

The TIMES

Hamilton County's Own Daily Newspaper

NOBLESVILLE, INDIANA

50¢ WWW.THETIMES24-7.COM



TODAY'S VERSE

Micah 6:8 He hath shewed thee, O man, what is good; and what doth the LORD require of thee, but to do justly, and to love mercy, and to walk humbly with thy God?



FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Madelyn Merrell smile? "Music and family and working at Alexander's," said the then 17-year-old Hamilton Heights High School senior, who was found in 2017 working after school at the downtown Noblesville Alexander's on the Square ice cream shop. Today's feature is a look back at one of The Times' previous Faces of Hamilton County. The daughter of Audra and Daniel Shock of Noblesville, she then had plans to study voice and vocal performance at Indiana University. When she wasn't at work or school, she liked to sing and qualified for the All-State Honor Choir. In college, she earned a spot as a member of IU's Singing Hoosiers. Since graduating from IU, she is a new music teacher at George Westinghouse College Prep School in Chicago. Well done, Madelyn Merrell!

And Another Few Things...

1. Holcomb Appointments

Governor Eric Holcomb yesterday announced several appointments to various state boards and commissions. Holcomb made nine reappointments to the Law Enforcement Training Board, who will serve until July 31, 2026. Chief among the appointments is Doug Carter of Cicero, superintendent of the Indiana State Police. The governor also made two appointments to the Board of Firefighting Personnel Standards & Education, who will serve until October 31, 2024. One of them was Tony Murray of Noblesville, president of the Professional Firefighters Union of Indiana and longtime merit engineer and paramedic with Noblesville Fire Department. Holcomb made four reappointments to the Indiana Housing & Community Development Authority Board of Directors, who will serve until September 30, 2026. Among the appointments was June Midkiff of Fishers, vice president of treasury management with Merchants Bank of Indiana. Finally, the governor reappointed Mitch Frazier, of Westfield and president and CEO of AgriNovus, to the State Fair Commission. Frazier will serve until September 30, 2026.

2. CPA Speakers

Local figures from the fields of music, photography, history and storytelling will share their wisdom in the new season of Luminaries, the weekday speaker series presented by the Center for the Performing Arts.

Luminaries sessions take place at 2 p.m. Tuesdays at the Palladium in Carmel. Tickets and more information are available at (317) 843-3800 or TheCenterPresents.org/Luminaries.

The 2022-2023 schedule features:

• **Sept. 27 - Musician Rob Funkhouser:** Composer, performer and instrument builder Rob Funkhouser specializes in exotic musical instruments. In this presentation, he will demonstrate and explain the background of one of his most recent creations, the Glass Harp, and the pitfalls of trying to recreate an instrument based on image searches.

• **Nov. 29 - Musician Frank Dean:** A discussion of the odd road from Gilman Bottom, West Virginia, to hanging out and performing with some of the biggest stars in music. Franklin-based singer-songwriter Frank Dean and his bands have opened shows for more than 60 major recording artists, including Emmylou Harris, Todd Rundgren, Merle Haggard, Marty Stuart and George Jones.

• **Jan. 24 - Photographer Mark Sheldon:** Freelance photographer Mark Sheldon has photographed thousands of musicians at jazz and blues clubs, stadiums and music festivals all over the world. He is a regular contributor to DownBeat and Living Blues magazines, and his work has been featured in dozens of publications, including The New York Times, Wall Street Journal, Jazz Times, Newsweek and Rolling Stone. In this presentation, Sheldon will share some of his favorite photographs and the stories behind the images.

• **March 28 - Author Aleta Hodge:** Author Aleta Hodge will share music clips, stories and images from her book Indiana Avenue - Life and Musical Journey from 1915 to 2015, which profiles Black music in Indianapolis. The book celebrates the rich history of jazz and other musicians of Indiana Avenue, as well as her family and the Black neighborhood that molded her. You'll hear about a diverse array of Indiana music legends including Wes Montgomery, J.J. Johnson, Freddie Hubbard, the Ink Spots, David Baker, Slide Hampton, Hoagy Carmichael, Angela Brown and Kenny "Babyface" Edmonds.

• **May 23 - Storyteller Sally Perkins:** For centuries, tales of birds and their songs have offered deep wisdom to cultures around the globe. Storyteller Sally Perkins will captivate your imagination and stir your soul as she weaves together ancient stories of a cunning owl, a brave parrot, a wise partridge and a foolish bird impersonator. You'll laugh, you'll cry, and you'll sigh at the songs, stories and wisdom of our fine, feathered friends.



The Times photo courtesy of Betsy Reason

Curious about what the old Kirk Hardware building looks like inside now since hardware owner Bill Prater (above) said "goodbye," then plan to attend tonight's Noblesville Main Street Upstairs Downtown tour that includes a step inside the old building at 848 Logan St., Noblesville.

Home Tour, Upstairs Downtown, Kids Day, Elks Sale, StringTime, Brewfest, Spaghetti Jeep Cruise-In



BETSY REASON
The Times Editor

Historic buildings in downtown Noblesville and historic homes in downtown and Old Town open their doors for company this weekend.

Noblesville Main Street's Upstairs Downtown is tonight, and Noblesville Preservation Alliance's 35th annual Historic Home Tour is all day Saturday. Tickets are available to both at the door or online bundled in advance.

What else?? Support the Forest Park Aquatic Center at the annual Noblesville Brewfest, then end your Saturday night by bringing your lawn chairs out to the final concert of the season for StringTime on the Square.

Here's a list of 25 things to do this weekend and beyond:

1. Noblesville Main Street's Upstairs Downtown featuring guided and self-guided tours of historic buildings on and around the historic Square, in collaboration with Noblesville Preservation Alliance, 5 p.m. to 9 p.m. today with tickets available on the Courthouse Square and online. Buy a combo pack for Noblesville Preservation Alliance's 35th annual Home Tour and Upstairs Downtown, \$10-\$30 at <https://preservationhall.org/>
2. Kids Day is Saturday at the Noblesville Farmers Market,

➔ See BETSY Page A7

Dr. Arrowood on Homecoming, Heights Athletic Hall of Fame



DR. DEREK ARROWOOD
HHSC Superintendent



Homecoming Week is among my favorite weeks of the year.

➔ See ARROWOOD Page A7

The spirit days, athletic games, pep rally, homecoming parade, football game, and dance bring our Huskies together in the kind of energy, enthusiasm, and pride that can be seen and felt in every way throughout the campus. It represents one of the most fun weeks of the entire year for many of our students and staff.

In addition to all the homecoming activities, the induction of the Class of 2022 to the Hamilton Heights Athletic Hall of Fame, the third under the direction of Mitch Street, HHHS Hall of Fame Committee Chairman and Dean of Students, is set for noon on Saturday, September 17 in the high school gymnasium. This year's honorees include Roger Bryan ('60),

Jensen: Investing in Noblesville Together



MAYOR CHRIS JENSEN
Guest Column

When I took office in January of 2020, our team promised big plans to move our city forward while protecting and enhancing our downtown core. Because

we are such a desirable place to live, Noblesville is growing at a rapid pace, which creates infrastructure and public services challenges that must be addressed.

In my previous roles, I had the privilege of traveling all over the Hoosier state. I observed how cities and towns were either growing and proactively meeting the needs associated with growth, or becoming stagnant and complacent. It was clear to me which locations had invested in themselves. They had solid infrastructure plans designed to address current and future community needs, forward-thinking public safety professionals, and art and recreation features that

➔ See TOGETHER Page A7

INSIDE TODAY

- Obituaries.....A2
- Dick Wolfsie.....A2
- Service Directory.....A4
- Kenny Thompson.....A5
- Classifieds.....A5
- Voices.....A8, A9

OBITUARIES

Marina Borckardt
Keith Andrew Gercke
Garry Allen Sells

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

HONEST HOOSIER

OK, it's official. Just 100 days to Christmas. Where does the time go?



TODAY'S HEALTH TIP

Treat burns by immediately soaking the area in cold water for at least five minutes and cover any open areas with antibiotic ointment. 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.



TODAY'S QUOTE

"Keep your face always toward the sunshine and shadows will fall behind you."

- Walt Whitman

TODAY'S JOKE

What did one autumn leaf say to the other? Hey, I'm falling for you!



OBITUARIES

Marina Borckardt

March 16, 1937 - September 2, 2022

Marina Borckardt, 85 of Noblesville, passed away Friday, September 2, 2022.

She was born on March 16, 1937 in Bogota, Colombia to the late Bernardo and Rosa Rodriguez.

Mrs. Borckardt taught third grade in the Colombia public school system in Bogota. She attended Our Lady of Grace Catholic Church.

Survivors include her husband Manuel; two children Sharyn (Robert) Pope and Roberto Borckardt; two grandchildren Sofia Pope and James Pope.

She was preceded in death by her sister Maria Sarmiento.

A memorial service is scheduled to be held at 11 a.m. on Saturday, September 17 at Flanner Buchanan-Hamilton Memorial Park, Prairie Waters Event Center, where friends are invited to gather from 10 a.m. until the time of the service.

Memorial contributions may be made to the donor's favorite charity.

Visit www.flannerbuchanan.com to sign the online guest register.

Wilma J. Eiler

November 5, 1932 - September 13, 2022

Wilma J. Eiler, 89, of Noblesville, passed away on September 13, 2022, at her residence.

She was born on November 5, 1932 in Anderson, to George and Ida (Hill) Fouse.

Mrs. Eiler was a graduate of Anderson High School. She worked in the clerical field for the United States government.

She was a member of Ford Street United Methodist Church where she was very active. As a younger woman, Mrs. Eiler loved to roller skate and play softball.

Survivors include her son Larry (Carolyn) Eiler of Columbus, Ohio; daughter Wanda (Dan) Grice of Pendleton; sister Phyllis Summers of Chesterfield; four grandchildren Tami Eiler, Tracy (Jeff) Ackers, Brett Wilson and Kellyah (Travis) Davis; seven great-grandchildren Cody, Kyle, Kaylie, Leila, Brody, Tessa and Norah; and several nieces and nephews.

She was preceded in death by her husband Roy Lee Eiler on February 8, 2022; parents; and four siblings Hobart Fouse, Vivian Chesterfield, Vera Fouse and Mona Lowry.

A funeral service is scheduled to be held on Tuesday, September 20, 2022, at 11 a.m. at Hersberger-Bozell Funeral Home, 1010 North Main Street, Lapel.

Visitation is scheduled to run from 4 - 7 p.m. on Monday, September 19, 2022, at the funeral home.

Burial will be in Brookside Cemetery at a later date.

Memorial contributions may be made to Wayne Township Fire Department or Ford Street United Methodist Church.

Online condolences may be made at www.hersbergerbozell.com.

Keith Andrew Gercke

September 13, 2022 - August 20, 1963

Keith Andrew Gercke, 59, of Noblesville, passed away on Tuesday, September 13, 2022 at St. Vincent Hospital in Indianapolis.

He was born on August 20, 1963 in Port Clinton, Ohio.

Mr. Gercke was a graduate of Edison High in Milan, Ohio and Toledo University. He was an electrical engineer for First DataBank for many years. He enjoyed traveling, scuba diving, bicycling, weight lifting, and photography. Mr. Gercke had a guitar collection and loved sports cars.

Survivors include his beloved life partner Carolyn Lloyd; mother Donna J. Gercke; two sisters Marcia Weldon and Gail Gercke; six nephews and nieces Kyle Weldon, Caitlin Weldon, Curtis Weldon, Stephani (Stephan) Jahn, Chrystle Babcock and Cortney Babcock; and several aunts, uncles and cousins.

He was preceded in death by his father Herman G. Gercke.

Services are scheduled to be held at 4 p.m. on Saturday, September 24, 2022 at Randall & Roberts Funeral Center, 1685 Westfield Road in Noblesville. Visitation is scheduled to run from 3 p.m. to the time of the service at the funeral home.

Memorial contributions may be made to Multiple Myeloma Research Foundation, PO Box 414238, Boston, Mass. 02241-4238, <https://themmr.org>

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

Ashley Marie Mallery

June 2, 1983 - September 9, 2022

Ashley Marie Mallery, 39, of Noblesville, passed away on Friday, September 9, 2022.

She was born on June 2, 1983 in Noblesville, Indiana.

Ms. Mallery liked being outdoors helping her dad in the garden. She loved sunflowers. She also enjoyed music & art and doing intricate coloring.

Survivors include her father Curt Mallery; brother Toby Mallery; aunt and uncles Valerie (Mike) Stevens, Cynthia (Butch) Lockhart, Jeanette Winkler, Steve Winkler and David Winkler; and several cousins.

She was preceded in death by her mother Teresa (Winkler) Celerek.

Visitation is scheduled to be held from 11 a.m. to 12 p.m., with services scheduled to be held at 12 p.m., on Monday, September 19 at Randall & Roberts Funeral Center, 1685 Westfield Road, in Noblesville. Burial will be at Highland Cemetery in Fishers.

Memorial contributions may be made to Prevail, Inc., Attn: Donations, 1100 South 9th Street, Suite 100, Noblesville, Ind. 46060 (www.prevailinc.com).

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

Garry Allen Sells

February 16, 1958 - September 13, 2022

Garry Allen Sells, 64, of Noblesville, passed away on Tuesday, September 13, 2022 at his home.

He was born on February 16, 1958 to Orville, Sr. and Norma (Durham) Sells in Noblesville.

There are so many things you could say about Mr. Sells. He was a wonderful husband, father, grandfather, son and best friend. While he held many different jobs over the years, just a few shaped the man he became. It started with his first paper route at a very young age where he proudly rode his bike around town ensuring everyone got their papers on time. Mr. Sells was a truck driver for McMahon, Kraft Foods, Gordon Food Service and most importantly Quaker Oats; who called him many years after he left to come back to work as they would not take the hint but it sure made him feel special.

For many years he took great pride working for the city of Noblesville. But one job was never enough for his busy body personality; he always had his side hustle of specialty landscaping. In his later years, Mr. Sells could be seen scooting around town visiting friends both two legged and four, as he always had a treat in his pocket for his special friends. If you happened by the house while he was outside you would always be offered a soda out of his prized Soda machine and a tour of his garden while you drank.

Mr. Sells enjoyed photography, detailing cars, drawing, and classic car restoration. He was a great chef of homemade donuts and milkshakes. He loved his dogs, his grandkids, his nieces and nephews and spending time in his backyard garden sanctuary.

Survivors include his wife Jody Sells; daughter Tawny (Bradley) Amburgey; brother Orville (Janice) Sells, Jr.; sister Ida (Paul) Woolard; two grandchildren Wyatt and Garrett Amburgey; mother-in-law Carletta Kintner; and many nieces and nephews.

In addition to his parents, he was preceded in death by his brother Larry Sells; and niece Natasha Woolard.

Services are scheduled to be held at 3 p.m. on Sunday, September 18, 2022 at Randall & Roberts Funeral Home, 1150 Logan Street in Noblesville. Visitation is scheduled to be held from 1 p.m. to the time of service at the funeral home.

Memorial contributions may be made to help further the education of Wyatt and Garrett by giving donations to their mother, Tawny Amburgey, or the Humane Society for Hamilton County, 10501 Hague Road, Fishers, Ind. 46038, www.hamiltonhumane.com.

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



Fishers Police Invites Residents to Upcoming National Night Out Event



Fishers Police Chief Ed Gebhart

Fishers Police Chief Ed Gebhart has invited the Fishers community to the Fishers Police Department's National Night Out Open House on Sept. 29 from 5 - 7 p.m. at the Fishers Police Department.

National Night Out is an annual community-build campaign that promotes police-community partnerships and neighborhood camaraderie to make local neighborhoods safer, more caring places to live. National Night Out enhances the relationship between neighbors and law enforcement while bringing back a true sense of community. Furthermore, it provides a great opportunity to bring police and neighbors together under positive circumstances.

Citizens, law enforcement agencies, community groups, businesses, youth organizations and local, state, and federal officials from all 50 states, U.S. territories and military

bases worldwide will join forces to celebrate the 38th Annual National Night Out - a community crime and safety event sponsored by the National Association of Town Watch.

Fishers PD is encouraging all Fishers citizens to join them for a great evening of fun and fellowship. There are a number of activities planned for all ages to take part in, including vehicle, drone and equipment displays, crime scene collection display, crime prevention information and much more. Free hotdogs, chips and cookies will also be provided.

This year's event is being dedicated to the life and service of fallen Elwood Police Officer Noah Shahnnavaz.

For more information about National Night Out events, call the Fishers Police non-emergency number at (317) 595-3300.



Photo provided

Participants at the 2021 sewing and quilting seminar. This year's seminar will from 9 a.m.-2 p.m. on Oct. 15.

No Strings Attached: Purdue Extension Sewing Seminar Returns on Oct. 15

On Oct. 15, the Purdue Extension Service of Hamilton County will offer their annual sewing and quilting seminar from 9 a.m. - 2 p.m. at the Hamilton County 4-H Fairgrounds, 2003 Pleasant Street, Noblesville.

A \$20 registration fee includes a day of presentations and demonstrations, lunch, vendor displays and much more.

Registration is open to any interested person.

Participants must submit their registration form to the Purdue Extension Hamilton County Office no later than Oct. 7. Space is limited. Forms are available by visiting the Purdue Extension Hamilton County Office at 2003 Pleasant Street, Noblesville, or by visiting the Purdue Extension website at www.extension.purdue.edu/county/hamilton.

Guest speakers and topics will include:

- Capi Saxton, Tips & Tricks for Handbag Making;
- Claudia Lash, Decorative Stitching on Fusible Applique;
- Margaret Fette, East T-Shirt Quilt in a Day;
- Alice Ridge, Quilting Outside the Box - Because We Can;
- Cheryl Ross, Pre-Cuts and Scraps; and
- Tipton Quilters Round Table, Color Matters.

A sewing room idea board will have photos of various sewing workspaces on display to inspire you. Vendors also will be available for shopping.

For more information about the Seminar or other programs offered by the Purdue Extension Service of Hamilton County, contact the Extension Office at (317) 776-0854 or visit them online at www.extension.purdue.edu/county/hamilton.

The Sound of Silence!



DICK WOLFSIE
Funny Bone

My column this week has been prompted by two events. First was the recent 20th anniversary of the passing of my beagle, Barney, who accompanied me on more than 2,500 TV segments between 1991 and 2002. And second, that I have finally agreed with my wife (and all my friends) that I need to invest in a good pair of hearing aids.

What's the connection? Toward the end of Barney's life, he was beginning to lose his ability to tune in to the sounds around him. Those big floppy ears were nothing but window dressing.

In the past, Barney could hear me chomp on a pretzel three rooms away. He knew the doorbell would ring seconds before it chimed because of footsteps on the walk. If he ran off, all I needed to do was shake a box of Milk Bones. He was at my feet in a flash.

Eventually I realized his ears were failing him but I chose to ignore it (as I have with my own hearing loss). When I said to him: "Bad dog!" or "Get out of the trash!" or "Sit!" he paid no mind. He never listened to me. Was he deaf or stubborn?

There was more evidence. On workdays, we both arose about 3:30 in the morning to begin our early broadcasting of feature stories around Indy. Barney was usually waiting for me at the front door. Then one day, he wasn't there. He hadn't heard the shower, my electric toothbrush or my car keys jingling. He was still asleep, his body vibrating to some fantasy canine

dream.

Our walk in the woods changed, as well. Beagle hounds are bred to travel in packs when they hunt. Barney often walked ahead of me but would twist his head around to be sure I was nearby, still part of the hunting party. On occasion, I would hide behind a tree. When my footsteps ceased, he predictably turned to check my whereabouts. This confirmed his devotion to me, a method that has never worked with my wife, who once walked ahead of me for three miles while I waited behind a tree to see if she would notice.

Other aspects of Barney's walks changed. He would waddle along with his body almost at a right angle, bent in the middle, so he could see me at every step. He looked as though he had a perpetual stiff neck. If he turned and looked ahead, he would have no evidence I was behind him. He had lost his radar.

Despite the loss of his hearing, he lived a happy life right up to the end. He could still smell a doughnut a block away and he remained bright-eyed and alert until his last day. "He is so cute," people said. "And so smart. And so funny." Barney had heard it all; he just wasn't able to hear it anymore.

With dogs, there is not much you can do to remedy this problem. Not so, with humans.

A few days ago, I ordered a pair of hearing aids offered by Costco. They cost more than I wanted to spend, but I did the math: for the next 1,200 times I am in that store, if I can resist walking out with a quarter-pound all-beef hot dog from the snack bar, I will pretty much break even.

Dick Wolfsie spent his career sharing his humor, stories and video essays on television, radio and in newspapers. His columns appear weekly in The Paper of Montgomery County. E-mail Dick at Wolfsie@aol.com.

Thanks for reading The Times!

Sheridan Employment Opportunity

The Town of Sheridan, Indiana is seeking qualified applicants for the position of **Street Superintendent**. This position is a department head level position comprised of several upper-level management and leadership duties. Candidates should have knowledge, skill, and experience in leading, planning, controlling, and managing operations of municipal streets and public works. The full job description is available at www.sheridan.org.

The Town of Sheridan offers benefits of health, vision, and dental insurances along with pension and deferred compensation retirement programs. The salary range for this position is \$56,000 to \$58,000.

Interested applicants can submit a cover letter and resume to Todd Burtron at tburtron@taflaw.com or via United States Postal Service to Town of Sheridan, 506 South Main Street, Sheridan, Indiana 46069 Attn: Street Department job posting. Please submit resumes no later than close of business on Friday, September 23, 2022.

Hamilton County Auditor's Office Offers Explanation of Mortgage Deduction Changes

If you are unaware, the Auditor's office maintains property tax deductions, transfers, GIS mapping and much more. Taxpayers visit the Auditor's office daily to file their property tax deductions. One of the most filed deduction is the Mortgage Deduction, reducing the taxable value of the home by \$3000. This deduction is for Indiana residents who maintain a mortgage on their home.



County Auditor Robin Mills

On March 21 of this year, Governor Eric Holcomb signed into law House Enrolled Act 1260-2022 (HEA 1260). Section 12 of HEA 1260 repeal the mortgage deduction in its entirety, effective Jan. 1, 2023. This means that beginning Jan. 1, individuals will no longer be able to apply for this property tax deduction, and county auditors will no longer apply the mortgage deduction to property tax bills beginning with the 2023 pay 2024 cycle.

Robin M. Mills, Hamilton County Auditor wants you to know it's not all bad news, saying, "Yes, the General Assembly has repealed the mortgage deduction, however, has added \$3,000 to the homestead deduction, effective for assessment dates after Dec. 31, 2022."

What this means for our taxpayers, the homestead deduction amount for 2023 Pay 2024 will be the lesser of either:

1. Sixty percent (60%) of the assessed value of the real property, mobile home not assessed as real property, or manufactured home not assessed as real property;

or

2. \$48,000
- If a person or married couple files an application for the homestead and meets eligibility requirements the legislature added \$3,000 to the amount. Now, instead of a \$45,000 for a homestead deduction, owners will receive \$48,000. Taxpayers will see this change in their Jan. 2023 assessments payable in 2024. The supplemental homestead deduction remains the same in Ind. Code 6-1.1-12-37.5.

Outlined below are the various deductions offered, along with their qualifications. Certain deductions can be filed via the Auditor's website, and all deductions can be filed in person at the Historic Courthouse. There is no cost to file a deduction, it only takes about 5 to 10 minutes and no appointment is necessary. All applicable deductions must be filed by Dec. 31 to take effect on the following year's tax bill.

• The Standard Homestead Deduction is essentially a three prong test:

- 1) You must be an Indiana resident;
- 2) You must have ownership in the home; and
- 3) You must occupy the home as your principal place of residence.

When filing, you will need the last five digits of your social security number and driver's license number. If you are married, you will need the same information for your spouse, regardless of how the home is titled. Individuals and married couples are limited to one standard homestead deduction.

• The Disabled Veteran Deduction offers veterans with a 10% or greater disability an additional deduction. When filing, please bring a copy of your DD214 and either your Award Letter (aka summary of benefits) or Certificate of Eligibility.

• The Blind or Disabled Deduction requires proof of disability or blindness at the time of filing. Acceptable forms of proof are the social security disability award letter or a letter from your doctor's office outlining the disability. Additionally, your annual income may not exceed \$17,000.

• The Over Age 65 Deduction is available to taxpayers over the age of 65. However, the assessed value of your home may not exceed \$240,000 and your annual household adjusted gross income must not exceed \$30,000 for a single applicant, or \$40,000 for a married couple. All dedeed owners must reside on the property and maintain a standard homestead deduction. Proof of income is required at the time of filing.

• The Over Age 65 Circuit Breaker Credit is an additional benefit for taxpayers over the age of 65. You must be over the age of 65, be an Indiana resident with a standard homestead on file, and the assessed value of the home may not exceed \$200,000. Your annual household adjusted gross income must not exceed \$30,000 for a single applicant, or \$40,000 for a married couple. Proof of income is required at the time of filing.

• Geothermal Deduction: thinking about going green? If you are, be sure to contact us regarding any geothermal unit(s) or solar/wind power devices you are considering. The geothermal deduction is for a very specific heating and cooling unit. When filing for this deduction you will want to bring the make, model, and serial number(s) of all working unit(s).

Visit the Hamilton County Facebook page, where informative articles are posted regularly. The County website, www.hamiltoncounty.in.gov, hosts a vast amount of revealing information.

To file online, choose 'Important Information,' then under 'Apply For,' select 'Property Tax Deductions and Credits.' To file your property tax deductions online, select the desired deduction. The Auditor's office is located in the Historic Courthouse in downtown Noblesville, in the southwest corner of the first floor. They are open Monday to Friday, 8 a.m. to 4:30 p.m., excluding government holidays. You can also reach them via phone at (317) 770-4412.

Proper Car Seat Use, Installation Can Make a Life-Saving Difference

The Indiana Criminal Justice Institute (ICJI) is encouraging parents and caregivers to take time during Child Passenger Safety Week, which runs from Sept. 18-24 to make sure their child is properly secure in an appropriate car or booster seat. This initiative comes in response to the staggering rate of child deaths in car crashes that are the result of misused or poorly installed car seats.



Car crashes are a leading cause of death for children across the U.S. According to national data, an average of two kids under 13 were killed every day in collisions in 2020. Of the total fatalities that occurred, 42% were unrestrained. In Indiana, 20 children lost their lives in passenger vehicle crashes that year.

Many times, injuries and deaths can be prevented with proper use of car seats, boosters and seat belts. When used and installed correctly, a car seat can reduce the risk of fatal injury by 71% for infants and by 54% for toddlers.

However, statistics show that nearly half (46%) of car seats are misused – leaving kids more vulnerable in a crash.

"It's our job, as parents, to keep our kids as safe as possible when traveling," said Devon McDonald, ICJI Executive Director. "At minimum, this means being educated on car seat safety and making sure kids are buckled up correctly. If there's any doubt, get in touch with a certified professional as soon as possible."

With the amount of car seat choices on the market today, finding the right one can be challenging. Not all car seats fit in all vehicles, and there are important factors to take into consideration, such as making sure the seat is age- and size-appropriate.

Parents and caregivers in need of assistance are encouraged to contact a certified Child Passenger

Safety Technician. These individuals are specially trained in car seat installation, best practices and education, and offer support and guidance to motorists with children, free of charge. They can also register car seats and check for recalls.

Safety checks are available year-round on an appointment-only basis and typically take 20-30 minutes. Those visits can be conducted virtually or at one of Indiana's 100 fitting stations, which can be found by visiting on.in.gov/SafeKids.

ICJI Traffic Safety Director Robert Duckworth, who was appointed to the National Child Passenger Safety Board earlier this year, recommends having an inspection done even if the car seat is thought to be installed correctly.

"It never hurts to get a second opinion or advice from an expert," Duckworth said. "Our technicians are highly trained, highly skilled and have years of experience, so even if you've done your research, you're guaranteed to walk away with some useful knowledge. That extra step could end up saving a life."

The National Highway Traffic Safety Administration provides a list of free, online resources to assist parents in finding the right seat for their child's age and size.

The website also includes mistakes to avoid, with one of the most common being moving a child to the next

seat or position too soon. "Keeping kids in a car seat for as long as possible and in the back seat are two of the safest things parents can do, outside of never letting them ride unbuckled," McDonald said. "Even if it's a short distance, the consequences of that decision could be devastating."

Indiana law requires all occupants and children to be properly buckled in. For kids under the age of 8, that means riding in a correctly installed car or booster seat.

There's a common misconception that certain types of vehicles, such as a truck or SUV, may offer greater protection for child passengers. A bigger vehicle doesn't mean extra protection or that a child can ride unbuckled, according to ICJI.

It's also important, with colder weather around the corner, for parents to know that heavy coats can interfere with the proper harness fit on a child in a car seat. The best practice is to pick thin, warm layers and place blankets or coats around the child after the harness is snug and secure for extra warmth.

Parents should refer to their car seat manufacturer's instructions and vehicle owner's manual for installation assistance.

For more information on car seat safety, visit www.nhtsa.gov. For a free online course on car seat basics, head over to <https://www.cpsboard.org/trainings/car-seat-basics/>.



Photo courtesy of the Noblesville Lions

Lions Approached by Lions Foundation for Repair Project
On Wednesday evening, the Noblesville Lions had Scott Smith (right), MD25 Council Chairman, speak to the club asking for help in updating the entrance to the IN Lions Foundation office in Indianapolis. The club voted to investigate the costs, and decide at a later meeting. Most likely, the club will help with the cost of repairs. Pictured above with Smith is Lion VP Walt Sheid (left).

Forest Park
AQUATIC CENTER

forestparkpool.org • 1077 Cicero Road • Noblesville

Join us!
8 pm

2022 Flix and Float Schedule

 June 18th Moana G	 June 24th Finding Nemo G	 July 1st Jumanji PG-13
 July 16th Waterhorse G	 July 22nd Encanto G	 July 30th The Shallows PG-13
 August 13th The Goonies PG	 August 20th Dog PG-13	 September 3rd Top Gun PG

Cost: \$5 per person / Members get in free

Flix & Float Sponsors:

Ruoff Music Center
Church, Church, Hittle & Antrim
Buddenbaum & Moore
Holt Legal Group
Sign Craft
Lew's Plumbing
Troy & Alicia Tricker

Thanks for reading The Times, Hamilton County!

GM Plans \$491M Investment in Indiana to Power Electrified Future

Governor Eric J. Holcomb joined local officials and executives of General Motors Co. yesterday in Grant County as the company announced plans to invest \$491 million to expand and upgrade its operations in Marion, supporting GM's electric vehicle (EV) production.

"Indiana is the number one ranked manufacturing production state in America per capita and ranks in the top three for automotive vehicles," said Gov. Holcomb. "It's exactly because of investments like GM's in advanced technology and future-focused solutions that will ensure Indiana will continue to be a leader in tomorrow's manufacturing, making the products that power and redefine mobility the world over."

"We're incredibly grateful for the long partnership between Indiana and GM and for their contribution to Indiana's record-breaking year for committed investment in the state," said Indiana Secretary of Commerce Brad Chambers. "Today's announcement illustrates not just a renewed



commitment to the state, but a shared vision for building the economy of the future."

GM's investment in its Marion Metal Center plant, which provides blanks, stampings and sheet metal assembly to GM assembly plants throughout North America, will be used to renovate and expand its 2.7 million-square-foot campus, adding an additional 6,000 square feet to accommodate increased operations and support GM's plan to build one million EVs by 2025.

"While this investment prepares the facility for our All-Electric Future, it's really an investment in our talented Marion team and will keep the plant working for many years to come," said Gerald Johnson, GM's executive vice president of Global Manufacturing



Governor Eric Holcomb

and Sustainability during an event at the plant in front of employees and local community leaders. "This investment is another example of the company bringing everyone along and investing in the people who make manufacturing a competitive advantage for GM."

The company will also add two new press lines and invest in press upgrades and new dies to equip new and future EV models built on the next-generation Ultium Platform, such as the Chevrolet Silverado EV, GMC Hummer EV and HUMMER EV SUV, and the Cadillac LYRIQ, supporting increased customer demand. Construction and installations are expected to begin yet this year with expanded

operations starting in late 2024.

Established in 1956, Marion Metal Center, which employs more than 750 associates, will now play a critical role in accelerating GM's transition to an all-electric future. These investments are part of the company's plans to invest \$35 billion in EV and AV through 2025, accelerating its EV production, advancing battery and fuel cell technology through its Ultium battery platform and HYDROTEC fuel cells, and investing in EV charging infrastructure.

"The city of Marion appreciates General Motors' \$491 million investment in the Marion Metal Center," said Marion Mayor Jess Alumbaugh. "Our community and GM have enjoyed a great partnership for 65 years. This commitment is confirmation that our future together is bright and will help ensure that GM continues to set the standard in the automotive industry."

Headquartered in Detroit, GM is a global company that employs more than 155,000 people across 22 time zones



and serves six continents. General Motors, its subsidiaries and its joint venture entities sell vehicles under the Chevrolet, Buick, GMC, Cadillac, Baojun and Wuling brands. The company is focused on advancing an all-electric future with zero crashes, zero emissions and zero congestion.

Pending approval from the Indiana Economic Development Corporation (IEDC) board of directors, the IEDC will offer up to \$12 million in conditional tax credits and up to \$500,000 in training grants based on the company's job retention and workforce development plans.

The IEDC will also offer up to \$200,000 in Manufacturing Readiness Grants, which are designed to help companies invest in smart manufac-

turing and new technologies, and up to \$12.5 million in redevelopment tax credits, which provide an incentive to companies to invest in the redevelopment of vacant property to improve the quality of place within Indiana.

The city of Marion will consider additional incentives at the request of the Grant County Economic Growth Council.

"General Motors' investment is a reminder of the past and a glimpse of the future," said Charity Bailey, Grant County Economic Growth Council executive director.

"Manufacturing in Grant County is strong and so are the people. The future is urging us to be forward thinking and adaptable. GM is entrusting a part of their future to Grant County, and we are grateful. The Grant County Economic Growth Council was happy to orchestrate the local deal by partnering with the city, state and company. We look fondly on GM's history in Grant County and excitedly anticipate the future of the automotive industry for the next 20 years and beyond."

The Times SERVICE DIRECTORY

AUTOMOTIVE

formerly RBT Tire & Auto
BEST ONE
of Indy
Selling tires. Serving people.
Call Tyler and his team for all your tire and auto care service needs!
Mention this ad to save 5% off tires or 10% off service.
317-773-3130
17016 Clover Rd • Noblesville
BATTERIES • BRAKES • OIL CHANGES • TIRES • & MORE!
bestoneindy.com

EXPRESS
RV SHOP.COM
833-753-3578
10475 Crosspoint Blvd
Suite 250
Castleton

MUFFLERS & MORE
For fast repair service come see us at Mufflers & More!
317-896-5868
2235 Westfield Road • Noblesville

FUNERAL SERVICES

BUSSELL FAMILY FUNERALS
Serving Hamilton County and surrounding areas
BussellFamilyFunerals.com
Donna Bussell
Owner/Director
1621 E. Greyhound Pass
Carmel, IN 46032
317-587-2001

Traditional Services
Affordable Cremation
Pre-Planning
Hersberger Bussell FUNERAL HOME
3833 North Main Street
Lapel, Indiana 46051
765-534-8183
www.hersbergerbussell.com

FUNERAL SERVICES

Indiana Funeral Care
indianafuneralcare.com
Indianapolis
(317) 636-6464
8151 Allisonville Rd.
Indianapolis
Greenwood
(317) 348-1570
2433 E Main St.
Greenwood

HOME SERVICES

APS
APPLIED PRESSURE SOLUTIONS
Call or Text
765-918-7807
ROOF/HOUSE WASHING
GUTTER CLEANING
DRIVEWAY CLEANING
WOOD RESTORATION
LOW-PRESSURE SOFT WASHING

FEATURED BUSINESS

Adkins Draperies & Blinds

317-896-3833

www.adkinsdraperyshop.com

3162 E. State Road 32
Westfield

Hunter Douglas
Graber
Skandia Blinds

Monday-Friday
10 AM - 5 PM
Saturday
10 AM - 1 PM

HOME SERVICES

AQUEDUCT PLUMBING
317-593-0570
\$150 off
Water Heater
Installation
10% off
Residential
Plumbing

HOME SERVICES

TERRY'S TREE SERVICE
Free Estimates
317-316-1981
terrystreeservicesin.com
Noblesville, IN

HOME SERVICES

Red Sail Roofing
866-500-SAIL
www.redsailroofing.com
Roofing • Siding • Gutters
No job is too small!
Locally owned here in Noblesville

RESTAURANTS

Jim Dandy Restaurant
Since 1964
Online Ordering is HERE!
Visit our new website at
www.jdrest.com
to order now!
Sign up for our email list
to receive weekly
deals and specials!
Monday - Saturday 6:30 AM - 9 PM
Sunday 7:00 AM - 9:00 PM
**2301 E. Conner
Noblesville
317-773-3288**

RETAIL

Adkins Draperies & Blinds
317-896-3833
www.adkinsdraperyshop.com
3162 E. State Road 32
Westfield
Hunter Douglas
Graber
Skandia Blinds
Monday-Friday
10 AM - 5 PM
Saturday
10 AM - 1 PM

Gatewood's Vegetable Farm & Greenhouses
Sweet corn, tomatoes, green beans, cantaloupe, watermelon & more
Summertime produce
We also have bulk mulch!
9555 E. 206th St.
Noblesville
317-773-1214
M-Sat. 9 to 6 • Sun. 9 to 5
www.gatewoodvegetablefarm.com

REVOLT CBD
Natures Original Pharmacy
Indiana's Online CBD Store
Indiana Grown & Manufactured
Free Deliveries on Thursdays
Use Coupon Code times20 for 20% Off
First Time Purchase
Free Consultation
Help w/ Inflammation, Sleep & Anxiety
RevoltCBD Products.com

TRUCKING

317-468-5583
PHARIS TRUCKING & PAVING
Cicero

Contact our advertising department at 765-361-0100 ext. 1 to be included in our next Service Directory.

Little Big Ten History on Firing Football Coaches

The inevitable came three weeks early for Scott Frost, who got a \$15 million going away present from Nebraska athletic director Trev Alberts on Sunday.

Alberts decided not to wait for a reduced buyout of \$7.5 million on Oct. 1 after the 45-42 debacle in Lincoln last Saturday. On a day of upsets in college football, Georgia Southern's win was trumped only by Appalachian State's victory over then-No. 6 Texas A&M and Marshall winning at Notre Dame.

Call it the Frank Solich Curse at Nebraska, named after Hall of Fame coach Tom Osborne's hand-picked successor in 1998. A 9-3 record in 2003 and a six-year mark of 58-19 wasn't good enough for athletic director Steve Pederson.

Pederson said he would not "let Nebraska gravitate into mediocrity" and would not "surrender the Big 12 to Oklahoma and Texas."

Pederson was fired in 2007 after his choice to replace Solich, former Oakland Raiders coach Bill Callahan, lost the Homecoming game to Oklahoma State 45-14. Callahan was dismissed weeks later by new athletic director Osborne, departing with a 27-22 record.

Ironically, Osborne in 2010 ceded the Big 12 to Oklahoma and Texas by joining the Big Ten.

His choice to replace Callahan was Bo Pellini, whose personality turned off fans despite four 9-4 seasons and three 10-4 seasons.

Apparently not learning from history, new athletic director Shawn Eichorst fired Pellini and replaced him with Oregon State coach Mike Riley. A 19-19 record ended Riley's



KENNY THOMPSON
Columnist

stay in Lincoln. Riley outlasted Eichorn by just a few months. The athletic director was fired by chancellor Ronnie Green for lack of success in football.

Frost also outlasted the athletic director who hired him. Bill Moos was the second-highest paid Big Ten athletic director at \$1 million but retired in June 2021 after seeing the Cornhuskers finish fifth in the Big Ten West Division for the third consecutive season.

Whatever happened to Frank Solich? He became the winningest coach in Mid-American Conference history, retiring in 2020 with a 115-82 record at Ohio University.

The desire of administrators and fans for their football programs to reach the next level is nothing new. It happened at the state's two Big Ten Conference schools in recent memory.

The Associated Press called Bill Mallory a victim of his own success when Indiana fired Mallory before the end of the 1996 season. His 69-77-3 record remains the record for wins by an IU football coach. Bo McMillin went 63-48-11 before taking on another lost cause in 1948, the Detroit Lions.

The Hoosiers had five winning seasons in 40 years before Mallory came to Bloomington. Six bowl games and an 8-4 record in 1993 had some IU fans



Chase Breaux

actually paying attention to football in addition to worshipping Bob Knight.

"If you've studied Indiana football, we've always been in that lower third," athletic director Clarence Doninger said in 1996. "Bill got us above that. A lot of our fan base said that's not enough."

"So the person that comes in is not going to have the chaos Bill had when he was here."

Former IU quarterback Cam Cameron did not come close to Mallory's success. Eighteen wins, 47 losses over the next five seasons. Cameron wasn't helped that Purdue (Joe Tiller) and Minnesota (Glen Mason) were far more successful hires at the same time.

From 1997 to 2013, the Hoosiers amassed a football record of 64-134 (.323 winning percentage) under Cameron, Gerry DiNardo, the late Terry Hoepfner, Bill Lynch and Kevin Wilson.

Some Purdue fans grew weary of not playing enough Jan. 1 bowls despite Tiller leading the Boilermakers to an unprecedented 10 postseason games in 12 years. Others complained of predictable offenses, claiming they could call the play from the stands or their living rooms before the snap.

The cry of "we need someone to take Purdue to the next level" finally

wore down the late Morgan Burke, who tried for the second time to use his coach-in-waiting strategy.

Joe Tiller to Danny Hope in 2008-09 was no Gene Keady to Matt Painter transition a few years earlier. The next level at Purdue turned out to be one giant leap downward. Hope was fired in 2012 after a victory against Indiana with a 22-27 record and one bowl victory.

Then came Darrell Hazell, arguably the worst football coach in Big Ten history. Nine victories in his 42-game tenure, the same number of victories achieved by Jeff Brohm in 2021.

Next time someone suggests their favorite school or team needs to reach the next level, remind them to enjoy the good times. They don't last forever in sports.

Big Ten basketball schedules out

Before most college basketball seasons, the release of the Big Ten schedule is fuel for scrutiny and analysis over which school received a favorable draw.

Such hand-wringing is likely a futile effort as September heads into its second half.

Indiana's Trayce-Jackson Davis, Purdue's Zach Edey and Michigan's Hunter Dickenson - each second-team selections - are the only returning players among the All-Big Ten's top 17 selections.

All three are preseason All-Americans for 2022-23. Edey earned a second-team nod from College Hoops Today on Monday. As a sophomore, Edey averaged 14.4 points and seven rebounds. The 7-4 Canadian led the Big Ten in field goal percentage (64.8) a year ago.

However, the question marks surrounding each of the usual champion-

ship contenders prevent drawing conclusions about whether the Big Ten did Purdue a favor by opening league play at home for the fifth consecutive season (Minnesota, Dec. 4) and setting up a likely 2-0 league start with a trip to Nebraska six days later.

The tough stretch for Purdue seems to begin following a Jan. 2 home game against Rutgers. Five of the next seven are away from Mackey Arena, notably Penn State at the Palestra in Philadelphia. Nebraska and Maryland break up the string of games at Ohio State (Jan. 5), at Michigan State (Jan. 16), at Minnesota (Jan. 19) and at Michigan (Jan. 26).

Purdue tunes up for its game at Indiana on Feb. 4 with home games against Michigan State and Penn State. Indiana comes to Mackey Arena on Feb. 25.

Some Indiana fans aren't too thrilled with the idea of a two-and-one-half week schedule that begins with North Carolina coming to Bloomington (Nov. 30), heading to Rutgers (Dec. 3), playing Arizona in Las Vegas (Dec. 10) and a virtually guaranteed loss at Kansas on Dec. 17. A home game with Nebraska on Dec. 7 is the only breather in this time period.

That stretch is probably when the rest of the Big Ten will learn if Indiana can shoot from outside or if it will be overly reliant again on Jackson-Davis and Race Thompson inside.

By the numbers Purdue wide receiver Charlie Jones leads the nation's Football Bowl Subdivision schools with 21 receptions in six quarters of play.

The sixth-year transfer from Iowa is tied for third

nationally with four touchdown catches and fourth with 286 receiving yards.

To put these numbers in perspective, Jones had 21 receptions for 323 yards and three touchdowns in 14 games with the Hawkeyes in 2021. He is 37 yards away from surpassing his two-year total at Iowa.

Jones has outgained the 2022 Iowa wide receivers 323-201. The Hawkeyes have yet to have a touchdown reception this season.

Even more damning for Iowa offensive coordinator Brian Ferentz, son of the head coach, Purdue defensive backs Chris Jefferson and Cam Allen have combined for two touchdowns via interception. The Hawkeyes have one touchdown in eight quarters . . .

Aidan O'Connell's four touchdown passes against Indiana State moved him past Scott Campbell into sixth place on Purdue's all-time list with 48. Kyle Orton is fifth with 63 TD passes . . .

Keeping in mind that it was Indiana State, the Purdue defense limited the Sycamores to 145 total yards. That's the lowest allowed yardage by the Boilermakers in at least 25 years according to Purdue's postgame notes . . .

Former Purdue offensive tackle Grant Hermanns was promoted from the New York Jets' practice squad before its opening day 24-9 loss to the Baltimore Ravens on Sunday. Hermanns, who did not play, gave Purdue 13 NFL active players.

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

Classifieds

765-361-0100 ext. 15 | class@thepaper24-7.com
Monday - Friday 9 a.m. to 4 p.m.

Deadlines for next-day publication:
Line ads: 1 p.m. | Display ads 11 a.m.

<p>FREON WANTED: We pay \$\$\$ for cylinders and cans. R12 R500 R11 R113 R114. Convenient. Certified Professionals. Call 312-291-9169 or visit RefrigerantFinders.com</p>	<p>Portable Oxygen Concentrator May be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free information kit! Call 877-930-3271</p>	<p>DISH Network. \$64.99 for 190 Channels! Blazing Fast Internet, \$19.99/mo. (where available.) Switch & Get a FREE \$100 Visa Gift Card. FREE Voice Remote. FREE HD DVR. FREE Streaming on ALL Devices. Call today! 1-855-551-9764</p>	<p>Earthlink High Speed Internet. As Low As \$49.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-855-977-7069</p>	<p>High-Speed Internet. We instantly compare speed, pricing, availability to find the best service for your needs. Starting at \$39.99/month! Quickly compare offers from top providers. Call 1-844-961-0666</p>	<p>4G LTE Home Internet Now Available! Get GotW3 with lightning fast speeds plus take your service with you when you travel! As low as \$109.99/mo! 1-877-327-0930</p>
<p>Smart Home Installations? Geeks on Site will install your WIFI, Doorbells, Cameras, Home Theater Systems & Gaming Consoles. \$20 OFF coupon 42537! (Restrictions apply) 855-668-0067</p>	<p>LIVE PAIN FREE with CBD products from AceWellness. We guarantee highest quality, most competitive pricing on CBD products. Softgels, Oils, Skincare, Vape & more. Coupon Code: PRINT20 Call Now 833-226-3105</p>	<p>SERIOUSLY INJURED in an AUTO ACCIDENT? Let us fight for you! Our network has recovered millions for clients! Call today for a FREE consultation! 844-517-6414</p>	<p>ATTENTION OXYGEN THERAPY USERS! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. FREE information kit. Call 855-965-4916</p>	<p>New Starting Base Pay - .60 cpm w/ option to make .70 cpm for Class A CDL Flatbed Drivers, Excellent Benefits, Home Weekends, Call 800-648-9915 or www.boydandsons.com</p>	<p>DONATE YOUR CAR TO CHARITY! FAST FREE PICK-UP-24 HR RESPONSE! Help Children in Need, Support Breast Cancer Education/Prevention or Veterans. Tax Deduction 844-820-9099</p>
<p>DIAGNOSED WITH LUNG CANCER? You may qualify for a substantial cash award. NO Obligation, NO risk! We've recovered millions. Let us help you!! Call 24/7, 844-284-4920</p>	<p>Looking to SELL your Home? Save time & money, connect with the Top Agents in your area to get more MONEY and close FASTER! Call 317-854-9781</p>	<p>Wesley Financial Group, LLC - Timeshare Cancellation Experts - Over \$50,000,000 in timeshare debt and fees cancelled in 2019. Get free informational package and learn how to get rid of your timeshare! Free consultations. Over 450 positive reviews. Call 877-329-1207</p>	<p>Never Pay For Covered Home Repairs Again! Complete Care Home Warranty COVERS ALL MAJOR SYSTEMS AND APPLIANCES. 30 DAY RISK FREE. \$200.00 OFF 2 FREE Months! 1-855-408-3894</p>	<p>COMPUTER ISSUES? GEEKS ON SITE provides FREE diagnosis REMOTELY 24/7 SERVICE DURING COVID19. No home visit necessary. \$40 OFF with coupon 86407! Restrictions apply. 888-715-8176</p>	<p>Need Help with Family Law? Can't Afford a \$5,000 Retainer? www.familycourtdirect.com/Family/Law - Low Cost Legal Services - Pay As You Go - As low as \$750-\$1,500 - Get Legal Help Now! Call 1-888-417-4602 Mon-Fri 7am to 4 pm PCT</p>
<p>Denied Social Security Disability? Appeal! If you're 50+, filed for SSD and denied, our attorneys can help get you approved! No money out of pockets! Call 1-855-995-4758</p>	<p>Thinking about installing a new shower? American Standard makes it easy. FREE design consultation. Enjoy your shower again! Call 1-855-475-0534 today to see how you can save \$1,000 on installation, or visit www.newshowerdeal.com/hoosier</p>	<p>AT&T TV - The Best of Live & On-Demand On All Your Favorite Screens. CHOICE Package, \$84.99/mo for 12months. Stream on 20 devices at once in your home. HBO Max FREE for 1 yr (w/CHOICE Package or higher.) Call for more details today! (some restrictions apply) Call IVS 1-844-412-9997</p>	<p>Guaranteed Life Insurance! (Ages 50 to 80). No medical exam. Affordable premiums never increase. Benefits never decrease. Policy will only be cancelled for non-payment. 833-535-1043</p>	<p>Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trustee by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-888-965-1444 or visit http://dorranceinfo.com/hoosier</p>	<p>DIRECTV for \$69.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news & entertainment anywhere. One year of HBO Max FREE. Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Call for more details! (some restrictions apply) Call 1-888-885-8931</p>

Buy. Sell. Rent. Lease.

THE TIMES classifieds.

got stuff?

sell it in the classifieds.

317.770.7777

Indiana's Abortion Ban Officially Takes Effect: Here's What to Know

By CASEY SMITH

Indiana's near-total ban on abortions officially takes effect Thursday.

The state is the first in the nation to approve abortion-restricting legislation since the U.S. Supreme Court ruling that overturned Roe v. Wade.

Indiana's Republican-dominated Legislature approved the ban in August during a special legislative session that saw nearly two weeks of long days and heated debate in both chambers of the General Assembly.

The West Virginia Legislature on Tuesday passed a similar bill prohibiting nearly all abortions after the 15th week of pregnancy, except to save a pregnant person's life and in certain cases that involve rape or incest.

Here's what you need to know as the new law takes effect:

What is and is not allowed under the law?

The ban outlaws all abortions except in the case of a fatal fetal anomaly and cases of serious health risk to the mother. One part of the law says these exceptions are up to 20 weeks post-fertilization, but another part says they can be used anytime. Lawmakers will likely revise that language in the 2023 session, which begins in January. They suggested during the special session that their intent was to permit abortions at any point in a pregnancy when the long-term health and life of the mother are at risk.

A lethal fetal anomaly is defined in state law as

a condition "diagnosed before birth that, if the pregnancy results in a live birth, will with reasonable certainty result in the death of the child not more than three months after the child's birth."

In the new law, a "serious health risk" to a mother is qualified as a condition that "has complicated the mother's medical condition and necessitates an abortion to prevent death or a serious risk of substantial and irreversible physical impairment of a major bodily function. The term does not include psychological or emotional conditions."

Rape survivors can get an abortion up to 10 weeks post-fertilization. Although lawmakers originally sought to require victims to sign a notarized affidavit attesting to an attack, the final version of the ban deleted that stipulation. Parental consent requirements are waived for a minor under the age of 18 who is pregnant as a result of rape or incest by a parent, legal guardian, or custodian.

The restrictions in Indiana's abortion statute do not apply to in vitro fertilization, miscarriages or ectopic pregnancies. Access to contraceptives and emergency contraceptives like Plan B also remain unaffected.

Where in Indiana can someone receive a legal abortion?

Under the law, surgical abortions can only be done in hospitals or standalone ambulatory surgical centers owned by a hospital.

Physicians must refer eligible patients out,

unless they have admitting privileges at particular hospitals; then, physicians and patients will travel to qualifying facilities for the procedures.

Drugs for medication abortions can only be dispensed in-person by physicians. The pregnant woman must consume the drug in the presence of the doctor. That additionally means medication abortions are not allowed through telehealth.

What does this mean for abortion clinics? Will Planned Parenthood clinics close or consolidate?

The ban strips abortion clinics of their state medical licenses, effective Thursday. As a result, abortion providers across the state say they will not be able to offer the procedure in most situations.

Representatives at Planned Parenthood said they plan to keep their four Indiana clinics that offer abortions open. Those locations will continue to provide contraception, sexually transmitted disease testing and treatment, and cancer screenings.

Whole Woman's Health Alliance of South Bend said it would also continue operating its clinic there to provide "support to all who seek abortion services, and to continue its activism and organizing to roll back cruel, unjust anti-abortion laws."

The group noted that affiliates in other several other states, including Illinois, will continue to offer legal medication abortion pills, by mail or otherwise, for up to 11 weeks of pregnancy. To

receive the pills through the alliance's Virtual Care program, patients must be physically in one of five eligible states (Illinois, Minnesota, Maryland, New Mexico and Virginia) at the time of their telehealth appointment. Deliveries will also have to be shipped to an address in one of those states.

Indiana's Catholic-sponsored hospitals — of which there are 30 across the state — almost never perform abortions.

Indiana University Health, the state's largest hospital system, said it will continue to provide legal abortions. IU Health officials said they also plan to launch a 24/7 Rapid Response Team composed of clinicians, ethicists and attorneys to provide clarification to any doctor needing a second opinion, something other states have implemented following their abortion bans.

In 2021, Indiana hospitals performed only 133 of the state's 8,414 documented abortions, according to the Indiana Department of Health. Nearly all other recorded abortions, 98%, were performed at clinics.

Planned Parenthood's facilities alone accounted for 51% of pregnancy terminations last year.

What are the criminal penalties for women and providers who receive or perform unlawful abortions?

Existing Indiana law makes it a felony for a doctor to perform an illegal abortion, and under the newly-enacted legislation, most abortions will

be illegal.

Doctors who perform abortions outside of an approved setting could face a Level 5 felony criminal charge — punishable by one to six years in prison and a fine of up to \$10,000.

A person who helps a mother receive an abortion has a valid legal defense in most criminal proceedings, as long as the mother requested the abortion. The law also provides a defense for pregnant women against feticide, as well as for physicians who perform a medical procedure to end a woman's pregnancy upon her request.

There are no criminal penalties for women who receive abortions, even if they undergo the procedure illegally.

What happens if a local prosecutor doesn't charge a doctor violating the law?

Lawmakers scrapped a provision in the abortion ban bill that would allow the state attorney general to take over prosecution of abortion-related cases if a local prosecutor refuses to.

Still, the new ban tightens previous Indiana law that said a doctor "may" lose their license for performing an illegal abortion or failing to file required reports. The new ban says the state Medical Licensing Board "shall" strip physicians of their medical license if the state attorney general's office proves the case with a "preponderance of evidence" rather than "beyond a reasonable doubt."

What about court challenges? Could the ban be

thrown out by a judge?

Reproductive rights groups including the American Civil Liberties Union (ACLU) of Indiana, Planned Parenthood, and others are challenging the abortion law in state court.

The first legal challenge filed by the ACLU of Indiana argues that the abortion ban blocks patients from exercising a "fundamental right to privacy," which the state constitution protects as an individual liberty. The Supreme Court of the United States in June ruled that the U.S. Constitution does not guarantee abortion rights.

Arguments are scheduled to be heard Monday afternoon in Monroe County. The judge could decide at that time whether or not to issue a preliminary injunction, which would temporarily stop the ban from being enforced. A later decision in the case could strike down the ban altogether.

A second lawsuit, also led by the ACLU of Indiana, seeks to strike down the ban on the basis that it violates Indiana's Religious Freedom Restoration Act. An initial hearing in the case has been set for Oct. 14.

Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on <https://facebook.com/IndianaCapitalChronicle> and <https://twitter.com/INCapChronicle>

All the Information Hoosiers Need to Participate in Democracy

By LESLIE BONILLA MUÑIZ and WHITNEY DOWNARD

Our newsroom doesn't take democracy for granted, and we hope you don't either. This story is part of a collaboration called Democracy Day, in which newsrooms nationwide are drawing attention to threats to democracy. We hope it reminds us all to value our democracy and work to protect it.

Below, learn about the mechanics of voting and the three branches of government.

Where do I register?

There are three ways to register:

- **Online:** Visit <https://indianavoters.in.gov/> and click the "apply now" button within the "register to vote" box. Fill out the form as prompted.

- **In person:** Register at your county's clerk or voter registration office or the Indiana Election Division. Voters-to-be can also register at "full-service" voter registration agencies like at an Indiana Bureau of Motor Vehicles branch if obtaining any personal identification document like a driver's license, permit or identification card. Find the full list of full-service agencies on the Secretary of State's website at <https://www.in.gov/sos/elections/voter-information/register-to-vote/>.

- **By mail:** Complete a voter registration form and return it to your county's clerk or voter registration office, or to the Indiana Election Division.

Public libraries also often have the forms. Find your local election administrator's address and other contact information on the registration form itself, or online at <https://indianavoters.in.gov/CountyContact/Index>.

Visit the Secretary of State's website to find out if your county uses voter centers.

When does voting start?

Vote absentee on or before election day:

- Vote early in-person starting October 12, until November 7 at noon. Hours vary by county.

- Vote by mail if one of 11 criteria apply, such as being out-of-town, or lacking transportation to the polls. Find the list here. Fill out and submit a one-page application before October 27 at noon.

- Vote with the help of a travel board if disabled

without an accessible polling place, confined due to injury or illness (or caring for someone who is), or physically unable to complete and sign the ballot and affidavit. Fill out and submit a one-page application before November 7 at noon. A bipartisan team will deliver the ballot and help with its completion in the 19 days before the election.

Or, vote in person on November 8. Polls open at 6 a.m. and close at 6 p.m.

If I move, what do I do?

Indiana's Secretary of State website directs voters to update voting registrations at Count US IN, a website run by nonprofit Civic Nation.

Submit the new address at least 30 days before the election. If moving less than 30 days before then, sign an affidavit provided by local election officials and vote with the old address — with some exceptions for municipal elections and school referendums.

What am I voting for, anyway — how does Indiana's government work?

Indiana has three branches of government, similar to the federal government: the executive, legislative and judicial branches.

The executive branch is headed by Gov. Eric Holcomb, who acts as the state's chief executive officer. The governor has the power to sign or veto bills passed by the legislature and acts as the commander-in-chief of the Indiana National Guard and the Indiana Guard Reserve. Occasionally, the governor may grant judicial motions — either pardoning someone of a crime, commuting a sentence or approving a reprieve. The governor serves a four-year term along with their lieutenant governor. Indiana law limits governors to two consecutive terms or eight years in a 12-year period.

The legislative branch, or the Indiana General Assembly, includes the Senate and House chambers. This branch, with 50 senators and 100 representatives, is responsible for drafting laws which the governor can sign or veto. In the event of a veto, the chambers can overrule the governor with a simple majority vote.

Senators serve for four years while representatives serve for two-year terms. This branch drafts the

state's two-year budget, which it writes in odd years in a "long session," typically between January and April. The "short sessions," held in even years, usually start in January and end in early March. Only the governor can call the General Assembly into a special session, if one is considered necessary.

The judicial branch interprets Indiana's constitution and laws and includes the Indiana Supreme Court, the Court of Appeals, the Tax Court, Superior Courts, Circuit Courts, Probate Court, Small Claims Courts, City Courts and Town Courts.

The courts work in tandem with one another, grouped into trial courts (circuit courts, superior courts and city/ town courts) or appellate courts (the Supreme Court, Court of Appeals and the Indiana Tax Court). Generally, the appellate courts only hear cases already decided by the trial courts where the defeated party believes a mistake was made or there's some disagreement about the law's interpretation.

Created in 1986, the Tax Court oversees any case related to Indiana tax laws that are an appeal of a final decision made by the Indiana Department of State Revenue or the Indiana Board of Tax Review. Certain appeals to decisions from the Department of Local Government Finance may also appear in Tax Court.

Decisions made by the judicial branch may overturn law created and passed by the other two branches but the governor appoints the judges sitting on the state's highest courts. Since 1970, judges on the Supreme Court and Court of Appeals have been approved (or re-tained) by voters two years after their initial appointment and every ten years thereafter.

Judges on the Court of Appeals and the Supreme Court have a mandatory retirement age of 75.

Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on <https://facebook.com/IndianaCapitalChronicle> and <https://twitter.com/INCapChronicle>

Democracy Day: How Does a Bill Become a Law?

By CASEY SMITH

Our newsroom doesn't take democracy for granted, and we hope you don't either. This story is part of a collaboration called Democracy Day, in which newsrooms nationwide are drawing attention to threats to democracy. We hope it reminds us all to value our democracy and work to protect it.

Below you will learn about the legislative process to turn a bill into a law. Be sure to read the companion Democracy Day story below outlining the mechanics of voting and the three branches of government.

How many bills are filed?

Hundreds of bills are filed in the Indiana House and Senate at the start of every legislative session. Any lawmaker can author a bill.

While Indiana senators are generally free to file as many bills as they want during regular General Assembly sessions, the House restricts its members to filing 10 bills. In short sessions — which take place once every two years, the most recent in 2022 — senators can file 10 bills, while representatives can only file five.

How many bills pass?

Bills can die at any time, and most do not make it to the finish line.

On average, a bill is more likely to fail than to succeed. Only two to three of every 10 measures introduced successfully run the legislative gauntlet to become law.

In the 2022 session, 849 bills were introduced — 417 of those were in the Senate, and 432 were introduced in the House. By the end of session, about 20% of the bills passed. Of the successful bills, 95 originated in the Senate, and 83 started in the House.

How do bill readings work?

Lawmakers write and file bills that they present to their respective chambers.

The Speaker of the House or the Senate Pro Tempore assigns each bill to a committee, known as

the first reading. (However, chamber leadership can decide not to refer the bill to a committee. In this case, the bill dies.)

The committee chair decides which bills to discuss and hold hearings for. After hearing testimony and weighing the bill's merits, lawmakers on the committee can vote whether to amend the bill or move the bill forward to their full chamber. If the vote fails, the bill is effectively killed — unless language from that bill is later added into another piece of legislation.

A bill then moves to the full body of legislators. If chamber leadership schedules the bill for second reading, any lawmaker in that chamber can suggest amendments to the bill. The amendments can be approved by a majority vote of the full body of legislators. Following a vote on amendments, a vote is held on the bill itself. The bill could die at this point, or it may advance.

At this stage, a bill on third reading is voted upon by the full chamber — as long as chamber leadership schedules it for a vote. If the bill is scheduled, amendments can once again be made.

However, amendments on third reading cannot be approved unless two-thirds of the legislators agree to the change. Following a vote on amendments, the bill once again comes to a vote by the full body. A simple majority of the House can advance the bill. If a majority do not vote in favor, the bill dies.

The process isn't done yet — the same steps must be repeated in the other chamber.

The second chamber could decide not to act on the bill, which kills the measure. If action is taken, the bill must pass through a first reading, advance from committee, and get the greenlight from second and third readings. The bill could die any step of the way. Just like in the chamber of origin, amendments to the bill may be proposed and accepted.

What does it mean for

a bill to pass in "exact form?"

If a bill advances through the second chamber without amendments, it goes straight to the governor for signature or veto. (Still, a governor's veto can be overridden in Indiana with a simple majority vote.)

If the bill advances out of the second chamber with amendments, though, it must return to the chamber from which it originated. This is because the bill did not remain in its "exact form" while in that second chamber.

What are concurrence and conference committees?

If a bill advances from the second chamber with amendments, it returns to the chamber where it originated. The chamber could vote to approve the changes made by the second chamber. If this happens, the bill is sent to the governor. Or, the legislature could abandon the bill altogether, killing the measure.

If the first chamber does take a vote, but the changes made to the bill by the second chamber are not approved, the bill can be assigned to a conference committee.

A conference committee is made up of two members from each of the chambers. Each chamber sends one member from both major political parties. The four members attempt to reconcile differences between the two legislative bodies. If an agreement can't be reached, the bill dies. If an agreement is reached, the bill returns to both chambers. Both the Senate and the House must approve this version of the bill before it can be sent to the governor.

Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on <https://facebook.com/IndianaCapitalChronicle> and <https://twitter.com/INCapChronicle>

Never miss a public notice on legal proceedings!
After it prints in your local newspaper, it goes online:

IndianaPublicNotices.com

TheTimes24-7.com

BETSY From Page A1

open 8 a.m. to noon, at Federal Hill Commons in downtown Noblesville. Kids will pedal their homemade goods and services during this special event. Market continues every Saturday this summer through Oct. 15.

3. Noblesville Elks No. 576 will have a Rummage Sale for charity with household items, tools, kitchen items and much more, 9 a.m. to 1 p.m. Saturday at the Elks, 35 S. Ninth St., with proceeds to go to Elks annual charity awards.

4. Noblesville Preservation Alliance's 35th annual Historic Home Tour is 10 a.m. to 5 p.m. Saturday in Old Town Noblesville, with advance tickets available online only, and tickets available day of tour at the Hamilton County Historical Society in front of the Old Jail and at a ticket table at Preservation Hall on Logan Street. Buy a combo pack for NPA's Saturday Home Tour and Noblesville Main Street's Friday night Upstairs Downtown, \$10-\$30 at <https://preservationhall.org/>

5. Nickel Plate Arts and artists friends are bringing out their excess and unused craft supplies for an epic yard sale from 10 a.m. to 5 p.m. Saturday at the Nickel Plate campus at Eighth and Maple in downtown Noblesville.

6. Carousel Corner is open at Forest Park in Noblesville from 11 a.m. to 6 p.m. weekends through Oct. 23, with \$2 carousel rides and \$3 mini golf.

7. Noblesville Brewfest & Wine Garden is 3 p.m. to 7 p.m. Saturday at Forest Park in Noblesville, benefiting Forest Park Aquatic Center, with tickets, \$40 in advance, \$50 at the door if still available, at www.NoblesvilleBrewfest.com. The event features unlimited sampling of beers, wine garden samplings, designated drivers get in free, food vendors, live music, cornhole competitions.

8. Take a ride on



The Times photo courtesy of Betsy Reason

StringTime on the Square's final show in the concert series is at 6:30 p.m. Saturday on the Hamilton County Courthouse Square in downtown Noblesville.

Nickel Plate Express' many different train rides. Pumpkin Spice Express rides in October. Trick-or-Treat on the Rails, Oct. 29-30. Check availability at <https://nickelplateexpress.com/>

9. StringTime on the Square's final show in the concert series is Saturday night on the Hamilton County Courthouse Square in downtown Noblesville, at 6:30 p.m. featuring Stones Crossing Family Band with opener Alec Bohuk & Eric Reel.

10. Central Indiana Vintage Vehicles invites car buffs to show off their vintage vehicles on the Courthouse Square during the weekly Saturday night Cruise-in. Lawn chairs and old-car conversations invited.

11. Hamilton County Parks' Koteewi Aerial Adventure (Edge Adventures), K-Trails Equestrian Adventures, Koteewi Range Sport & Target Archery Center and Koteewi Lake are all open for the season.

12. A Spaghetti Fundraiser benefits Cicero Police, Fire and Public Safety, from 4 p.m. to 7 p.m. Sunday at Red Bridge Park in Cicero, free meal with donations accepted, plus a Karma-Concert on

the Pier from 6 p.m. to 8 p.m. featuring hits from the '70s to today, and a Jeep Cruise-in 4 p.m. to 8 p.m.

13. Hamilton County Theatre Guild presents the first show of the 58th season of The Belfry Theatre, "Rehearsal for Murder," a murder-mystery who-dunnit play opening Sept. 23 and continuing a total of eight performances, through Oct. 2 at The Ivy Tech Auditorium in Noblesville, with tickets at www.thebelfrytheatre.com and 317-773-1085.

14. The third annual Primeval Oktoberfest is Sept. 23-24 at Primeval Brewing on Logan Street, between Ninth and 10th streets in downtown Noblesville.

15. Westfield continues its Movies in the Plaza series at dusk select Fridays, featuring "Raya and the Last Dragon" on Sept. 23 on the Great Lawn at Grand Junction Plaza, with more movies that include "Hocus Pocus," Oct. 28; and "Elf," Dec. 2.

16. Enjoy the final Concert at the Commons on Sept. 24 featuring Trippin Billies (Dave Matthews Tribute) and Sam King.

17. Visit the Handmade Vintage Market supporting local small businesses from 9 a.m. to 2 p.m. Oct. 1 at the Hamilton County Fairgrounds in Noblesville.

18. Visit the Potter's Bridge Fall Festival 11 a.m. to 5 p.m. Oct. 1 at Potter's Bridge Noblesville featuring 90 arts, crafts and food booths, free KidZone and live entertainment.

19. Feeding Families Hamilton County's Music Festival, in its second year, will be 3 p.m. to 9 p.m. Oct. 1 at Federal Hill Commons in downtown Noblesville, with food vendors, beer garden, live music featuring Fast Cadillac and Mike & The Boys bands, bounce house, silent auction, merchandise, more. Bring nonperishable food items to donate to the Feeding Families local pantries.

20. Noblesville Main Street's Music & All That Jazz, sponsored by Duke Energy, will be 5 p.m. to 9 p.m. Oct. 7 on the Courthouse Square, with Fall Fest and Soup Cookoff from 5 p.m. to 9 p.m., on the Square.

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

TOGETHER From Page A1

gave life to their downtown core and personality to their public spaces. There were trails connecting residents from one side of the city to another.

These enhancements are no longer viewed as a perk of a community, but instead have come to be an expectation by its residents. People expect access to a high-quality trail network and other public amenities. Public art makes a community come alive and drives tourism. Modern infrastructure keeps travelers safe and helps get families where they need to go.

Although 2020 did not go as anyone had planned, our administration took a calculated risk and bet on Noblesville. We continued our plans of strategic development, and we moved the Reimagine Pleasant Street, and several other infrastructure projects, forward. Throughout this process, we focused on balancing our efforts to address growth challenges against available resources and the impact on local residents and businesses.

As we move out of those uncertain times, I am proud that we invested in our community and demonstrated just how resilient Noblesville is.

Plans for expanding Pleasant Street have been talked about before I was born, and the first official study for east-west mobility in our city began in 1987. These studies continued for years and were passed along from one administration to the next. I refuse to pass this project along to the next administration. Since the first studies were completed in the '80s, our city's population has increased five-fold.

I knew that this administration, in good conscience, could not ignore the need for east to west connectivity. This has been compounded by our rapid population growth, which is projected to continue to grow significantly in the next few decades. Furthermore, I was insistent that we study any and all alternatives for the current route. In the end, state and federal agencies confirmed our current route as the best alternative providing the most traffic relief while also balancing environmental, economic, and personal impacts. More than 100 resident, business and public meetings were held by our administration alone. One of our main goals was limiting the impact on existing homes and businesses. With such a large road project going through an established part

of our town, some impact was unavoidable. Once the route was approved and finalized, we were in regular communication with the affected owners to explain the timeline and how we would perform the property acquisition, utility relocation, drainage, and construction work in a way that accommodated their preferences while adhering to legal requirements and keeping the project on track.

The Reimagine Pleasant Street Project has been researched, studied, and evaluated for decades. This project is not easy; we knew that from the beginning. At times it has been emotional, for businesses, residents, and for me and my team. We know just how important and needed this new east-to-west connection will be.

Aside from the traffic improvements, the Pleasant Street project will also complete a key trail network connection in our city, linking the Riverwalk Trail, Midland Trace Trail, and Nickel Plate Trail. This network will enhance pedestrian and bicycle connectivity through the heart of our downtown and link directly to many neighborhoods.

On Tuesday of this week, our Board of Works received six bids for Phase One of the Pleasant Street Project. Two of these bids were below the projected cost of what our engineers estimated for Phase One of the project, which is extremely rare in this current construction market. To have all bids come within 5% of the estimated cost of a project shows that we have a solid set of plans and the project development has been executed well.

One study estimates that this project it will generate a total economic impact of \$1.6 billion, support over 7,000 new jobs, and generate nearly \$185 million in local, state, and federal tax revenue. This economic value will benefit all of our residents and keep our community vibrant for decades to come while preserving our uniqueness and authenticity.

To learn more about the Reimagine Pleasant Street project, including how the route was selected, public involvement, funding, and preferred route studies, visit ReimaginePleasantSt.com.

I look forward to continuing to engage with the community on this important project as we invest in Noblesville's future.

Mayor Chris Jensen has been Mayor of Noblesville since taking office in 2019.

ARROWOOD From Page A1

Brittney (Curfman) Hensley ('01), Chad Sherer ('08), Jessica (Carr) Kuramata ('11), and the Hamilton Heights 2012-13 Girls Basketball State Runner-Up Team. There are limited tickets available so it may not be too late to attend. Email Mitch Street at mstreet@hhschuskies.org.

The annual Hamilton Heights Alumni Association All Schools Reunion Open House follows from 2 to 5 p.m. on Saturday, at the Student Activity Center at 420 W. North Street, Arcadia. The weeklong festivities culminate with A Night Under the Stars dance for high school students at the high school media center on Saturday night from 8 to 11 p.m. Tickets to the high school dance can be purchased online

at <https://secure.payk12.com/school/Hamilton-Heights-High-School/627/item/225696>. Tickets are \$15 online or \$20 at the door.

Speaking of spirit, check out the back-to-school specials from the Husky Fan Shop featuring new items including a Kinley tee shirt where \$1 from each sale will go to ICAN - the training facility for dogs like Kinley. Order by September 24 and receive a 10% discount on Husky Gear with code BTS10 at <https://heightspiritwear2022.itemorder.com/shop/product/26805408/?fbclid=IwAR31seVak93A-1PUBrNPXXK-SMvycsQ-FUyDm4SPDqOXTeDp-LA2oR4jWC5ldk>.

I want to give a shout out to Doug Ozolins, school board member for

Hamilton Heights School Corporation, who has been appointed to the Legislative Committee of the Indiana School Boards Association (ISBA).

Doug, who has represented White River Township since 2015 and is among the longest serving members of the ISBA Legislative Committee, will help play an invaluable role in helping to direct the development of the Association's advocacy agenda for 2023. Thank you for representing Hamilton Heights well at the local and state level!

The Huskies will be hosting the Western Panthers on Friday for Homecoming 2022. Kick-off is 7 p.m. Halftime festivities include honoring Hamilton Heights football, coaches, cheerleaders, and alumni from the classes of

1973, 1983, 1993, 2003, and 2013, and Homecoming Coronation. We hope you can join us for the Homecoming parade on Friday beginning at 4 p.m. This year's parade route can be viewed at https://drive.google.com/file/d/1qYZ0ymNyzYX7aLIZ9CDenJbd_0KHCr/view.

As a reminder, Friday is an early dismissal day for all students (HHES 2:15 p.m., HHMS 2:25 p.m., and HHHS 2:30 p.m.). Follow our Facebook page and subscribe to our YouTube Channel for the most up-to-date information on the Hamilton Heights Huskies. Go Huskies! #WeAreHuskies

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

Thanks for reading The Times!

www.TheTimes24-7.com
www.TheTimes24-7.com

Voice of our PEOPLE

Timmons Asks: Who's Dividing Who?

I tried. I really did try. For the eight or nine of you who regularly read these scribblings, you might recall that on a couple of occasions I've pointed out that we all – as in all parties and independents – need to stand behind our president.

If he's your guy, it's easy. If he's not, then respect the office, salute the flag and help your candidate do better the next time.

I even went so far to say that I wouldn't join the rest of the media in tearing down the president. My point was pretty simple. We have enough divisiveness in this country. I thought that one way I might be able to help at least a little bit would be to make sure the highest office in the land got some respect from this tiny corner of God's country.

For almost two years I've stuck by that – mostly. Sorry, I just can't do it anymore.

Joe Biden, the president – MY president – called me a fascist. And let's be clear – I did not take anyone's word for it. I did not listen to a 30-second clip and some talking head taking it out of context. The great thing about today's instant information world



TIM TIMMONS
Two Cents

is, well, information. I went straight to the White House web site and found the text of two speeches Biden gave – one at a reception in Bethesda, Md. and the other at Independence Hall in Philadelphia – and read them. Every word.

The man called me a fascist. Probably called you one, too.

His overall point is one made many times in this space – we are a nation of differing points of view, but a nation that only thrives when it unites, when it respects the peaceful transition of power. He said a lot that we can and should agree with.

But then he said that if you stand behind Donald Trump you are a semi-fascist.

Wait, what?

Forget the politics for a second. Forget the eerie

resemblance to failed candidate Hillary Clinton calling Trump backers deplorable. Even forget the fact that he said – and I quote here – “I give you my word as a Biden.” (Listen, you can't make this stuff up.)

But before we go any further, let me hit a couple of points about the guy Biden seems to be so scared of, Trump. I wouldn't pretend to speak for anyone else, but I am desperately hoping for a better candidate than Donald Trump in 2024. I want a president who can accomplish many of the same things Trump did . . . without the name-calling, ridiculous tweeting and arrogance we saw daily for four years. That said, let me also repeat something I've said over and over – if Joe Biden and Donald Trump are on the ballot, I won't hesitate to vote for Trump. I'm just hoping he's not.

And can we leave it there please? Can I make that decision without attack? Maybe you are going to cast your ballot for Joe Biden. Good for you. I do not say that with sarcasm. I truly mean it. For unlike the idiots who will berate and even threaten us for whoever our choice is,

most reasonable people respect our right to vote whatever way we want.

And that's where Biden is off base – badly, badly off base.

He is using scare tactics – something he has done in the past. Anyone remember when then presidential candidate Biden told a black radio host that if African-Americans couldn't decide on him over Trump “then you ain't black.”

It seems that Biden likes to use strong words to suppress opposition. Hmmm. When I looked up the definition of fascism, part of it reads the “forcible suppression of opposition.”

Hmmm, again. Look, we could make a lot of points here. Biden often comes across as an elderly person who forgets what he is saying . . . He says one thing today and the opposite tomorrow . . . his voting record in the Senate isn't exactly stellar when it comes to race and money . . . And we could go on about the validity of each point.

We could even talk about the idea that Biden and his entire party keep Donald Trump's name in the news. If that isn't giving the former president free publicity and even

creating more support, I don't know what you would call it.

That's not the issue.

The issue is simple. Joe Biden, the man who is our president, is telling me and millions of Americans that we are a threat to this country. He is saying that just because we believe Donald Trump was a better president than he is we are wrong. He is drawing a line in the sand with him on one side and six out of 10 Americans on the other.

Am I a threat to this country? Are you? I'm pretty sure we didn't leave thousands of Americans in Afghanistan in the worst withdrawal since Saigon. I'm positive that we didn't screw up any sort of smart transition to clean energy by overnight eliminating thousands and thousands of jobs in the oil and gas industry (and overturning American lives in the process). We're not to blame for the debacle with \$5 a gallon gas prices and a return to reliance on foreign energy. We didn't discard any semblance of border security to our south.

We live in a word today where fiction tends to fester into fact, where opinions – especially hateful ones – get more attention

than the truth. But we have two years of facts to go by. So, if you actually want to talk about the real threat to this country Mr. President, perhaps you ought to start by looking in the mirror.

EDITOR'S NOTE:

If you want to see for yourself the text of the two speeches, the White House has them on its web site. The links are here:

<https://www.whitehouse.gov/briefing-room/speeches-remarks/2022/08/26/remarks-by-president-biden-at-a-reception-for-the-democratic-national-committee-3/>
<https://www.whitehouse.gov/briefing-room/speeches-remarks/2022/09/01/remarks-by-president-biden-on-the-continued-battle-for-the-soul-of-the-nation/>

Two cents, which is about how much Timmons said his columns are worth, appears periodically on Thursdays in The Times. Timmons is the chief executive officer of Sagamore News Media, the company that owns The Noblesville Times. He is also a proud Noblesville High School graduate and can be contacted at ttimmons@thetimes24-7.com

It Was Just A 'Brief' Near-Death Experience

I don't know if this is a curse or a blessing, but I'm pretty certain I know how I'm going to die. I can hear the coroner's pen scratching now:

Cause of Death: Extermination by Underwear.

I figure it would only be manslaughter. I don't think my underwear have it in for me, but who could blame them. I literally put them through the wringer.

Maybe I shouldn't be glib. I did a quick Internet search for “Death from Underwear,” and learned from a BBC article that more than 6,000 people a year in the UK are injured by garments (mostly by tripping), including two women who were killed when lightning struck the



JOHN MARLOWE
With the Grain

metal clips in their bras.

Sadly, the Centers for Disease Control does not openly publicize U.S. deaths by underwear, but in a twist of irony, they do refer to all of their public death information as “Data Briefs.”

(By the way, searching for “Death from Boxers” does not yield pertinent information.)

One thing that journalists pride themselves on is getting to the bottom (ahem) of a story. So, here's the long and shorts of it:

I was running late for fitness class, Friday, and after successfully negotiating the showering process, I rushed to get dressed. I grabbed a pair of my finest compression shorts out of the dresser drawer, and proceeded to finish dressing as I have thousands of times before.

Compression garments are those trendy athletic clothes that hit the markets a decade ago or so. They are made of moisture

wicking space age fabrics, and the claim is that they are woven in such a way as to stimulate the muscles underneath. They are supposed to foster a better workout, a quicker recovery, and several lingering looks from the opposite sex.

I, of course, wear them for the better workout.

Well, I was standing in the middle of my dark bedroom, and after sliding the right leg through the opening in the underwear, I raised my other leg to insert similarly through the left. Because of the lingering moisture from my shower, the fabric didn't slide up as quickly as I expected. Standing peg-legged like a heron, I

just tugged harder. That's when the middle toe of my left foot got caught on the spandex-like fabric at the bottom, sending me into free fall.

I tottered around the bedroom, trying to regain my balance. Instead of just dropping the underwear, and letting my leg return safely to the floor, I instead continued to yank. Soon I was pogo-sticking around the room, bouncing off first the dresser, then the bed, then the closet door.

However, it was when I reached to brace myself against the wall displaying my vintage Farrah Fawcett poster that things really became hairy. Instead of the wall, I was heading

directly for the plate glass window!

I saw my life flash before my eyes, and I was about to flash everything else before my neighbors'.

It was at this moment that my toe dislodged, and the stretchy fabric sling-shotted up into nether-nether land, doubling me over in excruciation.

I know I should be embarrassed telling you all this, but I'm not. I blame my parents. Despite telling me for years that everyone puts their underpants on the same way, I know now that they don't.

Let's be glad.

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

Ask Rusty – About The ‘Restricted Application For Spousal Benefits Only’

Dear Rusty: You wrote an article about a man who was collecting spouse benefits but was applying for his own benefit at age 70, under an old law. What are the circumstances surrounding that gentleman's ability to collect spousal benefits? Why was he eligible? And was he working clear up into the age of 70 before applying for his own Social Security? *Signed: An Inquiring Mind*

Dear Inquiring Mind: The “old law,” under which the gentleman in the article was collecting only a spousal benefit from his wife, is no longer available to anyone born after January 1, 1954, which means it is largely unavailable to those applying for Social Security today. Here's how the “old law”

worked:

It was once possible for someone who reached their full retirement age (FRA) of 66, who had not yet applied for their own Social Security, and whose spouse was already collecting SS retirement benefits, to file a “restricted application” to collect only spousal benefits. This enabled a higher earning spouse to claim a spouse benefit (only) without claiming their own SS retirement benefit, thus allowing the latter to continue to grow in value. That resulted in the higher earning spouse collecting half of their spouse's FRA benefit, at the same time maximizing their personal benefit to be claimed at a later age (usually at age 70).

Such was the case for the gentleman in the article you refer to – his wife



ASK RUSTY
Social Security Advisor

had claimed her own SS retirement benefit earlier, and the husband had filed a restricted application for spouse benefits only. The husband collected a spouse benefit from his wife while his own SS retirement benefit continued to grow. Now, as he was turning 70, he was ready to switch to his maximized personal SS retirement benefit. His work status was insignificant because

Social Security Matters by AMAC Certified Social Security Advisor Russell Gloor

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

he had already reached his full retirement age when he filed the restricted application, but by delaying the claim for his own SS benefit he earned Delayed Retirement Credits (DRCs). The DRCs made his personal age 70 benefit 32% higher than his benefit would have been had he claimed it at age 66.

This strategy wasn't documented as a specific option under old Social

Security law; rather it was a “loophole” which many took advantage of because Social Security law at the time didn't prevent it. In other words, Social Security law, as written years ago, allowed anyone who had reached their full retirement age to file a restricted application for spouse benefits without filing for their own benefit. That (along with another option known

as “file and suspend”) was considered a loophole and was eliminated by the “deemed filing” provision of the Bipartisan Budget Act (BBA) of 2015. The BBA stipulated that those who turned 62 after 2015 (those born after January 1, 1954) would, whenever they filed for benefits, be automatically deemed to be filing for all Social Security retirement and spousal benefits available to them at the time. And that essentially eliminated the “restricted application for spouse benefits only” option for anyone born after January 1, 1954. The gentleman in the article was born in 1952, thus eligible to take advantage of the loophole. Today, only those born before January 2, 1954, who are not yet collecting Social Security but have a spouse who is, are eligible.

FRIDAY Voice of our PEOPLE

Corporate Social Responsibility And Its Newest Version: ESG

By Dr. Mark W. Hendrickson

What is Corporate Social Responsibility (CSR)? Wikipedia defines CSR as "a form of ... private business self-regulation which aims to contribute to societal goals of a philanthropic, activist, or charitable nature." That seems rather vague, even amorphous. As Wikipedia acknowledges, "A wide variety of definitions have been developed but with little consensus."

Investopedia says that CSR "helps a company be socially accountable to itself, its stakeholders, and the public" and that CSR helps companies be aware of their impact "on all aspects of society, including economic, social, and environmental." Once again, the very definition of CSR seems fuzzy, even amorphous.

The basic problem is that the concept of CSR is highly subjective. It all depends on what any particular advocate of CSR expects or wants corporations to do for the alleged betterment of society. What tends to distinguish the most vocal advocates of CSR is that they generally operate outside of the corporations that they are trying to influence. In fact, most of them have no experience at business. They prefer to tell businesses

what they should do.

Traditionally, in our (mostly) free-market economic system, corporations have been deemed to have several sets of stakeholders—people with a direct connection to the activities of the corporation. These stakeholders include the corporation's customers, its shareholders (owners), its employees, and its suppliers, distributors, lenders, etc.

CSR activists reject such a circumscribed, well-defined list of stakeholders. They argue that "society" itself is a stakeholder, and then they appoint themselves spokespersons for society, presuming to tell corporations how they should alter their business practices, revise their product lines, allocate their capital, and so on. If you agree with the political objectives of CSR activists, you might support the activists' assertions that they are legitimate stakeholders in the corporation's activities. If, on the other hand, it seems fishy to you that people who don't own a business or work for that business should have as much or more say about corporate policies than the business's shareholders, customers, and employees, then you would be inclined to view CSR activists as intrusive meddlers.

Activists play hardball. They often intimidate corporate leaders into making concessions using threats of bad publicity. One wonders, in these cases, where the legal line between free speech and extortion lies. Clearly, outside activists have little respect for the property rights of the legal owners of the corporation when they attempt to hijack a corporation to promote their favored political goals.

The current guise adopted by the CSR folks is called ESG: Environmental, Social, Governance scores. ESG has become a blunt instrument used to raise the costs of targeted businesses and sometimes to steer capital away from them.

In the area of the environment, activists and elite money managers tend not to focus on pollution. Indeed, that would be mostly superfluous, given the strict environmental regulations with which American businesses must comply. Instead, their scoring system penalizes both businesses and state governments for the "sin" of using or developing fossil fuels. Thus, ESG scores give states such as West Virginia lower scores of creditworthiness, even though their finances are in order and their bond-ratings high. And

companies that produce fossil fuels, or even those companies that deal with fossil-fuel companies, are given low scores designed to discourage anyone from lending capital to them. In other words, activists try to asphyxiate such companies by denying access to the financial oxygen of capital.

ESG is an even bigger farce when it claims to seek "social improvements." Today, many American citizens are struggling under soaring gasoline prices and rising heating and cooling costs due to the anti-fossil fuel policies of the Biden administration and its ESG allies. Perversely, ESG activists use low social scores to hamstring the very companies that could produce the energy that Americans so desperately need. If anyone deserves low social scores, it would be the ESG advocates who are crippling the production of fossil fuels that Americans so badly need.

As for governance, pressures from the self-anointed ESG graders may cause corporate leaders to misgovern their companies to the detriment of shareholders, employees, and customers. Two prominent examples of the danger posed by ESG to sound corporate governance are last year's

decision by Major League Baseball Commissioner Rob Manfred to move the All-Star Game out of Atlanta (taking a partisan position on a Georgia election law and thereby alienating many fans) and this year's fiasco at Disney.

The Disney CEO declared that his company opposed a new Florida law that prohibits the teaching of sexual identity to children before the fourth grade. Regardless of how one feels about a particular law, it is poor corporate governance for a corporation to take an official stance on contentious moral issues. Inevitably, some customers are on one side, others on the other side. The same with employees and shareholders. Consequently, every time corporate leaders take an official corporate position on some controversial issue, they foolishly and gratuitously alienate a significant percentage of their legitimate stakeholders. And for what? To placate outside activists who often have zero actual stake in the corporation. CEOs should no more declare that their corporations are on one side or the other of a political controversy than to say the company officially supports a specific church or political party. The wise and respectful

approach is for the company to remain officially neutral while encouraging its stakeholders to follow their own conscience in deciding which laws and initiatives to support and whether to do so privately or publicly.

Bottom line: A corporation can't be all things to all people. To survive and to prosper, corporations need to focus on satisfying their customers and those to whom they have fiduciary and moral responsibilities, i.e., their shareholders and employees. To get swept up in the latest CSR or ESG fad is bad business. By pursuing partisan political goals instead of traditional business goals, business leaders offend some consumers, demoralize or anger some employees, and poorly serve their shareholders. Since consumers, employees, and shareholders are the members of society that a business affects most directly, it follows that sacrificing their welfare in the name of certain activists' cause hurts society. In practice, ESG can be very antisocial.

Dr. Mark W. Hendrickson is a retired adjunct faculty member, economist, and fellow for economic and social policy with the Institute for Faith and Freedom at Grove City College.

Not All Ivy League Professors Want to Gut American Innovators' IP

By Wolfgang Klietmann

Some Ivy League academics recently laid out ways in which they think the Biden administration can intervene, under existing law, to cut prescription drug costs.

All Team Biden has to do is ignore the plain meaning, text, and legislative history of the law at issue, as well as numerous court rulings running explicitly counter to the view the professors espouse. Oh, one more thing. President Biden will have to unilaterally gut America's patent system.

What could go wrong? Activists have been touting the letter as something like holy writ -- the combined judgment

of two of America's most prestigious institutions of higher education, Harvard and Yale. As a former lecturer at Harvard Medical School myself, I can assure you the letter is no such thing. The authors are speaking only for themselves.

Nor is the substance of the letter new. Exactly the same argument has been making the rounds for 20 years by now, rejected by administrations of both parties.

The importance of patent protection has been well understood in this country since its founding. Article 1, section 8 of the Constitution empowers Congress "To promote the Progress of Science and useful Arts, by securing for limited

Times to Authors and Inventors the exclusive Right to their respective Writings and Discoveries."

Congress has done just that. One such landmark piece of legislation is the 1980 Bayh-Dole Act.

Prior to Bayh-Dole, the patent rights to any inventions supported by taxpayer money became the property of the federal government. But the government isn't in the business of developing commercial applications for scientific discoveries. Nearly 30,000 government-patented discoveries were sitting idle before Bayh-Dole.

Bayh-Dole solved this problem by letting universities hold the patents, allowing them to license

their discoveries for commercial development -- a powerful incentive that has opened a floodgate of innovation.

The law has a protective proviso, however, designed to ensure patented discoveries are made available to the public. If they aren't, the government reserves the right to "march-in" and issue a patent license to a third-party who will make the product available.

That's the point at which the Ivy League professors themselves come marching in. They want the government to use this provision to license cheap generic copies whenever officials deem the price of a medication to be too high -- especially in cases where the government has

made even a minuscule funding contribution to the preliminary research.

This gross misreading makes a mockery of the law's intent. Senators Birch Bayh and Bob Dole, the authors of the legislation, wrote in 2002 that "Bayh-Dole did not intend that the government set prices on resulting products." But what would they know?

Legal debates aside, twisting Bayh-Dole to achieve the admittedly popular political goal of lower drug prices would be a disaster for future innovation.

This is not a speculative conclusion. In 1989, the National Institutes of Health tried imposing a "reasonable pricing" rule for products result-

ing from public-private cooperation. As soon as the rule took effect, collaboration between private developers and the government collapsed. NIH repealed the rule in 1995. One year later, such collaborations were going strong again.

Bayh-Dole alone has spurred approximately \$1.7 trillion in additional economic output and fostered the creation of more than 15,000 startups. These advances would be wiped out if the federal government heeds the advice of the professors.

Dr. Wolfgang Klietmann is a former clinical pathologist and medical microbiologist at Harvard Medical School. This piece originally ran in Boston Herald.

Democrats Think The Inflation Reduction Act Will Help Their Midterm Fortunes

By Sally C. Pipes

Congressional Democrats are increasingly optimistic about this fall's midterm elections. They believe their recently enacted Inflation Reduction Act, especially its health-care provisions, will win them plaudits from voters.

But they could be in for a rude awakening. Contrary to lawmakers' claims, the Inflation Reduction Act won't reduce inflation or bring down drug prices for most Americans. Many voters will ultimately feel duped

-- and they could take their frustrations out at the ballot box for years to come.

Consider a recent analysis of the IRA by the Penn Wharton Business Model, the authors of which reported "low confidence that the legislation will have any impact on inflation." The Congressional Budget Office reached a similar conclusion, finding that the bill would have "a negligible effect" on inflation in the coming years.

So much for addressing voters' chief concern.

In fact, it's entirely

possible that the legislation won't merely fail to reduce inflation -- it could actually cause prices to rise further in the years ahead.

The new law extends generous Obamacare subsidies to middle and even high-income households through 2025, at a supposed cost of \$64 billion. In reality, the three-year cost may well be higher -- those same subsidies have cost about 50% more than anticipated this year alone, according to health economist Brian Blase.

If a future Congress

ultimately makes the subsidies permanent -- as Democrats clearly hope to do -- the ten-year cost will balloon, pumping hundreds of billions more in deficit spending into the economy and driving up inflation.

Or consider the IRA's price controls on prescription drugs. Democrats promised consumers cheaper medicines -- but the vast majority of Americans won't notice any difference at the pharmacy counter.

Here's why. The price controls only apply to

Medicare, so by definition, Americans with private insurance won't derive any savings from the price caps. Even seniors won't notice much change, since their out-of-pocket copays and coinsurance are set by insurance plans, not drug companies.

Plus, these price controls don't kick in until 2026, and will only impact 10 drugs. That figure will steadily increase to 20 by 2029.

Democrats are doing their best to downplay this inconvenient reality

in the hopes of improving midterm prospects. It's a desperate, cynical strategy, and it's unlikely to work. Voters will find out soon enough that, with the IRA, they've been sold a bill of goods -- and an expensive one at that.

Sally C. Pipes is President, CEO, and Thomas W. Smith Fellow in Health Care Policy at the Pacific Research Institute. Her latest book is False Promise, False Reality of Medicare for All (Encounter 2020). Follow her on Twitter @sallypipes.

WESLEY FINANCIAL GROUP, LLC

We Cancel TIMESHARES for You

Every year 150,000 people reach out to us for help getting rid of their timeshare. In 2019, we relieved over \$50,000,000 in timeshare debt and maintenance fees. We can help.

Get your free information kit and see if you qualify:

877-329-1207

Medicare has changed.

Find out how it can affect you.

For **FREE** Medicare Supplement information from Physicians Life Insurance Company, call:

1-844-750-9981

or visit [MedSupBenefit.com/hoosier](https://www.MedSupBenefit.com/hoosier)

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. I understand I have no obligation. This is a solicitation of insurance. A licensed agent/producer may contact you. (MD, VA: These policies are available to people under age 65 eligible for Medicare due to a disability). (VA: For a complete description of policy exclusions, limitations, and costs or other coverage details, please contact your insurance agent or the company). Policy form number L030, L035, L036, L037, L038, F001, F002 (OK: L030OK, L035OK, L036OK, L037OK, L038OK; TN: L030TN, L035TN, L036TN, L037TN; L038TN, F001TN, F002TN; L030VA, L035VA, L036VA, L037VA, L038VA).

6243_A