

➔ TODAY'S VERSE

Romans 12:1-2 I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.



➔ FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Amanda Roush smile? "Seeing my kids smile is my No. 1 reason to smile. But I also love living in our little community and seeing so many wonderful faces out and around the Square," said the Old Town Noblesville resident, whose 1890s house is featured among 11 stops in today's Noblesville Preservation Alliance 35th annual Historic Home Tour. She is married to Matt Roush, who works at Allison Transmission, and they have two children, Addison, 9, a fourth-grader at North Elementary; and Hudson, 2. They also have two Shih Tzus, Peyton, Bella and Sophie. The Roushs relocated to this area about six years ago from Georgia. Matt's family is from Fishers, and he graduated from Hamilton Southeastern High School in 1998. He was attending college in Georgia when they met. Besides working on their house, she enjoys playing with her kids and reading. The Home Tour is 10 a.m. to 5 p.m. today and tickets are available at Hamilton County Museum of History and Old Sheriff's Residence and Jail and at Seminary Park.

And Another Few Things...

1. Air Quality Alert

The Indiana Department of Environmental Management (IDEM) has issued an Air Quality Action Day (AQAD) and is forecasting high ozone levels for today in Hamilton County.

IDEM encourages everyone to help reduce ozone by making changes to daily habits. You can:

- Drive less: carpool, use public transportation, walk, bike, or work from home when possible
- Combine errands into one trip
- Avoid refueling your vehicle or using gasoline-powered lawn equipment until after 7 p.m.
- Keep your engine tuned, and don't let your engine idle (e.g., at a bank or restaurant drive-thru)
- Conserve energy by turning off lights and setting the thermostat to 75 degrees or above

Air Quality Action Days are in effect from midnight to 11:59 p.m. on the specified date. Anyone sensitive to changes in air quality may be affected when ozone levels are high. Children, the elderly, and anyone with heart or lung conditions should reduce or avoid exertion and heavy work outdoors.

Ground-level ozone is formed when sunlight and hot weather combine with vehicle exhaust, factory emissions, and gasoline vapors. Ozone in the upper atmosphere blocks ultraviolet radiation, but ozone near the ground is a lung irritant that can cause coughing and breathing difficulties for sensitive populations.

IDEM examines weather patterns and current ozone readings to make daily air quality forecasts. Air Quality Action Days generally occur when weather conditions such as light winds, hot and dry air, stagnant conditions, and lower atmospheric inversions trap pollutants close to the ground.

To learn more about ozone or to sign up for air quality alerts, visit SmogWatch.IN.gov.

2. Party on the Patio

The Downtown Westfield Association and the Westfield Chamber invites you to attend their September College Tailgate Themed Party on the Patio. Come and enjoy free adult beverages, food, live music, and more! This is a 21 & Over event (please bring your driver's license). You must register in advance to attend. Registration can be completed at westfieldchamberofcommerce.growthzoneapp.com/ap/Events/Register/mP709axL?mode=Attendee

This month's Party on the Patio Charity Raffle will support the Westfield Mayor's Council on Disabilities.

Each person who arrives will have the opportunity to purchase 1 raffle ticket for \$1, 6 raffle tickets for \$5, or an arms-length for \$20. They will only take cash on-site, so bring some spending money.

Raffle tickets will be drawn throughout the event for gift cards and other prizes. The winning ticket drawn at 7:15 pm will win new Yeti Cooler and Two King Camp Lawn Chairs. You must be present to win any of the prizes including the Grand Prize.

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Boomer Bits



Ask Rusty – Explaining How To Claim Surviving Spouse Benefits

Dear Rusty: If I file at age 63 what percentage does my wife receive if I die? Does this percentage change if I wait to file closer to my full retirement age? And what does my wife receive if I die before I file for my benefits? Signed: Planning Ahead



ASK Rusty Social Security Advisor

Social Security Matters

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

Dear Planning: When you file for your own Social Security benefit will affect the survivor benefit your wife is entitled to as your widow. If you claim at age 63, her benefit as your widow will be based on your age 63 amount. If you wait longer to claim your own Social Security,

your own benefit will be higher and so will your wife's entitlement as your survivor. In other words, your wife's benefit as your widow will be based on the amount you are receiving when you die, and the longer you wait to claim your own Social

Security, the higher your wife's survivor entitlement will be.

Exactly how much your wife will get monthly as your widow depends also on her own age when she claims her survivor

➔See RUSTY Page A5

What Type of Life Insurance is Right for You?

All life insurance policies have one thing in common – they are designed to pay money to "named beneficiaries" when you die. The beneficiaries can be one or more individuals or even an organization. In most cases, policies are purchased by the person whose life is insured. However, life insurance policies can be taken out by spouses or anyone who is able to prove they have an insurable interest in the person. If you buy insurance on someone else's life (a spouse, for example), the policy pays when that person dies.

Top Considerations: There are many different types of life insurance policies, you should choose a policy with features that fit your individual

needs. Based on their unique characteristics, it is possible to identify several distinct types of life insurance coverages. However, they fall into two classes of life insurance products: term and cash value policies.

Term life insurance is a policy that is purchased for a period of time (a term). The policy pays money to the named beneficiaries if the insured dies during the term. Term life insurance is intended to provide lower-cost coverage for a specific period.

Term life policies may include a provision that allows coverage to continue (renew) at the end of the term, even if your health status has changed. However,

➔See LIFE Page A5

5 Tips for Creating an Ethical Will

(Family Features) When you're organizing your end-of-life affairs, preparing a will is likely high on your list of priorities. What you may not realize is that there are different kinds of wills.

A last will and testament is probably what you think of first; it's a legal directive about how your assets should be handled upon your death. An ethical will, on the other hand, isn't a legal document at all. It's a way for you to convey thoughts, life lessons learned, the intentions behind your will and wishes for

➔See WILL Page A5

Today's Noblesville Brewfest to Benefit Our Aquatic Center



BETSY REASON The Times Editor

Today's forecast of mostly sunny with a high of 81 F is perfect weather for the Noblesville Brewfest.

It's perfect weather for enjoying a few brews with friends at Forest Park while jamming to live music, playing a game of cornhole and devouring tasty grub from local food trucks.

And all the while, guests will attend knowing that their tickets

and contributions go to help maintain Forest Park Aquatic Center, which celebrated its 90th anniversary in 2021.

Noblesville Brewfest, in its 12th year, is from 3 p.m. to 7 p.m. Saturday at Noblesville's Forest Park, just yards away from the community pool that benefits. Tickets were still available as of press time.

"The Noblesville Brewfest is the Forest Park Aquatic Center's largest single fundraiser and helps support facility improvements and control increasing costs," said Noblesville's Greg Conner, a volunteer and president of the Friends of Central Pool, an organization that operates the aquatic center.

Brewfest has raised more than \$500,000 for the pool since its inception, he said. All 100 percent of the funds raised are used to help with the ongoing expenses at the facility.

➔See BETSY Page A5



Photo courtesy of Noblesville Schools

Dr. Dan Hile (left) chats with tennis parents Audrey and Michael Shepard.

Noblesville Schools Unveils New Expanded Tennis Facility

Noblesville Schools announced yesterday that they have dedicated their new high school tennis facility, featuring twelve courts that will increase the district's overall tennis capacity by 50%.

"There has been increased

demand in this sport and unfortunately our court capacity was limiting students' playing time and the growth of the program," said Noblesville High School (NHS) principal Dr. Craig

➔See TENNIS Page A5

➔ HONEST HOOSIER

I do love the smell of hot dogs and popcorn left over from Friday nights!



➔ TODAY'S HEALTH TIP

Skipping meals is not a good way to try and lose weight – eat smaller meals more frequently.

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.



➔ INSIDE TODAY

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➔ TODAY'S QUOTE

"Do not allow people to dim your shine because they are blinded. Tell them to put some sunglasses on."

- Lady Gaga

➔ TODAY'S JOKE

Why are trees so free and easy? Because every autumn, they let loose.

➔ OBITUARIES

Stephen Kent Perrine

The Times appreciates all our customers. Today, we'd like to personally thank DENNIS JUSTICE for subscribing!



13 WTHR 7 DAY FORECAST

84 SUNNY AND WARM	52/86 SUNNY AND WARM	63/87 VERY WARM	67/85 BREEZY, PARTLY CLOUDY	57/90 SUNNY AND HOT	70/91 SUNNY AND HOT	67/82 MISTY
FRI	SAT	SUN	MON	TUE	WED	THU

⇒ OBITUARIES

Stephen Kent Perrine
June 29, 1945 - August 29, 2022

Stephen Kent Perrine, 77, he left this life unexpectedly Monday, August 29, 2022 and was reunited with beloved wife of 49 years, Carol (Wilson) Perrine, they married in June of 1968.

He was born June 29, 1945 and was raised in Homeplace.

Mr. Perrine was a 1965 graduate of Carmel High School. He spoke fondly of the days he spent life-guarding at Northern Beach in his teen days before he joined the Army Reserves.

He was heavily involved with the Dad's Club youth soccer program and a coach for the Carmel Sting of the CYSA. Mr. Perrine was an avid Carmel High School and Indiana University sports fan, especially soccer. He enjoyed golf and played often.

His biggest passion would have undoubtedly been the automobile. He grew up loving to drive and work on cars. He loved to go to auto races of all kinds and even dreamed of a professional racing career.

Mr. Perrine was a master mechanic for Firestone for more than 25 years. If it was mechanical and moved quickly you would probably find him close, but usually behind the wheel and was an extremely talented mechanic. It didn't seem to matter what it was; he could repair it. Always the entrepreneur, Mr. Perrine had several successful businesses including a Snap-On tool franchise and Dyna-Vac Power Cleaning in and around Central Indiana.

He had been a member of National Hot Rod Association where he served as The Inspector, The Mustang Club of Indianapolis where he served as President. He also served on the board of the Orchard Park HOA.

Survivors include his brother John (Kathy) Perrine; son Todd (Stacia) Perrine; daughter Mindy Riley; three granddaughters Madison, Kate and Megan; sister-in-law Marcia (Denis) W. Barker; and many hot rod buddies, coworkers and life-long friends.

He was preceded in death by his parents Hazel (Jones) and Burton Perrine; and four siblings Lyman 'Bud', Betty, Shirley and Virginia.

Family and friends are scheduled to gather on Thursday, October 20, 2022 at 11 a.m. in Venture Christian Church, 14501 Hazel Dell Parkway, Carmel, where the Celebration of Life service is scheduled to begin at 1 p.m.

A processional will lead Mr. Perrine to his final resting place in Oaklawn Memorial Gardens cemetery.

Memorial donations can be made to the Make a Wish Foundation.

Bussell Family Funerals is privileged to assist the family in arrangements.

⇒ Meeting Notice

Hamilton County Sheriff's Merit Board

The start time has changed for the September 28, 2022 meeting of the Hamilton County Sheriff's Merit Board. The Board will hold

an executive session at 6 p.m. to receive information about and interview prospective employees pursuant to I.C. 5-14-1.5-6.1(b)(5). The regular meeting will immediately follow the conclusion of the executive session (approximately 7:30pm).

PUBLIC NOTICES

Notice of Executive Session

Notice is given that the Sheridan Police Commission will be holding an executive session on Tuesday, September 20, 2022, at 5:00 p.m., in the Sheridan Community Center, 300 East 6th Street, Sheridan, IN 46069 to discuss matters as authorized by IC 5-14-1.5-6.1(b)(5).

TL19512 9/17 1t hspaxlp



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@taftlaw.com or via United State 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.

Stepping Up for Mental Health, Addiction Recovery



REP. DONNA SCHAUBLEY
Guest Column

September is National Recovery Month, and a great time to highlight the available resources for mental health and addiction recovery. Help is out there, whether it's in-person or by phone, and I'm committed to raising awareness, connecting Hoosiers to services and celebrating recovery.

Before the COVID-19 pandemic, the Kaiser Foundation reported nearly 1 in 10 adults were living with a mental illness.

According to the latest data, now about 4 in 10 adults are experiencing mental-health problems after struggling to cope, or manage stress and anxiety.

Thanks to funding approved by state lawmakers, more than \$54.8 million in Community Catalyst Grants were recently awarded to 37 programs across the state to enhance the quality of and access to mental health and substance abuse treatment services. Locally, the Hamilton County Council on Alcohol and Other Drugs received \$250,000 to strengthen community overdose prevention efforts, and quick response teams in Sheridan and the Hamilton Heights school districts. This funding can be used to bolster evidence-based alcohol, tobacco and other drug prevention, and mental health services. It will also

support suicide question, persuade and refer, known as QPR, prevention programs, which promote learning the warning signs of a suicide crisis and connecting individuals with the help they need.

A new three-digit hotline, 988, also immediately connects anyone struggling or going through a mental health-related crisis to help. Indiana's Be Well Crisis Helpline is another free and confidential resource to connect with trained counselors by calling 211 or visiting BeWellIndiana.com.

Indiana, and the rest of the nation, is facing an unprecedented epidemic of addiction and overdoses, which are often closely related to mental health issues. The Indiana Department of Health found a more than 41% increase in drug overdose deaths from January to December

2020, compared to the same time period in 2019.

To combat this, Indiana recently invested \$1.3 million in overdose prevention helping nonprofits and first responders distribute naloxone, a life-saving overdose reversal drug, to more Hoosiers. To receive a naloxone kit and training on how to use the live-saving drug, visit overdosedefline.org.

For loved ones on the road to recovery, checking in is crucial to keeping them on their journey. A phone call or visit can go a long way. For help navigating or connecting to state resources, please contact me at 317-232-9863 or email H24@iga.in.gov.

State Rep. Donna Schaubley (R-Carmel) represents House District 24, which includes portions of Boone and Hamilton counties.

Indiana's August Employment Report Shows Rising Employment



Indiana's unemployment rate in August stands at 2.8%, according to the Indiana Department of Workforce Development. By comparison, the national unemployment rate in August stands at 3.7%, compared to 3.5% in July.

In addition, Indiana's labor force participation rate rose again, from 63.3% in July to 63.4% in August, remaining above the national rate of 62.4%. This is Indiana's highest participation rate since February 2020. Indiana's total labor force, which includes both Hoosiers employed and those seeking employment, stands at 3,401,693 — an

increase of 7,761 from the previous month. This is the second-largest labor force in Indiana history and is only exceeded by the November 2019 labor force which was 3,401,751.

"The best news in this report is that both the number of Hoosiers employed and the Indiana labor force as a whole continue to grow. This means more Hoosiers

are taking advantage of employment opportunities that exist," said DWD Interim Commissioner Josh Richardson. "While the state's unemployment rate increased slightly, the number of job openings continues to exceed the number of Hoosiers looking for work, and it remains a good time for Hoosiers to find a job, or pursue training to resume or advance their careers."

Private sector employment in Indiana increased by 600 jobs over the last month, translating to a gain of 81,900 jobs from this time last year. Indiana once again is experiencing a peak in private employ-

ment, which now stands at 2,766,600. Industries that experienced job increases in August included:

- Trade, Transportation and Utilities (+4,400);
- Leisure and Hospitality (+2,500);
- Manufacturing (+600); and
- Private Educational and Health Services (+600).

As of Sept. 6, there were 145,304 open job postings throughout the state. In August, 16,409 people in Indiana received unemployment benefits. Individuals looking for work, training or career advice are encouraged to visit NextLevelJobs.org.

FSSA Names New Leadership in the Office of Early Childhood and Out-Of-School Learning

The Indiana Family and Social Services Administration yesterday announced that Courtney Penn has been named director of the Office of Early Childhood and Out-of-School Learning. She is currently OECOSL's director of child care licensing.

"We are excited to have an individual with Courtney's passion for and deep expertise in early childhood education as our next OECOSL leader," said Dan Rusyniak, M.D., FSSA Secretary. "Courtney's focus in using her team's expertise to meet early learning goals will bring a high level of support to the OECOSL team to improve the access to and quality of the child care and early education system in Indiana."

Penn brings a wealth of knowledge and experience in the early childhood education field. She has an undergraduate degree in child development and family life from Indiana State University and a master's degree from

Eastern Illinois University in human development, which spans across all age groups from infancy on. She has worked in direct child care services as a Head Start teacher and center director. Courtney has also done statewide and national-level work at the Indiana Association for Child Care Resource and Referral, Early Learning Indiana, SPARK Learning Lab and Child Care Aware of America.

FSSA also announced that Courtney Hott will serve as director of the Early Learning Advisory Council.

Hott will work directly with OECOSL and the Indiana Department of Education to administer all activities of ELAC, which was restructured and expanded as part of legislation championed by Governor Eric J. Holcomb and passed in 2022 to elevate and support early learning in Indiana.

Hott is a licensed school counselor and administrator who found her niche in creating and advocating for



education policy changes. She earned her undergraduate degree in psychology at Indiana University, Bloomington and her master's degree in education and school counseling at Indiana University Purdue University at Indianapolis. Courtney comes to her new role from the Indiana Department of Education and previously worked for the Indiana Commission for Higher Education.

"Courtney has demonstrated that she is dedicated to education and shares our understanding that quality education over the entire lifespan for all Hoosiers is the key to success and economic development in Indiana," Dr. Rusyniak said. "This makes her the perfect individual to connect the early learning community to OECOSL and IDOE in this important role."

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USDA Opens People's Garden Initiative to Gardens Nationwide

The U.S. Department of Agriculture (USDA) is expanding its People's Garden Initiative to include additional eligible gardens nationwide. School gardens, community gardens, urban farms, and small-scale agriculture projects in rural, suburban and urban areas can be recognized as a "People's Garden" if they register on the USDA website and meet the criteria including benefiting the community, working collaboratively, incorporating conservation practices and educating the public. Affiliate People's Garden locations will be indicated on a map on the USDA website, featured in USDA communications and provided with a People's Garden sign.

"We welcome gardens statewide to join us in the People's Garden effort and all it represents," said Jerry Raynor, Indiana's USDA Natural Resources Conservation Service (NRCS) State

Conservationist, "Local gardens across the state share USDA's goals of building more diversified and resilient local food systems, empowering communities to come together around expanding access to healthy food, addressing climate change and advancing equity."

USDA originally launched the People's Garden Initiative in 2009. It's named for the "People's Department," former President Abraham Lincoln's nickname for USDA, which was established during his presidency in 1862. People's Gardens grow fresh, healthy food and support resilient, local food systems; teach people how to garden using conservation practices; nurture habitat for pollinators and wildlife and create greenspace for neighbors.

The simple act of planting a garden can have big impacts -- from



building a more diverse and resilient local food system to empowering communities to address issues like nutrition access and climate change. For instance, many lower-income urban areas lack grocery stores and access to nutritious food, such as fresh fruits and vegetables. Urban agriculture empowers people to address hunger and poverty within their own community by growing fresh, nutritious food and inspiring healthy dietary changes. Today, 15

percent of the world's food is grown in urban areas. These gardens provide jobs, create greenspaces that unify neighborhoods, and reduce the distance food travels from farm to table, which is better for the plate and the planet. Julia Wickard, State Executive Director for Indiana's USDA Farm Service Agency (FSA) added, "The simple act of planting a garden can have big impacts - from building a more diverse and resilient local food system to empowering

communities to address issues like nutrition access in areas of the state where this is an issue. Gardens grow fresh, healthy food and teach people how to plant and harvest using sustainable practices; and nurture habitat for pollinators and wildlife, and greenspace for neighbors to gather and enjoy."

How to Register:
To learn more about People's Garden or to register one, visit the People's Garden webpage at <https://www.usda.gov/peoples-garden>. The location and information on each garden will be displayed on a map. USDA will send a "People's Garden" sign to each garden and invite continued engagement through photos and information sharing. Gardens on federal property, such as USDA offices, are required to donate produce. We invite these gardens to report how much is being

donated.

To be eligible, gardens:

- Benefit the community by providing food, green space, wildlife habitat, education space.
- Are a collaborative effort. This can include groups working together with USDA agencies, food banks, after school programs, Girl Scouts, Master Gardeners, conservation districts, etc.
- Incorporate conservation management practices, such as using native plant species, rain barrels, integrated pest management, xeriscaping.
- Educate the public about sustainable gardening practices and the importance of local, diverse, and resilient food systems providing healthy food for the community.

New gardens will join the People's Garden at USDA headquarters in Washington, D.C. and 17 other flagship gardens established earlier this year.

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Break These Bad Habits When Using Credit

Credit card use has surged across the country as Americans face higher prices in recent months. With more individuals turning to credit for everyday purchases, the potential grows to develop bad habits that can negatively impact their finances.

“Credit has become an increasingly necessary tool to participate in today’s financial world,” said Amy Maliga, a financial educator with Take Charge America, a nonprofit credit counseling and debt management agency. “That’s why it’s important for individuals to use credit responsibly so they don’t derail their life and money goals.”

Maliga breaks down four bad habits to avoid when using credit:

- Paying the minimum. It may be easier, but only paying the minimum payment on your credit card each month is a habit that will keep you in debt. This also leads you to paying way more in interest than necessary. Instead, work to pay off your balance in full every month to avoid finance charges.
- Credit churning. This is the process of opening multiple credit cards to collect new customer



bonuses like miles and cash back. The practice can have potentially disastrous effects on your credit score and ability to get new credit when you really need it. Opening several accounts in succession is often seen as a red flag. Also, the more credit cards you have, the greater risk of missing payments. Instead, use one or two main cards regularly to build and maintain good credit.

- Buy now pay later. No, BNPL isn’t a credit card in the traditional sense. But these popular services are a form of credit that come with financial risks including potential late fees, a temptation to spend more and no consumer protections. Instead of using BNPL, only buy items you can afford at the time of purchase.
- Cash advances. One of the most expensive credit card transactions, cash advances typically have the highest interest rate. Plus, with no grace period, interest begins accruing immediately. There’s also a fee for every cash advance

transaction. If you’re using credit cards to get cash, stop immediately. Evaluate your spending for ways to free up extra cash so you don’t need to resort to costly cash advances.

For individuals overwhelmed with credit card debt you may find relief with nonprofit credit counseling. After going through a free credit counseling session online or over the phone, receive a free action plan with customized solutions to get out of debt.

About Take Charge America, Inc.

Founded in 1987, Take Charge America, Inc. is a nonprofit agency offering financial education and counseling services including credit counseling, debt management, student loan counseling, housing counseling and bankruptcy counseling. It has helped more than 2 million consumers nationwide manage their personal finances and debts. To learn more, visit takechargeamerica.org or call (888) 822-9193.

DWD Takes Steps to Protect Unemployment Insurance Claimants’ Personal Information



The Indiana Department of Workforce Development has become aware of a cybersecurity incident involving unauthorized access to some unemployment applicants’ login email addresses and security questions in the agency’s Uplink system. DWD immediately took steps to secure the system.

Investigators within the agency continue to

research the incident, which impacted 4,264 accounts. At this time, no social security numbers were determined to have been accessed. Account holders are being notified by mail.

At least 94% of the affected accounts were dormant, meaning those account holders were not actively receiving benefits. Active account holders who are unable to log into their Uplink account should contact DWD at 1-800-891-6499 if they need to gain access.

DWD is working to further review processes and controls and continues

to take all reasonable measures to ensure the security and privacy of Hoosiers’ personal information.

Affected individuals who want to take further steps to secure their information have the right to request a credit freeze from each of the three credit agencies, which is a consumer right provided by Indiana law. To place a freeze, either use each credit agency’s online process or send a letter by certified mail to each of the three credit agencies.

Further information about a credit freeze can be found at in.gov/attorneygeneral/2891.htm.

Bonus Antlerless Quotas Lowered in 4 Counties



is transmitted by flies commonly known as biting midges, sand gnats, and “no-see-ums.”

EHD is often fatal to deer, but some survive the illness. Not every deer in an affected area will contract EHD. One sign that a deer has contracted and survived EHD is evidence of sloughing or breaking on their hooves. Indiana DNR asks that successful hunters use the Deer After Hunt Survey to report the condition of their

deer’s hooves, including both normal hooves and hooves that show evidence of sloughing or damage.

The DNR monitors for EHD annually. Severe outbreaks rarely occur in subsequent years due to immunity gathered from previous infections. EHD is not believed to have long-term impacts on the deer population.

The effects of the deer harvest and EHD will be evaluated after the deer season and additional changes will be made the next year if necessary.

Anyone that finds a deer that they suspect died of EHD, should report it using the form at in.gov/sickwildlife.

Indiana Governor Defends State’s Abortion Law As Legal Challenge Against The Ban Heats Up

By Casey Smith And Whitney Downard

Indiana’s Republican governor continued to defend the state’s near-total abortion ban after the new abortion law took effect on Thursday, saying he’s not concerned about possible economic repercussions or impacts on the state’s ability to retain and attract skilled workers.

The Hoosier state is the first in the nation to approve abortion-restricting legislation since the U.S. Supreme Court ruling that overturned Roe v. Wade. Gov. Eric Holcomb signed the ban in August after lawmakers approved the measure during a special legislative session.

Holcomb said he’s confident the ban is reflective of what most Hoosiers want.

That’s despite a highly-guarded poll conducted by the House and Senate GOP campaign committees that indicates Hoosiers don’t want a near-virtual ban on abortion.

“If I had a nickel for every time I had somebody very sheepishly or quietly come up to me and say, ‘Thank you for signing,’ — they don’t want to be part of the yelling and the shouting,” Holcomb said Thursday in Marion, Indiana, following an economic development announcement.

“There are people on both sides of this issue,” he continued. “To find consensus on what is life and when is life and how we determine that is going to be an issue that we’ve not just argued about for 50 years, but we’re going to argue about... for 50 more.”

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 but another part says they can be used anytime. Rape survivors can get an abortion up to 10 weeks post-fertilization. It also strips abortion clinics of their state medical licenses, and provides that only hospitals and hospital-owned ambulatory surgical centers can provide abortions.

Holcomb emphasized that lawmakers in the GOP-dominated legislature “very transparently ran for election and were very upfront about their position” on abortion-related matters. He said he would have been surprised if those legislators “voted differently than they told

people they would.”

“I understand that people are on both sides of this issue,” Holcomb said. “This is part of where policy and politics intersect, and folks will have an ability to express their preferences come this November.”

More discourse over abortion ban lawsuit

Behind-the-scenes tensions flared up Thursday over how the state handled its legal defense against a lawsuit that seeks to strike down the new abortion law on the basis that it violates the state constitution’s right to privacy.

Legal counsel representing defendant Marion County Prosecutor’s Office argued in a court filing Thursday that Indiana Attorney General Todd Rokita will not “adequately represent” the office in court.

Marion County Prosecutor Ryan Mears, a Democrat, said in July that he would not prosecute abortion-related cases if the state legislature criminalized the procedure.

Attorneys representing his office — one of several defendants in a lawsuit spearheaded by the American Civil Liberties Union (ACLU) of Indiana — appeared before the Monroe County court last week.

Representatives from Rokita’s office on Monday filed a motion to strike that appearance, arguing that “only the Indiana Attorney General has authority to represent the defendants in this case.”

Mears’ counsel said in court documents that Rokita, a Republican, had views that “diametrically opposed” his and couldn’t be an advocate for him.

“(Mears) has concluded that requiring him to enforce the abortion ban and criminal penalties created by (the abortion ban) ... would not be in the best interests of the residents of Marion County and would be an extraordinary misuse of prosecutorial resources and discretion,” the court filing said. “In his view, the law beats down the poorest women and intimidates doctors who are simply trying to provide routine care and treatment.”

Rokita’s office on Thursday did not comment specifically on the latest filing by Mears. A spokesperson instead pointed to an earlier statement the AG’s office provided to the Indiana Capital Chronicle, which maintains that “the attorney general is the lawyer for the state.”

The ACLU filed a separate class action



Photo by Leslie Bonilla Muñoz courtesy of Indiana Capital Chronicle
Anti-abortion activists rally at the Indiana Statehouse on July 26, 2022.

lawsuit last week that seeks to strike down the ban by claiming that it violates Indiana’s Religious Freedom Restoration Act. An initial hearing has been set for Oct. 14.

Ken Falk, the ACLU of Indiana’s legal director, remained positive that his organization would win its cases.

“We remain confident that the courts will see this law for what it is, a flagrant attack on the rights of Hoosiers. This fight is far from over. We’ll continue doing everything in our power to restore abortion access in Indiana as soon as possible,” Falk said in a statement.

Democrats double-down opposition

At a press conference outside the Indiana statehouse Thursday, the vice chair of the Indiana Democratic Party, Myla Eldridge, repeatedly called it a “sad day” for Indiana and its residents because the Republican Party had prioritized an “extremist agenda” over Hoosier rights.

Some Republicans openly admitted that the case of a 10-year-old rape victim from Ohio over the summer lead to the legislature’s inclusion of a rape and incest exception. But that exception narrowly passed the Senate and House, with a minority of House Republicans joining House Democrats to keep that option available.

“The Indiana Republican Party believes this new ban doesn’t go far enough; Gov. Eric Holcomb called the new law progress — endangering a little girl’s life is progress to them?” Eldridge said. “The (GOP) is putting their extremist agenda before the future of our state.”

Eldridge criticized the state for sending “chump change” to family social services in an attempt to alleviate the physical, emotional and financial burden on the estimated 1.5 million women of reproductive age in Indiana.

A study from the University of Colorado

Boulder estimated maternal mortality deaths would increase by 24% overall and 9% in Indiana alone. Indiana has the third-highest maternal mortality rate in the nation.

The maternal mortality rate for Black Hoosier women is an estimated 1.5 times higher than that for white women and the Colorado study estimated that Black women nationwide would see bigger increases in maternal mortality under an abortion ban than their white peers.

Eldridge and a slate of other Democrat candidates on the November ballot urged Hoosiers to vote this year and turn the tide.

“I do feel optimistic that Hoosiers will flood the polling places in November to vote for people who care about what they have to say,” said Joey Mayer, who is challenging Zionsville’s Republican Rep. Donna Schaibley. “And we’ll put Indiana back on a path to reproductive healthcare freedom, a place where every Hoosier thrives.”

Meanwhile, Indiana Right to Life CEO Mike Fichter said in a statement that the abortion ban “marks a new opportunity” for Hoosiers to “come together to show true love and compassion for pregnant mothers and their unborn babies.”

“This historic moment is not about who wins and who loses, or about mere politics and court battles, but about a fresh new hope that a movement of the heart will unfold in Indiana that sets the pace for protecting life and providing the care and support pregnant mothers deserve,” he said.

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Lt. Gov. Crouch, IHEDA Launch Crowdfunding Campaign for South Alley Activation

Lt. Gov. Suzanne Crouch and the Indiana Housing and Community Development Authority (IHEDA) yesterday launched a crowdfunding campaign to transform an empty Danville alleyway. If this crowdfunding campaign reaches its goal of raising \$20,000 by Oct. 31, 2022, the project led by the Downtown Danville Partnership will receive a matching grant as part of IHEDA’s CreatNg Places program.

“We are thrilled to see this alley be transformed into a destination in downtown Danville,” Crouch said. “This project is a great example of what CreatNg Places seeks to do – make public spaces more functional, accessible and beautiful while bringing community members together for a common goal.”

Funds from this campaign will be used to create a community gathering space and downtown destination in the south alley just off the courthouse square. The project will add shade sails, seating, light and art to welcome residents and visitors to spend time in Danville.

“We are excited to create a safe and welcoming destination on the south side of the square with a spectacular view of the courthouse,”



Lt. Gov. Suzanne Crouch

said Anne Johansson, Executive Director of the Downtown Danville Partnership. “With help from our community we can maximize the space in this alley to provide another place to gather on the square.”

The CreatNg Places program began in 2016. Projects have raised more than \$7 million in public funds and an additional \$5.8 million in matching IHEDA funds. The program is available to projects located in Indiana communities. Non-profit entities (with 501c3 or 501c4 status) and local units of government are eligible to apply.

Eligible projects must have a minimum total development cost of \$10,000, where the recipient will receive \$5,000 in IHEDA matching funds should it successfully raise \$5,000 through Patronicity. IHEDA will provide matching grant funds up to \$50,000 per project.

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the times

Thanks for reading The Times!

TENNIS From Page A1



Photo courtesy of Noblesville Schools

NHS principal Dr. Craig McCaffrey (center) chats with students on the new courts.

McCaffrey. "These new courts mean we can accommodate more players. At the end of the day, providing opportunities for our students is what we're all about."

The new facility, located off Field Drive across from Noblesville East Middle School (NEMS), will be home to NHS tennis. The current tennis courts adjacent to NEMS will now be used by their student athletes and will remain open for public access. Noblesville West Middle School also has

dedicated courts for their students.

The 7-acre facility includes concessions, restrooms, locker space, offices, bleachers, on-site parking, and a training room. It also features post tension concrete courts, which are safer and require less maintenance.

There will be no sound system to ensure a quiet environment for nearby neighbors.

The cost of the facility is \$3.9M, financed through a bond (loan)



Photo courtesy of Noblesville Schools

Photographed at Friday's ribbon cutting are (from left to right): Chris Pyle, NHS boys tennis coach; Roy Wallace, Noblesville Schools director of buildings and grounds, David Hortemiller; Noblesville Schools chief financial officer; Dr. Joe Forgey, Noblesville Schools board president; Dr. Daniel Hile, Noblesville Schools superintendent; Dr. Craig McCaffrey, NHS principal; Rich Champion, NHS assistant athletic director; Kevin Lindley, NHS girls tennis coach; and Vicki Flook, Noblesville Schools operations supervisor.

without the use of referendum dollars or an increase to the tax rate. This type of funding cannot be used for education or staffing.

The property was previously home to the First Church of God, which disbanded before the district purchased the

land. A special gathering was held with former congregants prior to the construction of this facility.

Naming rights and other sponsorship opportunities are available. Learn more online at <https://www.noblesvilleschools.org/Page/8376>.

BETSY From Page a1



The Times photo courtesy of Betsy Reason

Ann Dutkiewicz of Westfield samples a beer poured by Lex Cox, who helped operate the booth for Barley Island Brewing Co. and Deer Crew Brewery, both former Noblesville breweries owned by Jeff Eaton, at Noblesville Brewfest in 2018.

The Brewfest annually raises about \$50,000, from sponsorships, ticket sales and food proceeds, organizers have said in years past. With the current school calendar, students return to classes on or around Aug. 1. "Our organization is challenged each year with offsetting nearly a month of reduced revenue," Conner said.

But the facility stays open. "We are committed to keeping the facility open through Labor Day each summer and the funds raised by the Noblesville Brewfest help make this possible."

Brewfest started with about 250 attendees in 2010. The event has grown to more than 1,000 attendees each year.

The event features breweries, wineries and distillers.

All vendors will pour samples as usual. The distilleries and wineries will sell their products by the bottle for off-premise consumption.

What Conner enjoys most is the "coordination and dedication of all the volunteers who are com-

mitted to making the event a success so the Aquatic Center benefits."

He said, "It's such a great event that directly helps our community."

Conner has said, "When you think about the thousands and thousands of people that have learned to swim, competed or simply made wonderful memories at the Forest Park Aquatic Center through the years, it really is astonishing."

Conner, who while growing up, was a lifeguard, head guard, assistant manager and director of operations at the pool and is also on the Noblesville Adult Swim Team Inc. (NASTI).

Most who volunteer at the Brewfest are members of NASTI, who "are dedicated to doing what is necessary to keep Forest Park Aquatic Center operating," he said.

The event requires dozens of volunteers each year to ensure Brewfest's success. "Everything necessary to coordinate the event is a 100 percent volunteer effort," Conner said.

NASTI, along with



The Times photo courtesy of Betsy Reason

Proceeds from Noblesville Brewfest go toward the operating budget of Forest Park Aquatic Center (above), which this year opened a new video board and last year a new zipline.

Want TO GO?
What: Noblesville Brewfest & Wine Garden 2022 to benefit Forest Park Aquatic Center.
When: 3 p.m. to 7 p.m. today (Saturday, Sept. 18).
Where: Forest Park, 1077 Cicero Road, Noblesville.
Cost: \$50 at the gate.
Good to know: Only 21 and older admitted with valid photo ID. This is a non-smoking event; but there will be a limited area off premises for those who must. Designated drivers get in free. Guests receive a commemorative sampling glass. No pets. And all 30 vendors are Indiana based.XXX
What else: Food trucks, free raffle, free cornhole, XXX.
Info: Noblesville Brewfest Facebook page and <https://www.forestparkpool.org/Brewfest/>

the Noblesville Swim Club and Ripfest diving club also spend countless volunteer hours every spring and fall performing opening and closing duties, "volunteer work that save the pool thousands of dollars each year," he said. "There are literally hundreds of volunteers helping with the spring and fall duties."

Conner offers five things people need to know when going to Brewfest?

1. Gotta be 21 or older.
2. No smoking.
3. There is a tasting event, not a drink as much

as you can event.

4. No pets.
5. You will have fun.

Conner said, "The Noblesville Brewfest is a Noblesville tradition and something so many look forward to each and every year."

Forest Park is an amazing setting.

He said, "I would encourage anyone who is looking to enjoy a great time while supporting our community to come out to the Noblesville Brewfest."

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

WILL From Page A1

your loved ones.

If you think you'd like to prepare an ethical will, here are some tips from RememberingALife.com, an online resource from the experts at the National Funeral Directors Association, to guide you in the process:

- **Decide on your format.** An ethical will can be written, but it can also be delivered via audio or video. There's not a right or wrong approach; it depends on how you're most comfortable communicating. One consideration is your comfort level with audio or video editing. Unless you're confident you can say what you want, the way you want in one pass, you'll need some basic editing skills to ensure your message is conveyed exactly as you wish.

- **Determine your purpose.** Ethical wills can serve many different purposes. You may use it to convey your love and appreciation to your loved ones or to mend fences you weren't able to while alive. Your ethical will can also be a way to share your values, what you've learned in life and your dreams for those you hold dear. It may even be your chance to share the secret ingredient in a beloved

family recipe.

- **Gather your thoughts.** Drafting an ethical will can be an emotional process, so organizing what you'd like to say ahead of time can help keep you focused. Make notes about the points you'd like to share, adding details or embellishments as you wish. However, take care to avoid saying anything in your ethical will that contradicts your legal will.

- **Start writing.** Even if you ultimately plan to record your ethical will, writing out what you plan to say can be a good idea. Remember this isn't a formal dissertation or award-winning novel, so convey your thoughts freely. Clarity is important, but don't be afraid to let your personality, humor and other characteristics shine through.

- **Edit yourself.** Preparing an ethical will is no small undertaking, and chances are, over time, you'll want to change or add to your original draft. Take your time and revisit your draft as often as you need to capture everything you want to say.

Find more resources to support you and your family in your end-of-life planning at RememberingALife.com.

LIFE From Page A1

those premiums may be higher than the original policy. Ask what the premiums will be before you renew. Also, ask if you lose the right to renew at a certain age. If the policy is non-renewable you will need to apply for coverage at the end of the term.

A cash value life insurance policy is different because you can keep it for as long as you need it. These policies also have savings or investment features, which make it possible for policy owners to get money from the policy while they are still alive. Whole life, universal life and variable life are types of cash value policies.

Everyone's financial situation is different. First, decide if life insurance is even necessary. If it is, here are some questions to ask.

Ask Yourself:

- How much of the family income do I provide?
- Will these financial obligations change over time?

- Knowing that the risk of death increases each year, in how many years do you anticipate the need for death benefits?

Ask the Agent:

- Do I pay the premiums on a set schedule?
- Does the policy have a cash value?
- Do the policy values change from year to year?
- What part of the premium or policy value is not guaranteed?
- Are there guaranteed minimums on my policy?

How to Protect Yourself:

If you already have life insurance, it is important to compare your current policy with any new policy you might consider. Also, keep in mind that any changes in your health may affect your ability to get a new policy or the premium that you will pay. Do not cancel a current policy until you get a new one.

Before you buy a life insurance policy, be sure you can afford the premium. The premiums for many life insurance policies are sensitive to changes in the company's investment earnings, claim costs, and other expenses.

Be sure to ask what the highest premium might be to keep your coverage.

Does your policy have a cash value? In some cash value policies, the values are low in the early years but build later. In other policies, the values build up gradually over time. Ask your insurance agent, financial advisor or insurance company representative for an illustration showing future values and benefits. Most term policies have no cash value.

Things to Remember:

Make sure you understand how your policy works and that you clearly understand the payouts.

It is important to tell the truth on the application.

Insurance companies will check your answers, so review the application before you sign. As with any insurance product, any false statements on the application could reduce or cancel your coverage.

Read your policy carefully to make sure your personal information is correct and that you included the Social Security or tax ID number of all beneficiaries. Insurance companies will not pay a minor child. Instead, consider leaving the money to an estate or trust.

Get More Information:

For more in-depth information on life insurance, view the NAIC Life Insurance Buyers Guide at www.in.gov/idoi/files/Life-Insurance-Buyers-Guide-NAIC.pdf.

About The Indiana Department of Insurance:

The Indiana Department of Insurance protects Indiana's insurance consumers by monitoring and regulating the financial strengths and market conduct activities of insurance companies and agents. The IDOI monitors insurance companies and agents for compliance with state laws to protect consumers and to offer them the best array of insurance products available. The IDOI also assists Hoosiers with insurance questions and provides guidance in understanding how insurance policies work. Visit the IDOI at www.IN.GOV/IDOI.

WEEKEND

In The Home

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Weekend, Sept. 17-18, 2022

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Colorful Mums for Fall Gardens and Containers

By Melinda Myers

Add a burst of fresh color to the fall landscape with mums. This traditional fall flower is still a favorite of many. These fall beauties come in a wide range of colors and provide weeks of floral beauty. Mums are great in containers, the garden, and cut flower bouquets. Fall just wouldn't be the same without them.

When shopping for mums you may see them labeled as garden, perennial, gift, or florist mums. All these different names for plants that basically look alike can be confusing. The answer lies in their response to day length, hardiness, and use.

Mums set flowers based on day length. Growers can force them into bloom by covering them to create the shorter days that initiate flowering. Those grown as gift and holiday plants are often called florist mums. These usually require the longest periods of uninterrupted darkness or shorter days. When these mums are grown under natural daylight they usually don't flower until late fall or early winter. These late bloomers are usually killed by cold temperature before or soon after the flowers appear in colder parts of the country.

Nurseries selling mums in full bloom in the fall often refer to them as garden mums. These may be perennial or "florist" mums forced to flower for fall displays. The intent is to use them as annuals. Set a pot on the steps, pop a plant in a vacant spot in the garden or combine them with other fall favorites.

Even if these garden mums are hardy and suited to your growing conditions, they may not



Photo courtesy of MelindaMyers.com

Mums mixed with ornamental grass in a fall garden.

survive the winter. Since all the energy of flowering fall-planted mums is directed to the flowers, little is left to establish a hardy robust root system. If you have success overwintering your garden mum, feel free to brag. If your plants don't survive or you don't try, don't worry. You are using them as a fall annual as they were intended. This provides space for new plants in the spring and an opportunity to try a different color mum next fall.

Those mums sold as perennials are hardy enough to survive the winter and flower in late summer or early fall, providing weeks of color in the garden. They are often sold alongside other perennials, labeled as perennials, or promoted

as hardy for the area. Increase your success by planting them in spring. This allows the plant time to develop a robust root system before it begins flowering in the fall. This increases the plant's ability to survive cold winter weather.

Increase overwintering success of fall planted perennial mums with proper care. Make sure the plants receive sufficient moisture throughout the remainder of the growing season and leave the plants intact in the garden for winter. Those in colder climates may want to add winter mulch. Wait for the ground to freeze. Then cover with weed-free straw or evergreen boughs. Remove the mulch in spring as temperatures hover near freezing or

the plants begin to grow. Cut back the dead stems and wait for new growth to appear.

Whatever you call them, add a few mums to your fall display. You are sure to enjoy that last blast of color before winter arrives.

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

Help Wild Bees with Perennials Around an Insect Hotel

The survival of many wild bee species is under threat. You can help them by providing nesting places and flowers. One easy way to do this is to set up an insect hotel surrounded by perennials. This increases biodiversity and makes your garden look even more fun.

Ready-made or DIY Wild bees live solitary. They search for pollen and nectar by themselves and make their own nests for their eggs. You can help bees that nest above ground by setting up one or more insect hotels. You can buy these

ready-made, or you can have a go at making one yourself. A nesting block made of stone or wood is quickly made by drilling holes with different diameters. Bundles with hollow stems of, for example, bamboo or reeds, also serve nicely as wild bee hotels. You can also find plenty of ideas for insect hotels in all shapes and sizes on the Internet.

Nectar and pollen menu

Wild bees have a limited flight range. That is why it is important that they have

enough flowers in their immediate surroundings. Wild bees adore perennials, including lavender (*Lavandula*), cornflower (*Centaurea*), lupin (*Lupinus*), ox-eye (*Heliopsis*), marjoram (*Origanum*), devil's bit (*Succisa*) and lungwort (*Pulmonaria*). Choose perennials with different flowering periods: the first wild bees appear in March, and the last ones are still buzzing around in October. In this way, there is sufficient nectar and pollen on the menu year after year. Vary to your heart's content and turn your garden into a paradise for wild bees.

Did you know that...
• An insect hotel with the opening facing south is the most effective? Bees like to warm up in the sun.

• Only wild bee females have a small sting, but that they rarely sting?

• Some wild bees only visit certain plant varieties (specialists), others are less selective (generalists), and most are in between?

• You can visit www.perennialpower.eu for more information about perennial flowers?

Get Ready for Fall with Family Yard To-Dos

Fall is a dog-gone good time to spend in your family yard. It's also the top-dog time of year to prep our living landscape for another favorite season—spring.

Here's what you need to do now to have a fabulous and TurfMutt-approved family yard this fall and beyond.

Mulch Leaves: Mulching your leaves rather than raking and bagging is good for your lawn and the environment. As shredded leaves decompose, they feed your lawn, naturally.

Aerate the Family Lawn: Aerating prevents soil from becoming compacted and covered with

thatch - a thick layer of roots, stems and debris that blocks water, oxygen and nutrients from reaching the soil.

Mow at the Right Height: Keep cutting your grass until the first hard frost. Find the just-right length for your species, typically between 2-3 inches, to keep your grass healthy when it turns cold.

Water Wisely: If you're not getting at least an inch of water a week from Mother Nature, you'll want to keep watering through the fall. Install watering solutions, such as smart controllers on irrigation systems, to help conserve water.

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WEEKEND

In The Home

Weekend, Sept. 17-18, 2022

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

Upgrade Your Home, Downgrade Energy Usage

7 efficient home improvement projects

FAMILY FEATURES

The best home upgrades not only make spaces more livable and energy-efficient but are also cost-effective. Making energy-efficient improvements is a savvy way to save money on utility bills, curb energy usage and add to the house's value.

Consider a variety of home improvement projects, both big and small, that can reduce the financial burden of maintaining your home throughout the year and improve energy efficiency.

Add Insulation

A cost-effective way to save on heating and cooling bills is adding a layer of insulation in the attic where heat loss is typically greatest due to hot air rising. While many newer homes are adequately insulated, those that are several decades old (or older) may benefit from an upgrade in not only the attic but other common problem areas where air can escape such as basements, crawl spaces, fireplaces and ductwork.

Seal Doors and Windows

Windows and doors are common culprits for energy loss. While a complete replacement of doors and windows can be pricey, adding exterior caulk and weather stripping to fill in gaps where air can escape around these openings can make a noticeable difference for a fraction of the cost and make it cheaper to heat and cool your home.

Install Skylights

Skylights are a cost-effective option for transforming any room in the home with natural light while also delivering energy-saving benefits. For example, Sun Tunnel Skylights from Velux can be installed in as little as 90 minutes and funnel natural light from the roof through the attic and into the room below with an aesthetic that resembles recessed lighting. Customizable with six diffuser film styles to complement interior design, the skylights can make a home more energy-efficient by reducing reliance on artificial lighting. An optional daylight controller makes it easy for homeowners to adjust natural light entering a room, and a solar nightlight provides a moon-like guiding light at night. Installed with the solar nightlight, the skylights qualify for a 26% federal tax credit on solar property.

Add Reflective Window Film

When the sun shines through windows, it can heat up the home's interior quickly and trigger the air conditioner to turn on. Window coverings, such as blackout curtains, can help, but adding low-e reflective window film to your windowpanes, particularly southern-facing ones, can provide an additional shield from the sun's hot rays and reduce energy costs.

Install a Programmable Thermostat

A programmable thermostat is an efficient way to control the climate inside your home, and those with smart technology take programming to a whole new level. Today's smart thermostats not only let homeowners control temperatures from their smart devices while on-the-go but can also learn daily habits and adjust the temperature accordingly with no other manual adjustments necessary. In addition, some utility companies offer incentives like money back at the end of the year for installing a smart thermostat because the energy savings are so substantial.

Replace Appliances

Because appliances like refrigerators and ovens, among others, are major energy users, investing in more efficient models provides both cost and energy savings. Additionally, homes more than 15 years old could benefit from updates to the air conditioner or heater as systems 15-20 years old or older may be candidates for replacement as they're inefficient by today's standards.

Add Ceiling Fans

In comparison to running your air conditioner consistently, the cost of running a ceiling fan (or several) is significantly less. Particularly on days that may not require cooling the entire house completely, fans can provide a gentle breeze and circulate air in the spaces you use most often. Simply adjust the switch to the counterclockwise position to ensure it's pushing air downward during warmer months.

For more information and home improvement ideas, visit whyskylights.com/livlighter.



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Lunch and Learn With Bob Haan

We're delighted to announce the return of our popular Lunch and Learn series. Bob Haan will be the guest speaker, with a special presentation about the current featured exhibit - Indiana Realities: Regionalist Painting 1930-1945.

The Regionalist movement focused on realistic documentation of everyday life in the Midwest in the Depression era. The Haan collection includes the finest examples of award-winning art created by fifteen prominent Hoosier artists. These

same paintings were previously loaned to the Indiana State Museum in 2011 for their exhibit on Regionalists. Now, for the first time, you can view the complete exhibit displayed in the home-like setting of the historic Haan Mansion.

Don't miss this unique opportunity to enjoy lunch in the museum with Bob Haan while learning about art, history, and the stories behind the collection. The lunch will be held on Tuesday, Sept. 27, 2022 at 11:30 a.m. - 1 p.m.

Boating Safety Tips Just Right for Fall Boating

Fall boating season has arrived, and with it come different types of risks that cold water and air temperatures bring. Here are three boating safety tips from the BoatUS Foundation for Boating Safety and Clean Water just right for leaf peeping season.

A float plan is needed: A float plan is as simple as telling a responsible person where you will be going and when you'll be back. With fewer other boats on the water (potential Good Samaritans) after Labor Day, a float plan ensures

rescuers will be notified if you ever fail to check back in after your outing. Additionally, leaving a note under your vehicle's windshield wiper at the launch ramp can help trigger an alarm.

Got a way back into the boat? Falls overboard may be ranked #5 on the 2021 U.S. Coast Guard's list of the "Top Five Primary Accident Types" with 273 accidents, but they also led the most number of deaths (170 fatal), as well as more fatalities than all the other 4 top accident types combined (#1 collision

with vessel-1226 accidents/31 fatal; #2 collision with fixed object-508 accidents/43 fatal; #3 flooding/swamping-461 accidents/55 fatal; #4 grounding-308 accidents/23 fatal). Your boarding ladder should be functional and accessible as cold water can quickly sap strength. If your boat doesn't have a built-in-ladder, a compact emergency ladder or even a looped line attached to a cleat, pre-rigged with foothold loops every few inches and hung over the transom, can substitute.

For life jackets, camo styling hides a danger: Dark green, tan and black camo patterns are remarkable at doing exactly as designed, blending you into your surroundings. However, that's not a benefit if you happen to be floating in the water and rescuers are searching. If possible, make their job easier and wear a life jacket with high visibility. For smaller vessels and paddlers, leaf peeping season is also a really good time to secure the life jacket to your body - that includes using buckle snaps.

Third Annual Glass Pumpkin Festival Returns To Hocking Hills

What started as a way for families and individual arts fans to get out of the house and experience beauty is back again by popular demand in 2022. Launching Friday, Sept. 23 and running through Sunday, Sept. 25, the Third Annual Glass Pumpkin Festival is open from 10 a.m. - 7 p.m. Friday and Saturday, and 10 a.m. - 5 p.m. Sunday. Parking is limited and festival-goers are encouraged car pool and reserve their spot for \$5 at GlassPumpkinFestival.com, with each reservation receiving a \$5 coupon towards their Jack Pine pumpkin purchase.

A highlight is the unveiling of Jack Pine's annual Pumpkin of the Year, with the festival marking the first opportunity for fans of the legendary glass blower to snag the highly collectible, limited-edition glass pumpkin. The Glass Pumpkin Festival was launched by Jack Pine in 2020 during COVID to offer families a safe and beautiful escape centered around a stunning outdoor arts experience set in the magnificence of Ohio's most visited location for fall foliage.

Attendees will again be amazed by thousands of spectacular hand-blown glass pumpkins -- in a rainbow of colors and finishes -- that will fill the five-acre grounds of Jack Pine Studio in Laurelville. Each pumpkin features Pine's signature strong saturation of colors and unique finishing technique, which result in stunning lustrous works of art.

An outdoor artist's market will feature fine

artists from around the region, showing and selling their work. Pumpkin ice cream, donuts and rolls will complete the sensory experience, along with food trucks serving an array of offerings. The festival is an unmatched opportunity to find gorgeous fall décor and the perfect handcrafted holiday gifts for even the most difficult-to-buy-for recipient.

Jack Pine's talented team of glassblowing artists will be at work throughout the festival, allowing attendees to watch firsthand as they blow, turn and stretch pure molten glass into exquisite works of art. World-famous pumpkin carver Gus Smithister will be live-carving a monstrous 600-pound pumpkin into an eye-popping real pumpkin sculpture, with plenty of more manageably sized pumpkins available for purchase. Kids activities will keep budding junior artists entertained while inspiring their creative side.

Jack Pine Studio is a hand-blown glass studio and gallery located in the heart of Hocking Hills that's open to the public daily throughout the year. Pine has been blowing glass for over 20 years and his work has been featured in galleries and museums around the world. In addition to his own work, Jack Pine Studio's onsite gallery features the work of a number of other fine artists, from heavy metal sculpture to delicate glass jewelry. Studio history and details are found at www.jackpinestudio.com.

Indianapolis Symphony Orchestra Announces Football Classic Rudy in Concert at Hilbert Circle Theatre

When people say dreams don't come true, tell them about Rudy. CineConcerts announces a once-in-a-lifetime live concert event: Rudy In Concert, live at Hilbert Circle Theatre in Indianapolis, on Friday, September 16, 2022. Conducted by Justin Freer, the Indianapolis Symphony Orchestra will perform Oscar® and Emmy®-winning composer Jerry Goldsmith's complete score live while the entire film is projected on a massive 35-foot HD screen. Tickets are available now on IndianapolisSymphony.org or by calling the ISO Box Office at 317-639-4300.

All tickets include a pre-concert talk with the real Rudy Ruettiger, the subject of the beloved film. Mr. Ruettiger will be available for an autograph session following the film. The film's director, David Anspaugh, and screenplay writer Angelo Pizzo will also be in attendance.

All his life, people have told Rudy he's not good enough, not smart enough, not big enough. But nothing can stop his impossible dream of playing football for Notre Dame. Even as a young boy, Rudy (Sean Astin) is determined to join the Fighting Irish. Because some dreams won't die, Rudy goes through heroic lengths to win admission to Notre Dame. Once there, he becomes a walk-on player, serving as little more than a human tackling dummy against the starting players. Bloody and unbeaten, Rudy wins the respect of legendary coach Ara Parseghian and other Irish players, who give him one shot at gridiron glory.

An incredible true story from director David Anspaugh (Hoosiers), Rudy is an unforgettable testament to the power of dreams and triumph of the human spirit. In addition to starring Sean Astin, the film features an all-star supporting cast including Ned Beatty, Charles S. Dutton, Robert Prosky, Jon Favreau, and Lili Taylor. Written by Angelo Pizzo, produced by Robert N. Fried and Cary Woods, and directed by David Anspaugh, the film also showcases an iconic score by legendary composer Jerry Goldsmith (Star Trek: The Motion Picture, The Omen, Chinatown, Patton, Planet of the Apes, Papillon, Rambo) and is considered to be one of the best sports films of all time.

Rudy In Concert has been created by CineConcerts, in partnership with Sony Pictures.

Justin Freer, President of CineConcerts and Producer/Conductor of Rudy In Concert, explains, "Rudy has captured the hearts and minds of millions around the world. Celebrating this amazing film and iconic music score with an 80-piece symphony orchestra playing the score live to picture will both excite and bring tears of joy to audiences everywhere."

Brady Beaubien, co-founder and CineConcerts Producer, adds, "Jerry Goldsmith's incredible music brings to life the film's heart, raw excitement, and internal battle by creating the continual sensation that Rudy's struggle feels like it is our own. We feel privileged to bring this film concert experience to Los Angeles, where countless movie dreams are born and where the score was also written."



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