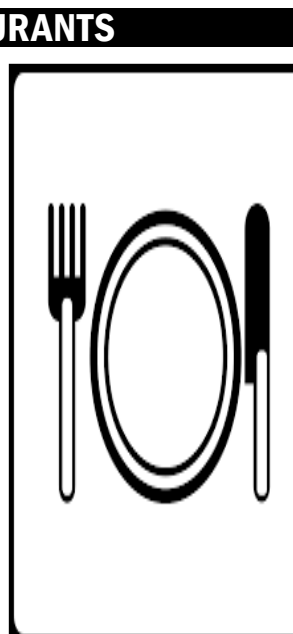


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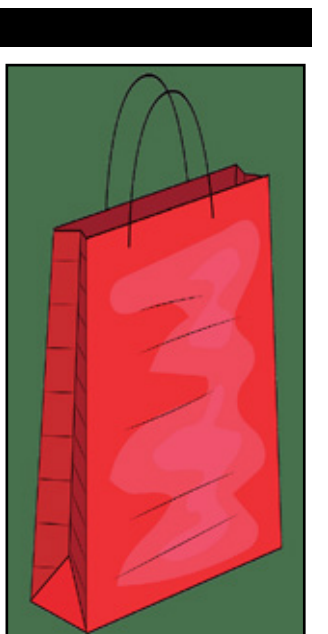
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BETSY From Page A1



Photo courtesy of Haley Dicks

Koda Witsken spent three weeks painting the brightly colored school bus mural onsite at the Indiana State Fairgrounds in Indianapolis.



Photo courtesy of Haley Dicks

Koda Witsken said this bus mural project was a paid partnership with the Indiana State Fair.



Photo courtesy of Haley Dicks

The mural took roughly three weeks from preparation through painting. As she painted, Koda Witsken wore a respirator to keep from breathing the mural's spray-paint fumes.

painting, she responded to artist callouts, Witsken said this bus mural project was a paid partnership with the Indiana State Fair.

"There is a pervasive myth that artists should work for free, or should work for exposure, and it's just not true. Every artist that participated in these events were paid for their time and talent," Witsken said this week during an interview with The Times. She is a full-time mural artist and is owner and lead creator for Hue Murals - A Shade Above.

She was sought out after the State Fair Marketing & Events team noticed her murals in the community, especially her public art in the Bottletworks District in downtown Indianapolis. "Together, we ideat-

ed ways to celebrate the Fair's theme through interactive public art. Ultimately, we decided to create an optical illusion graphic on the pavement, a painted selfie station, a painted mural on vehicles, a painted couch, and a Mural Derby event to showcase local muralist and graffiti artist talent. I managed all these initiatives as well as personally painted the self-station and bus mural," Witsken told me.

How did she go about planning the artists designs on the bus?

"I worked collaboratively with the State Fair marketing team to create a mural design that accurately celebrated all things related to the Indiana summer and the Fair," she said.



Photo courtesy of Haley Dicks

Koda Witsken painted an old truck on each end of the school bus.

Witsken said, "They provided a list of things they wanted to incorporate into the design, such as honoring the pug barn and incorporating Fair food, and then I created a design in my own vision."

She said, "Ultimately, the project's goal was to create a vibrant, interactive art experience that honored the Fair and excited Fairgoers."

When I happened onto the painted school bus, it was evening. Close up, I could see the vibrant colors, but step back, and I could see so much more."

"Most of my murals are designed to be instagrammable moments, which are typically photographed from a short distance rather than up close," she said. "The bus mural is no exception. This is why

you see more of the design when you back up with most street art."

The bus mural was a big art project. She painted outside in the parking lot. The mural took roughly three weeks from preparation through painting. As she painted, Witsken wore a respirator to keep from breathing the mural's spray-paint fumes.

She said the State Fair partnered with Hanna Towing to secure the vehicles for the bus mural, as well as the Mural Derby.

"It was my idea to place a painted couch that matched the bus in front of the mural area to further encourage fairgoer interaction," Witsken said.

Much of the Indiana summer imagery was inspired by her childhood



Photo courtesy of Haley Dicks

Koda Witsken, a 2011 Hamilton Southeastern High School graduate, poses atop a vibrant piece of public art that she painted on a school bus at the Indiana State Fair.

spent playing with dogs, picking strawberries and living across from a field of cows.

Witsken, who was raised in Hamilton County and graduated from Hamilton Southeastern High School in 2011, studied art at Purdue and Duke universities and then navigated a career in corporate sales in the travel industry at TripAdvisor and Travelzoo. Her love for travel and tourism will always remain, but she ultimately found her true calling in opening her own mural business, she said. She now completes mural and art installation projects nationally, with projects in our Hoosier state as well as in Illinois, Tennessee, Texas and New York.

What's next?
"I am heading to Wy-

oming next to create a mural in partnership with the Casper Mural Project and the Eastern Shoshone Cultural Center, celebrating the Women of Wyoming. Visitors can see samples of her work, also, at 622 S. Rangeline Road. Hue now completes mural and art installation projects nationally. She's taking ongoing mural requests and is already booked through February 2023.

Next up for her Indy projects: live painting two murals for the kickoff watch party for the Indianapolis Colts kickoff game in September, working with Visit Indiana and The Arts Federation to install a mural campaign in Sharpsville.

Contact Betsy Reason at betsy@thetimes24-7.com

RUSTY From Page A1

will consist of her own Social Security retirement benefit plus a spousal boost to bring her payment to her spousal entitlement. Spouse benefits are computed using full retirement age (FRA) benefit amounts, so if your age 70 benefit is "around \$2900" then your FRA (age 66) benefit amount (known as your "primary insurance amount") should be around \$2,225. Your wife's base spousal boost would be

the difference between her FRA amount and 50% of your FRA amount, so her total benefit, if taken at her full retirement age, would be about \$1,112 (her \$990 plus a \$122 spousal boost). But taken at age 65, both her own benefit and her spousal boost would be reduced. At age 65 your wife's total benefit would be around \$963 (her own \$870 plus a reduced spousal boost of about \$93).

Regarding your wife's survivor benefit as your widow, if she has reached her full retirement age (66 years and 8 months), at your death she would get the same amount you were getting when you died - the \$2,900 you will get by claiming at age 70. Your wife's survivor benefit as your widow will replace the smaller spousal amount she was receiving while you were both living. Since your wife

will be already collecting a spousal benefit from you, if she has reached her FRA when you pass your wife will be automatically awarded her survivor benefit at that time. If she hasn't yet reached her FRA when you pass, the spousal portion of her benefit will stop but she can request a reduced survivor benefit early. In that case her early survivor benefit will be actuarially reduced by .396% for each

month before her FRA it is claimed. If you were to die in the month your wife turns 65, her early survivor benefit would be about \$2668.

One final thought about Medicare: if you continue to work and have "creditable" healthcare coverage from your employer, you can defer enrolling in Medicare Part B (coverage for outpatient services), thus avoiding the Part B premium until you stop

working. If your wife is covered under your "creditable" employer health-care plan, she can also defer enrolling in Medicare Part B until that coverage ends ("creditable" is a group plan with at least 20 participants). However, enrolling in Medicare Part A (coverage for inpatient hospitalization services), for which there is no premium, is mandatory to collect Social Security after age 65.

GRIMALDI From Page A1

saging has turned to how great this is for the environment, for so-called climate change, for the so-called Green New Deal. This is but a small down payment on AOC's real price tag for her ideal Green New Deal, which she said would cost \$10 trillion, basically over half of America's gross domestic product ... This bill is designed not to fight inflation. It's not designed to help seniors or any Americans with their medication. It is designed to reorder America so that we simply don't have access to reliable sources of energy. Why? Because it is the agenda of radical socialist members of Congress whose numbers are increasing to change the way we live."

For that reason, in particular, he said it is important that we get out and vote so that, come November, we make sure conservative candidates are elected - men and women with a positive, ambitious governing agenda to actually deal with inflation. We need to take power

and money from Washington, DC and return control to the American people.

"That's what The Heritage Foundation exists to do every day. We love AMAC as partners because you have the same mindset. We must get back to common sense. I believe that we are going to galvanize public support against the legislation and against those who voted for it. It's important that we not lose hope, if we can, in this election cycle and the next and put into office men and women who have fiscal common sense." Dr. Roberts believes in his fight and the people. He believes that there is still time "to save this great republic." He further thanked AMAC for the work we do for our great country and was grateful to be a part of Better For America. "I just want to encourage people not to despair. While our window of opportunity is narrow, it's there. We just have to have the political courage to take advantage of it," Dr. Roberts concluded.

WINNERS From Page A1



The Times photo courtesy of Betsy Reason

Laura Wertz, 19, Noblesville, was the 2022 Hamilton County 4-H Fair Senior Vocal Solo reserve winner and will sing "Pie Jesu" at noon Sunday during the Indiana State Fair Senior Division Vocal Solo Talent Show.

contest which starts at noon Sunday on the Indiana State Fair Opry House stage. Admission is free to the contest with admission to the Fair.

Jacob Wells, who won the county's Senior Division Dance Solo competition, is eligible to compete in the State Fair Senior Division Dance Solo competition at 4 p.m. today (Saturday).

Hamilton County 4-H'er Azalia Davidson, 11, who won the 4-H Fair's Talent Contest in the Junior Division for Vocal Solo, went on to win the 2022 Indiana State Fair Vocal Solo Contest and was named Grand

Champion of the Youth Talent Show for her song, "He Taught Me to Yodel." She has already been asked to perform in the Pioneer Village at the 2023 State Fair.

Other winners in the county 4-H Fair's Talent Show: Reserve Vocal Solo, Ella Summer; Instrumental Solo, Evan Feliciano; Novelty Solo, Amelia Peters; Dance Group, Be Kind; Novelty Group, Adeline and McKinsey Allen.

Read more about the top Vocal Solo winners in the State Fair in the Betsy Reason column in an upcoming edition of The Times.

IDENTITY From Page A1

connected and respond to anyone and everyone who reaches out," Indiana Attorney General Todd Rokita said. "Most people can detect a fraudster when they are face-to-face, but it's easy to fall victim to identity theft when you're pressured over the phone or email. What is not recognized often enough is that this is an emotional rollercoaster for people, and it can result in depression, anxiety, and other mental illnesses."

Injured parties often experience fear, exhaustion, and anger. When people have the stress of financial loss combined with these feelings, long-lasting mental health conditions are more likely to arise if left untreated.

According to the Federal Trade Commission, Americans' reported losses from identity theft grew from \$3.3 billion in 2020 to \$5.8 billion in 2021. This creates an even larger pool of victims at risk of

developing mental illness. Rokita warns Hoosiers of the following red flags that could lead to identity theft:

- Stolen checks, credit cards, or debit cards;
 - Unfamiliar online purchases on financial statements;
 - Mysterious medical charges;
 - Emails asking for personal information;
 - Phone calls or text messages seeking credit card or bank account information;
 - Scammers using computer programs that track your personal information;
 - Scammers digging through household trash to find private information.
- If you believe you have encountered identity theft, please visit www.Indiana-Consumer.com.
- If signs of anxiety, depression, or any other form of mental illness develop, contact a physician immediately or visit www.in.gov/bewellindiana/.

WEEKEND

In The Home

A8

Weekend, Aug. 20-21, 2022

TIM TIMMONS, Publisher @ JOE LARUE, Vice-President of Readership @ MELISSA MEME, Account Executive @ BETH HEDGE, Business Manager

Building Your Dream Home Anytime, Anywhere



Photo courtesy of Laury Glenn and Paragon Building Group

5 TIPS TO CREATE A COMFORTABLE FOREVER HOME

FAMILY FEATURES

For most homebuyers, their dream homes are not something they're likely to find already on the market. With a unique vision of your dream home's look, location and features, building a custom home is generally the easiest way to make that dream a reality.

To keep things moving as smoothly as possible amid what can be a complicated process, consider these tips as you embark on the journey.

Set a Realistic Budget

You'll need to start by determining how much you can spend on your house. Typically, the cost of building a home is around \$100-\$200 per square foot, according to research from HomeAdvisor. You'll also need to account for the lot price as well as design fees, taxes, permits, materials and labor. Materials and labor should make up about 75% of the total amount spent, but it's wise to build in a buffer for price changes and overages. While building your budget, consider what items and features are "must-haves" and things that should only be included if your budget allows.



Matt Blashaw

Identify the Perfect Location

Think about where you'd like to live and research comparable lots and properties in those areas, which can give you a better idea of costs. Because the features of many dream homes require a wider footprint, you may need to build outside of city limits, which can make natural gas more difficult to access. Consider propane instead, which can do everything natural gas can and go where natural gas cannot or where it is cost prohibitive to run a natural gas line. Propane also reduces dependence on the electrical grid, and a propane standby generator can safeguard your family if there is a power outage.

"As a real estate agent and builder, I have the pleasure of helping families select their dream homes," said Matt Blashaw, residential contractor, licensed real estate agent and host of HGTV's "Build it Forward." "The homes we design and build are frequently in propane country, or off the natural gas grid. Propane makes it possible to build an affordable and comfortable, high-performing indoor living spaces and dynamic outdoor entertaining areas."

Keep Universal Design Principles in Mind

Many homebuyers want to ensure their space is accessible to family members and guests both now and for decades to come. As the housing market slows and mortgage rates rise, buyers may look to incorporate features that allow them to age in place. Incorporating principles of universal design – the ability of a space to be understood, accessed and used by people regardless of their age or ability – can make it possible to still enjoy your home even if mobility, vision or other challenges arise as you age.

For example, the entryway could have a ramp or sloped concrete walkway leading to a front door wide enough to accommodate a wheelchair with a barrier-free threshold. Inside, wider hallways and doorways, strategic lighting and appliances installed at lower heights are mainstays of universal design. Counters of varying heights, drop-down cabinet racks and roll-under sinks in kitchens and zero-entry showers, slip-resistant flooring and grab bars in bathrooms offer enhanced accessibility.

Consider Alternative Energy Sources

With today's electric grid, more than two-thirds of the energy is wasted; it never reaches homes. Unlike electricity, propane is stored in a large tank either above or below ground on the property. A 500-gallon tank can hold enough propane to meet the annual energy needs of an average single-family home – enough to power major systems in a home.

Propane pairs well with other energy sources, including grid electricity and on-site solar, which makes it a viable option for dual-energy homes. Like natural gas, propane can power major appliances such as your furnace, water heater, clothes dryer, fireplace, range and standby generator. Often, propane works more efficiently with fewer greenhouse gas emissions than electricity, meaning your home is cleaner for the environment.

Propane can even power a whole-home standby generator, which is often a big selling point. When a homeowner purchases a standby generator, a licensed electrician installs the unit outside the home and wires it to the home's circuit breaker. When a power outage occurs, the generator automatically senses the disruption of service and starts the generator's engine, which then delivers power to the home. From the warm, comfortable heat of a propane furnace to the peace of mind offered by a propane standby generator, many homeowners trust propane to provide a safe, efficient, whole-home energy solution.

Build a Team of Experts

Hiring the right people can make the process of turning your dream into reality go much smoother. Start by researching reputable builders, paying special attention to the types of homes they build to find a style that matches what you're looking for as well as price ranges for past homes they've built. Consider how long the builders have been in business and if they're licensed and insured.

Depending on your builder's capabilities, you may also need to hire an architect or designer. In addition to your real estate agent to assist with purchasing the lot and selling your previous home, you may need assistance from other professionals, such as a real estate attorney, landscape architect and propane supplier. A local propane supplier can work with the builder to install a properly sized propane storage tank either above or below ground and connect appliances.

Find more ideas for building your dream home at Propane.com.



Photo courtesy of Laury Glenn and Paragon Building Group

Propane-Powered Appliances

You may be surprised to learn propane can power major appliances, which can increase the value of a home because of their high performance, efficiency and reduced dependence on the electrical grid.

Furnace

A propane-powered furnace has a 50% longer lifespan than an electric heat pump, reducing its overall lifetime costs. Propane-powered residential furnaces also emit up to 50% fewer greenhouse gas emissions than electric furnaces and 12% fewer greenhouse gas emissions than furnaces running on oil-based fuels.

Boiler

Propane boilers have an expected lifespan of up to 30 years, but many can last longer if serviced and maintained properly. High-efficiency propane boilers offer performance, space savings and versatility as well as a significant reduction in carbon dioxide emissions compared to those fueled by heating oil.

Standby Generator

Propane standby generators supply supplemental electricity in as little as 10 seconds after an outage. Plus, propane doesn't degrade over time, unlike diesel or gasoline, making it an ideal standby power fuel.

Clothes Dryer

Propane-powered clothes dryers generate up to 42% fewer greenhouse gas emissions compared to electric dryers. They also dry clothes faster, which can reduce energy use and cost.

Range

With up to 15% fewer greenhouse gas emissions compared to electric ranges, propane-powered ranges also allow for greater control of heat levels. Plus, their instant flame turnoff capabilities help them cool faster.

Tankless Water Heater

Propane tankless water heaters have the lowest annual cost of ownership in mixed and cold United States climates when compared with electric water heaters, heat pump water heaters and oil-fueled water heaters. They also only heat water when it is needed, reducing standby losses that come with storage tank water heaters.

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WEEKEND

In The Home

Weekend, Aug. 20-21, 2022

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TIM TIMMONS, Publisher @ JOE LARUE, Vice-President of Readership @ MELISSA MEME, Account Executive @ BETH HEDGE, Business Manager

Outdoor Power Equipment Helps Weather a Storm or Power Outage

Having the right outdoor power equipment on hand year-round is important, says the Outdoor Power Equipment Institute (OPEI), which advises home and business owners to grow familiar with safe operating procedures and think ahead before foul weather or a power outage disrupts life.

"It's important to be prepared year-round given any season can be storm season. We see more people investing in portable and whole house generators and having other outdoor power equipment on hand such as chainsaws and water pumps to mitigate any damage from felled trees and water damage and floods," says Kris Kiser, President & CEO of OPEI, an international trade association representing manufacturers and suppliers of outdoor power equipment, small engines, battery power systems, portable generators, utility and personal transport vehicles, and golf cars.

He notes that outdoor power equipment is becoming faster, lighter, more efficient, and more technologically-advanced. "There's a power source for every need including battery/electric, propane, solar and gasoline," he says, noting each has different maintenance and care requirements. "Always read and follow the manufacturer's manual."

To get ready for inclement weather, identify which equipment is needed. Chainsaws or pole saws can trim limbs and shrubs ahead of a storm and handle clearing. String trimmers, pruners and chainsaws can also remove combustible material from around your home, making it less vulnerable to wildfires.

A portable generator will power key appliances and charge cell phones when utilities go down. A whole house generator can keep the lights and appliances on and running. Before an outage, plan where the generator will be set up (never in a home or garage, and always away from your home and any air intake) and determine how to secure it if needed. Buy and install a



Photo courtesy of OPEI

carbon monoxide detector, too. Get outdoor-rated extension cords for portable generators and consider adding an approved cover to your generator for rainy weather.

Water pumps can help get water and muck out of basements and homes. Be sure you know how to operate the pump. Never pump substances that your equipment is not designed to cope with. Pay attention to avoid overheating and follow all safety precautions.

A utility type vehicle can transport people and supplies quickly in an emergency. Keep the vehicle stable and drive slowly. Do not turn mid-slope or while on a hill. Consider taking a safety course.

Always read the directions provided by outdoor power equipment manufacturers and be sure to follow all manufacturer's safety and usage recommendations before you need it—not waiting until an emergency. Practice how to operate equipment. Save a digital copy of the owner's manual on your computer if possible, so it can easily be consulted in the future.

Make sure to have the right fuel on hand and charge batteries ahead of an outage. Gasoline-powered equipment uses E10 or less fuel and most manufacturers recommend adding a fuel stabilizer. Fuel that is more than 30 days old may phase separate and cause running problems, so it's important to purchase fuel just ahead of a storm. Store fuel safely and only use an

approved fuel container.

One of the most important things operators can do for safety is to pay attention to energy levels and health. Preparation for bad weather, a power outage and storm cleanup can be taxing. Do not operate power equipment when tired or overly fatigued. Drink plenty of water and take regular breaks. Always use safety equipment like chaps, gloves, eye protection or hearing protection.

About OPEI

OPEI is an international trade association representing manufacturers and suppliers of outdoor power equipment, small engines, battery power systems, portable generators, utility and personal transport vehicles, and golf cars. OPEI is the advocacy voice of the industry, and a recognized Standards Development Organization for the American National Standards Institute (ANSI) and active internationally through the International Organization for Standardization (ISO), and the International Electrotechnical Commission (IEC) in the development of safety and performance standards. OPEI owns Equip Exposition, the international landscape, outdoor living, and equipment exposition, and administers the TurfMutt Foundation, which directs the environmental education program, TurfMutt. OPEI-Canada represents members on a host of issues, including recycling, emissions and other regulatory developments across the Canadian provinces.



Photo courtesy of MelindaMyers.com

English Thyme growing in the garden.

Harvest, Store and Preserve Herbs Straight from the Garden

By Melinda Myers

Keep enjoying your homegrown herbs all year round. Harvest throughout the growing season and include them in garden-fresh meals. Then preserve a few for the winter ahead.

Snip a few leaves or leaf-covered stems as needed. For the same intensity of flavor, you generally need two to three times more fresh herbs than dried except for Rosemary which has an equally strong flavor fresh or dried. So, if the recipe calls for one teaspoon of dried parsley use one Tablespoon (3 teaspoons) of fresh parsley leaves.

Continue harvesting herbs as needed throughout the growing season. And don't worry about harming the plant because regular harvesting encourages new growth which means more for you to harvest. Just be sure to leave enough of the leaves intact to maintain plant growth.

You can remove as much as fifty percent of the leaves from established annual herb plants. This is about when the plants near their final height. You can remove up to one third from established perennial plants that have been in the garden for several months or more. Harvest when the plant has formed buds, but before they open into flowers for the greatest

concentration of flavor.

This is the perfect time to harvest herbs you plan to preserve.

Use a pair of garden scissors or bypass pruners for faster and easier harvesting. Make your cuts above a set of healthy leaves to keep the plants looking good. Then, preserve the flavor and zest of herbs with proper storage and preservation.

Store thin leafy herbs like parsley and cilantro for up to a week in the refrigerator. Place the stems in a jar of water, like a flower arrangement, and loosely cover with a plastic bag. Keep basil out of the fridge to avoid discoloration and others on the counter for quick and frequent use.

Wrap dry thick-leaved herbs like sage and thyme in a paper towel, set inside a plastic bag and place in a warmer section of the refrigerator.

Freeze sprigs, whole leaves or chopped clean herbs on a cookie sheet. Or pack clean diced herbs in ice cube trays and fill the empty spaces with water. These are great for use in soups and stews. Store the frozen herbs and ice cubes in an airtight container or baggie in the freezer.

Or bundle several stems together, secure with a rubber band and use a spring type clothespin to hang them in a warm, dry place to dry

out. Make your own drying rack from an old embroidery hoop, string, and S hooks.

Get creative and use some of your herbs to make a fragrant edible wreath. Use fresh herbs that are flexible and easier to shape into a wreath. They will dry in place and can be harvested as needed.

Speed up the drying process in the microwave. Place herbs on a paper towel-covered paper plate. Start with one to two minutes on high. Repeat for 30 seconds as needed until the herbs are brittle.

Store dried herbs in an airtight plastic or glass jar.

Keep enjoying these fresh-from-the-garden flavors throughout the remainder of the season. And consider preserving a few for you, your family, and friends to enjoy throughout the winter.

Melinda Myers has written more than 20 gardening books, including the recently released *Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening*. She hosts *The Great Courses "How to Grow Anything" DVD instant video series and the nationally syndicated Melinda's Garden Moment TV & radio program*. Myers is a columnist and contributing editor for *Birds & Blooms* magazine and her website is www.MelindaMyers.com.



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WEEKEND *Travel or stay! and Play*

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Symphony on the Prairie Presents One Night of Queen with Gary Mullen & The Works and The Fab Four, Ultimate Beatles Tribute

On Friday, Aug. 19, Kroger Symphony on the Prairie presents One Night of Queen with Gary Mullen and the Works. One Night of Queen is a spectacular live concert, recreating the look, sound, pomp, and showmanship of one of the greatest rock bands of all time. Since May 2002, Gary Mullen and the Works have performed around the world to sell-out audiences, including two shows at the prestigious BBC Proms in the Park for a crowd of 40,000.

On Saturday, Aug. 20, Kroger Symphony on the Prairie presents The Fab Four, Ultimate Beatles Tribute. The Emmy Award-winning Fab Four brings an incredible stage performance, covering every era of the Beatles. If you want to experience the best Beatles tribute, you won't want to miss this tribute that has amazed audiences around the world.

General admission lawn seats, reserved seating,

tables, and seats in the Huntington Bank Sunset Lounge are available for purchase.

Performances begin at 8 p.m. EDT, each evening at Conner Prairie. Gates open at 6 p.m. EDT. Proof of negative COVID-19 test or COVID-19 vaccine will not be required to attend. Masks are optional at Conner Prairie. For more information regarding the policies of Conner Prairie and to review the FAQ, please visit the ISO website.

About Kroger Symphony on the Prairie

Gates open at 6 p.m. EDT and the concerts begin at 8 p.m. EDT each evening. Date-specific tickets must be purchased for each concert. Visit the ISO's website to purchase tickets and visit the Conner Prairie FAQ page for more information. You can also contact the Hilbert Circle Theatre Box Office at 317-639-4300. Special thanks to our generous partners at Kroger for their contin-

ued support of Symphony on the Prairie. The ISO is also grateful for the continued support of Huntington Bank as the Presenting Sponsor of the Sunset Lounge.

About the Indianapolis Symphony Orchestra

The Indianapolis Symphony Orchestra, at home and thriving in the heart of Indianapolis, offers an exceptional artistic and musical experience. The orchestra is open to all and dedicated to creating an inclusive and innovative experiential environment that is inspiring, educational, and welcoming. The ISO celebrates historically beloved performances while engaging audiences by introducing new voices through programming including the DeHaan Classical Series, the Printing Partners Pops Series, the holiday traditions of AES Indiana Yuletide Celebration and the popular Bank of America Film Series. For more information, visit www.indianapolis-symphony.org.

About Conner Prairie

Conner Prairie is the destination for living history, inviting guests to step into the story and actively experience the connection between today and yesterday. With more than 1,000 wooded acres on the White River, Conner Prairie offers education and adventure to more than 400,000 visitors of all ages each year. As Indiana's first Smithsonian Institute affiliate museum, Conner Prairie provides both outdoor interpretive encounters and indoor experiential learning spaces, melding history and art with science, technology, engineering and math. A 501(c)3, nonprofit organization, Conner Prairie is accredited by the American Alliance of Museums, and relies on grants and philanthropic donations from individuals, corporations, and foundations to fuel its sustainability and growth. For more information, visit Conner Prairie's website.

The Longest-Running Show in the History of American Theatre Finds New Home at Myers Dinner Theatre

The sixth Main Stage production in Myers Dinner Theatre's 26th Anniversary season will be The Fantasticks, book and lyrics by Tom Jones and music by Harvey Schmidt, opening Aug. 17 with seating for dinner beginning at 11:30 a.m., and running through September 4th. This production is being Co-Directed by James Stover and Dion Stover. Since its opening in May 1960 at the Sullivan Street Playhouse in New York, and its subsequent revival at the Jerry Orbach Theatre, The Fantasticks remains the longest-running production of any kind in the history of American Theatre. Produced by special arrangement with Music Theatre International (MTI).

"Try To Remember" a time when this romantic charmer wasn't enchanting audiences around the world. At the heart of its breathtaking poetry and subtle theatrical sophistication is a purity and simplicity that transcends cultural barriers. The result is a timeless fable of love that manages to be nostalgic and universal at the same time. A funny and romantic musical about a boy (Evan Schmit), a girl (Emmie Wright), and their two fathers (TJ Bird and Ty Hanes) who try to keep them apart. The narrator, El Gallo (Jordan Jones), asks the audience to use their imagination and follow him into a world of moonlight and magic. The boy and the girl fall in love, grow apart and finally find their way back

to each other after realizing the truth in El Gallo's words that, "without a hurt, the heart is hollow." The Fantasticks is an intimate show that will engage the audience's imagination and showcase a strong ensemble cast, featuring award-winning local harpist (Taylor Mermoud). Its moving tale of young lovers who become disillusioned, only to discover a more mature, meaningful love is punctuated by a bountiful series of catchy, memorable songs, many of which have become classics.

The Fantasticks opens Wednesday, Aug. 17 and runs through Sept. 4, with Wednesday and Saturday matinees seating for meals at 11:30 a.m. and curtain at 1:30 p.m. Friday and Saturday evening performances seating for meals at 6 p.m. with curtain at 8 p.m. and Sunday matinee with seating for meals at 12:30 p.m. and curtain at 2:30 p.m.

Tickets may be purchased by phone at (765) 798-4902, ext. 2, or by visiting the MDT website at www.myersdt.com. Performance dates vary, so consult the online calendar for show dates and times. Theatre prices are \$49.50 for dinner and theatre, \$35 for students (ages 4-18), and show-only for \$33. Prices do not include taxes, handling fees or gratuity. Season tickets, group pricing and bus parking are also available. Myers Dinner Theatre is located at 108 Water St., Hillsboro, IN and is handicap accessible.

New Exhibit to Open at Haan Museum, Aug. 26

A free public reception is scheduled for Aug. 26 from 6 p.m. to 8 p.m. at the Haan Museum of Indiana Art.

The guest speaker is Rachel Perry, author, art historian, and former fine art curator at the Indiana State Museum.

The regionalist movement focused on realistic documentations of everyday life in the Midwest in the Depression era. The Haan collection includes the finest examples of

award-winning art from fifteen prominent Hoosier artists.

The Museum also is announcing the return of the popular Lunch & Learn program. The next one is scheduled for Sept. 27 beginning at 11:30 a.m. Museum co-founder Bob Haan will share a presentation related to the Regionalist Painting Exhibition.

Go to www.haanmuseum.org for more information.

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