

TODAY'S VERSE

Psalm 119:9-11 "How can a young man keep his way pure? By living according to your word. I seek you with all my heart; do not let me stray from your commands. I have hidden your word in my heart that I might not sin against you." (NIV)



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

What makes Eric Bowman smile? "Theater" and "knowing that no matter what life throws at you, God always has your back," said the 49-year-old Noblesville resident of 17 years, who works as an optician in Fishers. He was born and raised in Kokomo and is a 1991 Kokomo High School graduate. He has lived in Noblesville for 17 years and has been an optician for more than 30 years. He auditioned for his first play, *The Belfry Theatre's "It's A Wonderful Life"* in 2018 and has never looked back. Recently, he made his directorial debut for *Duck Creek Players* in Elwood, directing *Shakespeare in the Park*, for "Much Ado About Nothing." He's currently playing the role of Leo Gibbs, an actor, in *The Belfry Theatre's "Rehearsal for Murder,"* a whodunit murder-mystery play that opened Friday and continues today and Sunday and next weekend through Oct. 2 at *The Ivy Tech Auditorium* in Noblesville, with tickets available at www.thebelfrytheatre.com

And Another Few Things...

1. October Luncheon

The Northern Hamilton County Chamber of Commerce October luncheon will be a moving one! There will be a Service Organization Panel full of nonprofit members; they will share information about their organizations and let members know what ways there are to support them. They will also hear from Angels' Attic, Hope Family Care Center, Mama's Cupboard and more. Stay tuned for others that will be on the panel. This luncheon is scheduled for Oct. 13 from 11:30 a.m.-1 p.m. at Beck's Hybrids in the Indiana Room.

2. Helping the Pups

Kuranda Beds give comfort to dogs and can ease the stress of shelter life. These elevated beds are chew proof and easy to clean. Most importantly, a raised bed provides orthopedic support across the dog's body alleviating pressure on joints and bones. Every life deserves to be loved and every dog deserves to rest comfortably.

Help the Hamilton County Humane Society give comfort to their dogs by giving them monetary donations for more Kuranda Beds. Head to <https://www.hamiltonhumane.com/e-blast-donation-landing-page> to give.

3. Fishing in Fishers

Head out to Flat Fork Creek Park on Saturday for free catch-and-release fishing from 10 a.m. to 1 p.m. Bring your own supplies, or use one of the fishing poles provided by Fishers. Get hands-on instruction and advice, or just drop your line in! All skill levels and ages welcome. This event is free, and no pre-registration or fishing license is required. Learn more at <http://www.playfishers.com/522/Free-Fishing-Days>.

4. Fall Festival

Kick off your fall-fun season in mid-October as Fishers brings back the AgriPark Fall Festival! Make sure to sign up for one of four different dates to experience fall fun on the farm, including the scarecrow, pumpkin carving (Oct. 12-14 only), carnival games, crafts, a corn maze, campfires and s'mores, u-pick pumpkins, animal encounters, food trucks, inflatables and more! Admission to the Fall Festival is \$3 per person. Children 2 and under are free, but still must be registered. Registration covers access to all activities. Pre-registration is REQUIRED for all attendees; No walk-ups will be permitted. Registration is non-transferable to other available dates. No registration will be conducted on site. Learn more, register, see an event map and find-before-you-go tips online at www.playfishers.com/551/Fall-Festival.

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Boomer Bits



Ask Rusty - About Applying for Social Security Benefits

Dear Rusty: I will be turning 65 this December and will most likely continue working until July of 2024 at my current job. It is possible I could leave a year earlier. With that being said, when should I submit paperwork to start collecting Social Security benefits? Is there anything I should know previous to applying that will make sure the process is relatively seamless? **Signed: Ready to Retire**

Dear Ready to Retire: Social Security recommends you apply for benefits 2 to 3 months before you wish your benefit payments



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.

to begin, but you can apply up to 4 months prior. When you apply, you will specify your desired benefit-start-month on the application, and that is when your benefits will start. Be aware that Social Security pays benefits "in arrears," meaning

your benefit is paid in the month following the month earned. So, for example, if you apply for your benefits to start in January your January benefit will be paid in February.

See RUSTY Page A5

Boomers Beware of Get-Rich-Quick Con

Want to turn \$500 into \$10,000 with very little effort? Of course, you do! Scammers are taking advantage of people's get-rich-quick dreams by promoting "money flipping" scams on social media, and BBB is seeing dozens of reports each month about these cons.

How the Scam Works: You see a photo of a pile cash on social media. In the caption, the user brags about having "flipped" a couple hundred dollars into thousands. Want to do it, too? It's easy. Just message the account holder. The "investor" will ask you to send money - typically \$300 to \$800 - through Cash App or another digital wallet service. Then,

they "invest" your money in the stock market where it multiples in a few days.

Sounds great, right? Here's the catch. When you try to get your money back, the scammer claims that Cash App charges a fee to return it. In other cases, the con artist alleges that you first need to pay taxes to the Internal Revenue Service. Some victims report sending thousands of dollars in phony fees. Every dollar you pay for money flipping - from the initial "investment" to the alleged taxes - is going straight into the scammer's pocket. You won't see any of your money again.

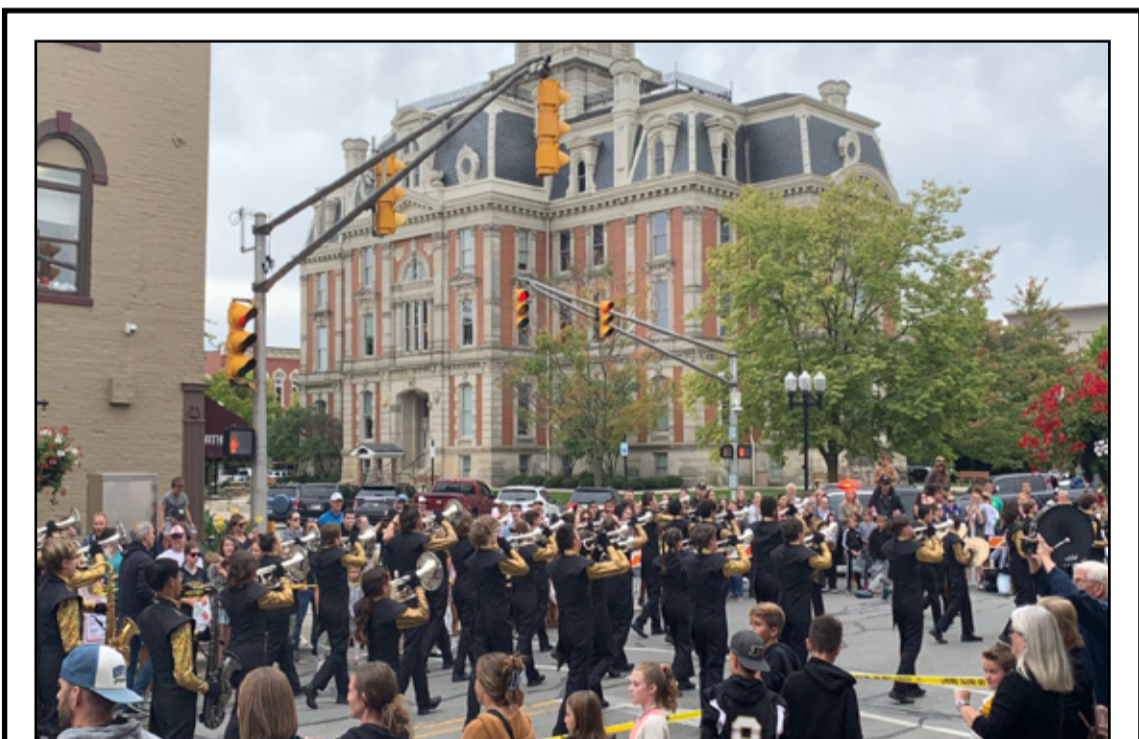
See BOOMERS Page A5

Is Your Wallet Recession-Proof?

(StatePoint) As inflation continues to put a strain on budgets, talk of an upcoming recession has Americans worried about their finances. Prices on everyday items continue to rise and consumers are trying to find ways to make their dollar stretch further while safeguarding their money against the potential challenges a recession may bring. The future may be difficult to predict, but preparing now can help consumers protect their financial health during a recession.

A recent Experian survey found that two in three U.S. adults are concerned about a recession occurring in the United States. Consumers are

See WALLET Page A5



The Times photo courtesy of Joe LaRue

Millers March Through Main Square in Homecoming Parade \ The Noblesville High School Marching Band leads the 2022 Noblesville Homecoming Parade through downtown Noblesville, past the Historic Hamilton County Courthouse, on a gray and overcast afternoon yesterday. The parade featured floats from NHS sports teams, clubs and groups. The Noblesville Millers took on Franklin Central High School at home in their homecoming game last night.

HONEST HOOSIER

I try to be polite. I really do. But pretty soon I'm going to start telling people sitting near me in restaurants that I really don't want to listen to their phone conversations. Unlike a lot of people, I have no need to have my phone in my face 18 hours a day.



INSIDE TODAY

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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.



OBITUARIES

None

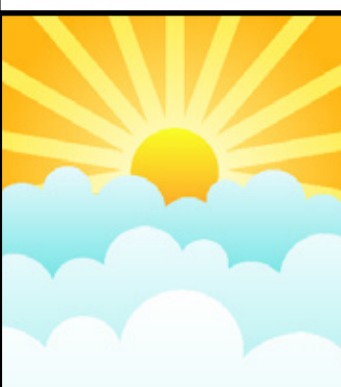
TODAY'S QUOTE

"Autumn carries more gold in its picket than all the other seasons."
- Jim Bishop

TODAY'S JOKE

What'd the apple say to the pie maker?
Have you ever considered cherries?

The Daily Almanac



Sunrise/Sunset
RISE: 7:33 a.m.
SET: 7:37 p.m.



High/Low Temperatures
High: 75 °F
Low: 56 °F



Today is...

- Family Health and Fitness Day
- Kiwanis Kids' Day
- National Public Lands Day



What Happened On This Day

- 1789 US Congress Adopts the Judiciary Act of 1789
- 1869 Black Friday in the United States
- 1948 Honda Motor Company is founded by Soichiro Honda



Births On This Day

- 1755 John Marshall American jurist, 4th Chief Justice of the U.S.
- 1896 F. Scott Fitzgerald American author

Deaths On This Day

- 1834 Pedro I of Brazil
- 1991 Dr. Seuss American author, poet, illustrator

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



WTHR 7 DAY FORECAST

47/64 PARTLY CLOUDY & COOLER FRI	56/75 CLOUD BREAK FOR SUN SAT	58/73 SUN. CLOUDS, STAY IN SUN SUN	54/68 CLOUDS AND SUN MON	51/67 SUNNY AND COOL TUE	44/66 MAINLY SUNNY WED	44/67 MOSTLY SUNNY THU
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Church Church Hittle + Antrim Announce Plans to Expand Fishers Office

Church Church Hittle + Antrim, Hamilton County's oldest law firm, is expanding its Fishers location to serve a growing client base. The Fishers location located at 10765 N. Lantern Road first opened in 2008. This expansion more than doubles the previous CCHA Fishers' footprint with newly renovated office space and client meeting rooms.

Many partners were instrumental in the design, construction and final layout for the new space. These include the Capitol Construction Services, Inc., Peterson Architecture, SDB Design, Essential Architectural Signs and Binford Group of Indiana.

"We are thrilled to expand our office space in Fishers to better serve our clients," said Alexander Pinegar, Managing Partner at CCHA. "Hamilton County continues to grow, and with it, so does CCHA. It was important for us to be able to keep



up with the needs of our clients."

There will be an open house with a ceremonial ribbon cutting with OneZone Chamber next Thursday at 10765 Lantern Road, Suite 201, Fishers. The event will begin at 4 p.m. with a ceremonial ribbon cutting and an opportunity to tour the office space until 6 p.m.

In addition to the Fishers location, CCHA has five more distinct office locations across Indiana including Fort Wayne, Merrillville, Noblesville, Tipton and Westfield. The CCHA legal team offers services to clients across a wide variety of practices including family law,

estate planning, personal injury, school law, sports law, and business services. Learn more at cchalaw.com.

About Church Church Hittle + Antrim:
Founded in 1880, Church Church Hittle + Antrim is the oldest law firm in Hamilton County.

As a full-service law firm, Church Church Hittle + Antrim (CCHA) provides myriad legal services to clients across a wide variety of practice areas including: complex litigation, personal injury, governmental entity and municipal law, education, business formation and representation, divorce and family law, estate planning and administration, real estate law, criminal law, labor and employment law, mediation services and appellate litigation.

CCHA serves clients across the state with offices in Noblesville, Fishers, Fort Wayne, Tipton, Merrillville and Westfield.

Court Historical Society Announces Fall 2022 Continuing Legal Education (CLE) Programs

From an intriguing look at the creation and impact of Title IX, to reflections on the important work of federal defenders and impact of the Cardone Report, to a lively discussion about attorney participation in civic education endeavors, the 15th annual Court History and Continuing Legal Education Symposium promises to both interest and inform!

Three separate programs will be held in October, November, and December. The CLE programs have been organized by the Historical Society of the U.S. District Court for the Southern District of Indiana and are sponsored by the Court. All programs take place at the Birch Bayh Federal Building & U.S. Courthouse, located at 46 E. Ohio St., Indianapolis, Ind. Participation by Zoom is also available. The line-up is as follows:

Oct. 20, 2022, 2: - 3:30 p.m.

Title IX: Past, Present, Future
Registration Deadline - Friday, Oct. 14

To celebrate the 50th anniversary of Title IX, a panel of speakers will dive into the history of the law, its current application, and how the law may be applied in the future. The panel will be moderated by Kelleigh Irwin Fagan, partner at Church Church Hittle + Antrim. Panelists include the Hon. Evan Bayh, former U.S. Senator and Governor of Indiana; Julie Roe Lach, Commissioner for the Horizon League; Brooke Barnett, Provost and Vice

President for Academic Affairs, Butler University; and Stevie Pactor, Staff Attorney, ACLU of Indiana. 90 minutes of CLE approved.

Nov. 4, 2022, 2 - 3 p.m.

Annual Roundtable: Federal Defenders, the Criminal Justice Act, and the Impact of the Cardone Report

Registration Deadline - Friday, Oct. 28

Experts will weigh in on the important work of federal defenders, the Criminal Justice Act (CJA), and the groundbreaking impact of the Cardone Report on the reform of indigent defense. The discussion will be moderated by the Hon. Mario Garcia, Magistrate Judge for the U.S. District Court for the Southern District of Indiana. Panelists include the Hon. Jane E. Magnus-Stinson, District Judge; Monica Foster, Chief Federal Defender, Indiana Federal Community Defenders; Doneaka Rucker-Brooks, Attorney, Brooks Law Office; and Kenneth Riggins, Attorney, Law Office of Kenneth L. Riggins. One hour of CLE approved.

Dec. 9, 2022, at 2:30 - 3:45 p.m.

The Role of Legal Professionals in Civic Education

Registration Deadline: Friday, Dec. 2

A panel of judges and attorneys will reflect on their participation in civic education projects and discuss the importance of, and great need for, attorney participation in outreach and civics instruction. The presentation will include a short

discussion with a teacher and students participating in the Indiana Bar Foundation's We the People program. The panel will be moderated by Tim Kalgreen, Director of Civic Education at the Indiana Bar Foundation. Panelists include the Hon. James R. Sweeney II, District Judge for the U.S. District Court for the Southern District of Indiana; the Hon. Paul D. Mathias, Judge of the Indiana Court of Appeals; and Caryn Glawe, Partner, Faegre Drinker Bidle & Reath LLP. 1.25 hours of CLE pending.

Members of the Historical Society of the United States District Court for the Southern District of Indiana receive complimentary registration to all three programs. For non-members wishing to attend, the registration fee is \$50 and includes access to all three CLEs and a one-year membership to the Court's Historical Society. Teachers may attend any of the programs at no cost. A membership registration form may be downloaded at <https://www.insd.uscourts.gov/court-historical-society>. The fee may be paid by check or money order and should be mailed to Libby Goodknight, Krieg DeVault LLP, One Indiana Square, Suite 2800, Indianapolis, IN 46204.

Registration is required for each event, and space is limited. Please refer to the registration deadlines above for each session. Email RSVPs to insd_cle@insd.uscourts.gov and be sure to indicate whether you wish to participate in-person or virtually.

Letters

Reader Has Suggestions for State

Dear Editor,

In regard to the stockpile of money the state of Indiana owes its taxpayers. Instead of the state paying back a small portion of the six billion, they could have given the taxpayers a relief from filing any income taxes (comparable to the student loan forgiveness) for a year or two or even better yet, eliminate the seven percent sales tax on all utilities such as heat and cooling energy, elec-

trical, waste water (sewer), water, land line and cell phones (yes, they are a necessary utility), cable TV, Wifi for computer use and any other utility home owners use to run their homes. This tax elimination would be permanent and as utility cost are rising so does the 7% tax.

Why not give the same forgiveness to all businesses as well? I would also encourage eliminating the food and beverage 2% tax that supports Lucus Oil

stadium. (Is that the name it goes by, I can't keep up with all of the sports and entertainment name changes.) By allowing this automatic tax relief, Indiana taxpayers would also save on the time taken to mail out and postage paid for those checks that have been promised. This permanent seven percent tax relief would be a great gift to Indiana taxpayers.

Mari Briggs
Sheridan

Parisian Flea Market to Benefit Fair Haven in Carmel, Oct. 7 and 8

Fair Haven will hold their largest annual fundraiser, the Parisian Flea Market (PFM) at Clay Terrace in Carmel on Oct. 7 and Oct. 8. The tenth annual Parisian Flea Market is a one-of-a-kind shopping event inspired by the eclectic flea markets of Paris that attract treasure hunters from all over the world.

It features a unique collection of upscale

and hand-selected items including home accessories, furniture, mirrors, chandeliers, dishware, estate jewelry, art and gift items. Volunteer designers from Luminant | Rowland will use their talents to transform the space into a shoppers' paradise.

Fair Haven hosts PFM annually to support its program to provide a "home away from home" for seriously ill patients and

their families who travel to Indianapolis to receive treatment for cancer, high-risk pregnancy, cardiovascular disease, organ transplant, and more. More than 150 volunteers work together to make the market a success and introduce Fair Haven's mission to the community.

Tickets are \$5 and can be purchased at the door, or online. Children 16 and under get in for free.

Meeting Notes

Noblesville Common Council

Meeting Agenda
Tuesday, September 27, 2022 at 7 p.m.

Noblesville City Hall, Council Chamber

1. Call Meeting to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Minutes: September 13, 2022 Council Retreat
5. Approval of Executive Session Memorandum: September 13, 2022
6. Approval of Minutes: September 13, 2022
7. Approval of Agenda
8. Petitions or Comments by Citizens who are Present
9. Council Committee Reports
10. Approval of Claims
11. Miscellaneous

A. Council to consider approval of the Hamilton County Emergency Operations Plan (Shane Booker)

12. Previously Discussed Ordinance
A. **#45-07-22** Council to consider **Ordinance #45-07-22**, an ordinance annexing approximately 63 acres north of 171st Street, south of the Midland Trace Trail, east of Mill Creek Road, and west of Willowview Road, known as Midland Overlook Planned Development in Noblesville Township (Joyceann Yelton, Steve Unger)

a. Public Hearing for **Ordinance #45-07-22**

B. **#55-09-22** Council to consider **Ordinance #55-09-22**, an ordinance approving additional appropriations in the Debt Service/Long Term Debt 15 Percent Reserve Capital Fund (Jeffrey Spalding)

a. Public Hearing for **Ordinance #55-09-22**

13. New Ordinances for Discussion

A. **#57-09-22** Council to consider **Ordinance #57-09-22**, an ordinance establishing the 2023 Budget (Ian Zelgowski)

a. Public Hearing for the 2023 Operating Budget

B. **#58-09-22** Council to consider **Ordinance #58-09-22**, an ordinance authorizing the issuance of the City of Noblesville, Indiana Taxable Economic Development Revenue Bonds, Series A And B, and authorizing and approving other actions in respect thereto (Midland Pointe) (Amy Smith)

C. **#59-09-22** Council to consider **Ordinance #59-09-22**, an ordinance authorizing the issuance and the sale of Short-Term Bonds of the City, Series A, for the purpose of providing funds to be used for the cost of certain capital projects (Jeffrey Spalding)

D. **#60-09-22** Council to consider **Ordinance #60-09-22**, an ordinance appropriating the proceeds of the Capital Projects Short-Term General Obligation Bonds of 2022, Series A, and establishing a public hearing (Jeffrey Spalding)

E. **#61-09-22** Council to consider **Ordinance #61-09-22**, An ordinance authorizing the issuance and the sale of Short-Term Bonds of the City, Series B, for the purpose of providing funds to be used for the cost of the Pleasant Street Project - Phases II And III (Jeffrey Spalding)

F. **#62-09-22** Council to consider **Ordinance #62-09-22**, an ordinance appropriating the proceeds

of the Capital Projects Short-Term General Obligation Bonds of 2022, Series B, and establishing a public hearing (Jeffrey Spalding)

14. Miscellaneous, Continued

A. Council to consider **Resolution RC-42-22**, a resolution approving (1) a declaratory resolution and economic development plan of the Redevelopment Commission establishing the Midland Pointe Economic Development Area; and (2) the order of the Plan Commission (Amy Smith)

B. Council to consider **Resolution RC-43-22**, a resolution approving an economic development agreement with Justus at Promenade Senior, LLC (Sarah Reed)

C. Council to consider **Resolution RC-44-22**, a resolution approving a lease between the Redevelopment Authority and Redevelopment Commission; and approving the issuance of Lease Rental Bonds by the Redevelopment Authority; and other matters related thereto (Lisa Lee)

D. Council to consider **Resolution RC-45-22**, a resolution approving the issuance of bonds and notes for Pleasant Street, Phases II and III (Lisa Lee)

E. Council to consider **Resolution RC-46-22**, a resolution regarding the 2023 High Assessed Value Levy Growth Appeal (Jeffrey Spalding)

F. Council to consider Approval of 2023 Regular Meeting Schedule (Evelyn Lees)

15. Council Comments

16. Adjournment

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Thanks for reading The Times, Hamilton County!

Girl Scouts Receives \$15M Grant from Lilly Endowment

Girl Scouts of the USA has received a \$15 million grant from Lilly Endowment Inc. to support diverse membership growth within six Girl Scout councils serving Indiana girls. The funding will further the vision that every girl in Indiana will have the opportunity to live her best life physically, academically, emotionally, and socially through engagement in Girl Scouts.

The six Girl Scout councils, including Girl Scouts of Central Indiana, Girl Scouts of Greater Chicago and Northwest Indiana, Girl Scouts of Kentuckiana, Girl Scouts of Northern Indiana Michiana, Girl Scouts of Southwest Indiana, and Girl Scouts of Western Ohio, will work together in a newly formed coalition over a three-year period. The coalition will serve as an incubator to find creative solutions to reach and better support Hoosier girls and families in all 92 counties, with a particular focus on girls and families who have historically not engaged with Girl Scouts.

"We are so grateful to Lilly Endowment for this incredible grant in support of Girl Scouts," said Girl Scouts of the USA's CEO, Sofia Chang. "As we continue to evolve our organization to reach more girls, we are excited for the opportunities that this grant will provide to youth in Indiana. Its impact will be felt nationally and even globally through what



these girls will accomplish as tomorrow's leaders."

The grant is one of nine grants totaling \$91.5 million that Lilly Endowment has made to national youth-serving organizations to help them enhance and expand the impact of their Indiana affiliates and chapters. The grants reflect Lilly Endowment's longstanding commitment to the healthy development of youth in Indiana and to the youth workers and organizations that serve them.

"At Lilly Endowment we believe that this support will help Girl Scouts and the other organizations funded serve more effectively in Indiana and reach even more youth," said Ted Maple, Lilly Endowment's vice president for education. "We also are pleased by the interest many of these organizations have in replicating strategies that succeed in Indiana with their affiliates and chapters around the country."

The Indiana Girl Scout coalition will begin its work by learning about the unique needs of girls and families by holding community listening

sessions and partnering with community leaders and influencers to highlight local girls' needs and solutions for supporting every Hoosier girl's ability to live her best life through Girl Scouts. The coalition will assess those learnings and work to remove identified barriers that prevent girls from thriving.

"The reality that our proven impact is not reaching girls who need Girl Scouts is fueling our passionate approach to this funding opportunity," said Danielle Shockey, chief executive officer of Girl Scouts of Central Indiana. "We know that when girls feel the support and safety that mentors, resources, and investments in their futures provide, they thrive and empower others to thrive as well. It is time to harness the collective knowledge and resources of all six councils and innovate for the benefit of Hoosier girls."

By the end of the grant term, the Girl Scout councils expect to better serve the needs of girls ultimately increasing the number of Girl Scouts in Indiana by nearly 50 percent. These thousands

of girls will benefit from proven outcomes of the Girl Scout Leadership Experience, which research shows can contribute to their academic, physical, emotional, and social development.

About Girl Scouts: Girl Scouts bring their dreams to life and work together to build a better world. Through programs from coast to coast, Girl Scouts of all backgrounds and abilities can be unapologetically themselves as they discover their strengths and rise to meet new challenges. Supported by

trusted adult volunteers, mentors, and millions of alums, Girl Scouts lead the way as they find their voices and make changes that affect the issues most important to them.

To join, volunteer, reconnect, or donate, visit girlscoutsindiana.org.

About Lilly Endowment Inc: Lilly Endowment Inc. is an Indianapolis-based private philanthropic foundation created in 1937 by J.K. Lilly, Sr. and his sons Eli and J.K. Jr. through gifts of stock in their pharmaceutical business, Eli Lilly and Company. Although the

gifts of stock remain a financial bedrock of the Endowment, it is a separate entity from the company, with a distinct governing board, staff and location. In keeping with the founders' wishes, the Endowment supports the causes of community development, education and religion. Although the Endowment funds significant programs throughout the United States, especially in the field of religion, it maintains a special commitment to its founders' hometown, Indianapolis, and home state, Indiana.

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Wellness Council, Indiana Chamber Release Workforce Mental Health Survey



The Wellness Council of Indiana, a subsidiary of the Indiana Chamber of Commerce, has announced that the next Indiana Workforce Mental Health Survey is underway.

The online survey assesses business attitudes, knowledge and practices as they relate to tackling substance misuse and mental health concerns among the workforce.

"This initiative continues to be integral to the Wellness Council and Indiana Chamber's ability to deliver the most relevant and proactive assistance to employers across the state," says Jennifer Pferrer, executive director of the Wellness Council. "The survey and accompanying report will provide organizations across Indiana with critical data that will help us better understand and impact the issues and challenges Hoosier businesses and communities are experiencing."

The survey will gather information about attitudes and practices concerning mental health and well-being; perceived prevalence and impact of mental health and substance misuse on the workplace/workforce; knowledge of locally available mental health and substance use disorder resources; attitudes and practices affecting workforce social determinants of health concerns; the extent that components of a drug-free workplace program are

being administered; and attitudes and practices around substance use disorder prevention and treatment.

This is the third iteration of the Wellness Council of Indiana's statewide employer survey on the impact of substance misuse on the workforce. Anonymous data collection will take place through October. This data will be supplemented with previous survey and other secondary data to produce and disseminate a formal report available to organizations across the state.

Employers may visit www.wellnessindiana.org/survey to access the survey. Management representatives with a company's organizational knowledge of human resources and benefits are asked to participate.

About the Indiana Chamber of Commerce: The Indiana Chamber partners with 25,000 members and investors to achieve the mission of "cultivating a world-class environment which provides economic opportunity and prosperity."

About the Wellness Council of Indiana: The Wellness Council of Indiana works to improve the quality of life for Indiana residents by empowering employers and communities to create thriving places to live, work, learn and play through connection, collaboration, education and evaluation.

Indiana Secures Funding to Help Entrepreneurs and Small Businesses Sell Products Globally

The Indiana Economic Development Corporation will receive \$300,000 in competitive grant funding from the U.S. Small Business Administration (SBA) to support export opportunities through the Indiana State Trade and Export Promotion (IN-STEP) program, which helps Indiana small businesses identify, market and sell Hoosier-made goods in international markets.

"Indiana's entrepreneurial ecosystem is robust and growing, ranking among the world's top emerging markets," said Ann Lathrop, executive vice president of global investment at the IEDC. "As a state, we pride ourselves on supporting and cultivating the entrepreneurs of today and tomorrow, and the IN-STEP program is yet another tool available to help these leaders and their businesses grow and succeed."

IN-STEP, which supports company growth and job creation by expanding and diversifying small businesses' customer bases, offers eligible companies reimbursements of costs associated with export-related activities, such as participating in international trade missions, trade shows, export educational programs, and export services provided by the U.S. Department of Commerce. The program first launched in January 2020, and with this new grant, it will make funding for Indiana available



through September 2024 or until all funds are distributed.

Since launching less than three years ago, IN-STEP has helped more than 45 Indiana entrepreneurs and small businesses engage with international markets across six continents, reporting export sales of \$11.7 million. For every federal dollar invested through the program, \$23.7 has been returned to Indiana small businesses through export sales.

According to the U.S. Census Bureau, Indiana ranks in the top 15 for exporting, with businesses shipping products and goods such as automotive parts, pharmaceuticals and agricultural commodities to global customers. The IN-STEP program aims to build on this momentum by helping more Indiana small businesses develop and expand export-related activities, ensuring more Indiana businesses are able

to participate in the global economy while opening up new markets for Hoosier-made goods around the world.

Indiana entrepreneurs and small businesses are encouraged to apply for export assistance through IN-STEP. To be eligible:

- The business must be in operation for at least one year;
- The business must be new to exporting or market expansion;
- The business must be an Indiana Small Business Development Center (Indiana SBDC) client;
- The business must be in accordance with SBA size standards,

which categorizes small businesses based on measures like industry, number of employees and annual receipts. Use the SBA's Size Standards Tool to see if your company qualifies; and

• The business' goods must be made in the U.S. or composed of at least 51% U.S. material.

Learn more and apply for export assistance online at iedc.in.gov/program/in-step/overview

About IEDC: The Indiana Economic Development Corporation (IEDC) is charged with growing the State economy, driving economic development, helping businesses launch, grow and locate in the state.

Led by Secretary of Commerce Brad Chambers and governed by a 15-member board chaired by Governor Eric J. Holcomb, the IEDC manages many initiatives, including performance-based tax credits, workforce training grants, innovation and entrepreneurship resources, public infrastructure assistance, and talent attraction and retention efforts.

For more information about the IEDC, visit iedc.in.gov.

PUBLIC NOTICES

CITY OF FISHERS ADVISORY PLAN COMMISSION NOTICE OF PUBLIC HEARING CASE RZ-22-4

MEMBERS OF THE PUBLIC MAY SUBMIT COMMENTS BY GOING TO: https://townofishers.formstack.com/forms/public_meeting_comment_form

MEMBERS OF THE PUBLIC MAY STREAM THE LIVE MEETING BY GOING TO: <http://tinyurl.com/CityOfFishers>

NOTICE IS HEREBY GIVEN that a public hearing will be held by the Fishers Advisory Plan Commission at 6:00 PM on Wednesday, October 5, 2022 at Launch Fishers Huston Theater 12175 Visionary Way, Fishers, IN 46038.

REQUEST: At that hearing, the public will be invited to offer comments on the following request ("Proposal"): Case # RZ-22-4 - Consideration of a rezone of 1.76 acres from R2 to C2.

LOCATION: 13484 E 116TH ST, FISHERS, IN 46037.

The case file about this project is available for public review in the office of the Department of Planning and Zoning, located at Fishers City Services Building, 3 Municipal Drive, Fishers, IN 46038. The meeting agenda with room location details and case related information will be posted on the City's website forty-eight (48) hours in advance of the meeting specified above. If you have specific questions or want to provide written contacts to the case planner directly, please contact:

City of Fishers Planning & Zoning Department
planning@fishers.in.us
(317) 595-3155
www.fishers.in.us/notice

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www.TheTimes24-7.com

RUSSY From Page A1

The exact date of your payment depends on the day of the month you were born – born between the 1st and 10th of the month, you get your payment on the 2nd Wednesday; born between the 11th and 20th of the month, payment is made on the 3rd Wednesday; born after the 20th of the month your payment will be received in your bank account on the 4th Wednesday of every month.

You can apply in person, either over the phone or by visiting your local Social Security office, or you can apply for your benefits online at www.ssa.gov/retire. Applying online is, by far, the most efficient method. To apply online, you will first need to set up your personal

“my Social Security” online account which is easy to do at www.ssa.gov/myaccount. I suggest you create your online account now, even if you don’t plan to claim your SS for a while yet. Once you have your online account set up, you can see your estimated benefit amounts at different ages, which can help you decide when to claim.

Since you are still working, you should be aware that if you claim at any time prior to reaching your full retirement age (FRA) you will be subject to Social Security’s earnings test. If you will be 65 in December 2022 your FRA is 67, and that is the point at which you will get 100% of the SS benefit you’ve earned from a lifetime of working. If

you claim any earlier, your benefit will be permanently reduced, and the Social Security “earnings test” will apply. The earnings limit for 2023 will be a bit more than the 2022 limit of \$19,560. If you are collecting SS and exceed the earnings limit, they will take away benefits equal to \$1 for every \$2 you are over the limit. In the year you reach your FRA (2024) your earnings limit will be about 2 ½ times more than the normal annual limit and the penalty is less, and once you have reached your FRA there is no longer a limit to how much you can earn. For clarity, you can also wait and claim after your FRA and gain a higher benefit (your benefit will grow up to age 70).

So, how can you make the process “relatively seamless?” Create your online “my Social Security” account in advance and verify that your lifetime earnings as recorded by Social Security are accurate. Then, when you’re ready to claim, simply go to www.ssa.gov/retire and follow the instructions. The online application process is quite intuitive, and you should have no trouble even if you have limited computer skills. Social Security will contact you if they need more information after you apply online. Of course, you can also apply whenever you’re ready by calling Social Security to make an appointment to apply over the phone but applying online is much more efficient.

WALLET From Page A1

most worried about the affordability of routine expenses, with 73% concerned that the price of everyday items like gas, groceries and rent will continue to rise to a level they can’t afford. Meanwhile, 55% harbor supply chain concerns and 38% are stressed about the affordability of big, planned purchases such as a home or a car.

As recession worries grow, more Americans are sizing up their finances to see where they stand. Only 48% are confident that they can financially handle a recession, and two in five believe that they’ll need to rely on credit to cover essential and unexpected expenses over the next three months. In fact, 27% have already increased their credit card debt within the past three months. This trend is accompanied by additional anxieties: two in three survey respondents are concerned to some degree that their credit score will negatively affect their ability to access credit in the next three months.

Being proactive is key to weathering financial storms, yet less than half of consumers have prepared for a recession when it comes to their finances and credit. Those who have are finding different ways to do so: 49% have cut non-essential expenses like entertainment and vacations, 45% have created a budget and 40% have paid down debt.

While these are effective actions, there are other steps consumers can take

to understand their credit history and safeguard their credit.

Consumers should check their credit report and credit score regularly to know exactly where they stand in the event that they need to apply for credit, or simply to be better informed as they prepare to pay down their debt ahead of an economic decline. They can get a free credit report and credit score from Experian (Spanish-language credit reports are also available) as well as access to free financial tools, an auto insurance shopping service and credit card marketplace.

Those who need help increasing their credit score can sign up for Experian Boost. This free feature enables consumers to add their monthly payments for cell phone bills, utility bills, rent and video streaming services to their credit history to potentially increase their FICO Score instantly. To learn more, visit experian.com/boost.

“Inflation and recession fears are putting pressure on consumer’s finances, but proactively planning for the worst can help consumers make it through potential challenges. Many consumers are already taking great steps to prepare, like creating a budget and paying down their debt, and we encourage them to utilize other available resources and tools to help,” says Rod Griffin, senior director of Public Education and Advocacy at Experian.

BOOMERS From Page A1

Cash App and its parent company Square are aware that scammers are using its platform in this way and they have communicated with customers who have been impacted by certain scams. They recommend that any customer in need of additional assistance contact their support team cash.app/help.

Tips to Avoid Money Flipping Scams:

- Tell a real Cash App giveaway from a scam. Since 2017, Cash App has been running weekly giveaways under the hashtag #CashAppFriday. The company partners with businesses and celebrities, who ask users to retweet or comment on their social

posts in hopes of being selected for a cash prize. Scammers often use similar language and pretend like they are part of an official giveaway. Make sure a giveaway is real before you respond.

- Search online. Before contacting the potential scammer, do a web search of their username or phone number. If it’s a scam, chances are that other victims have posted complaints and information online.

- Be very wary of buzz words. Certain phrases should raise a red flag. Don’t believe anything that is “guaranteed” to do well, or that offers low or no risk with a high return.

Anyone who claims to be able to turn a small investment into piles of cash in mere minutes is a scam artist.

- Treat Cash App like cash. Once you send money through Cash App, you may not be able to get that money back. It’s now scammers payment method of choice, so be careful.

For More Information Many investment scams use similar techniques, see BBB.org/InvestmentScam. Learn more about Cash App scams and staying safe when using a digital wallet like Cash App and Zelle.

If you’ve been targeted by this scam, help others avoid the same problem by

reporting your experience on the BBB Scam Tracker.

About BBB Serving Central Indiana:

The Better Business Bureau has empowered people to find businesses, brands and charities they can trust for over 110 years. In 2021, people turned to BBB more than 200 million times for BBB Business Profiles on 6.3 million businesses and Charity Reports on 25,000 charities, free at BBB.org. Local, independent BBBs can be found across the United States, Canada, and Mexico, including BBB Serving Central Indiana, which was founded in 1916 and serves 46 counties.

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WEEKEND

In The Home

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

Harvesting Red and Green Tomatoes

By Melinda Myers

Nothing beats the flavor of fresh-from-the-garden tomatoes. Harvesting when they are fully ripe ensures the best flavor for eating fresh, cooking, and preserving.

Visit your garden often and watch for the fruit to turn from green to fully colored. Then leave them on the plant for five to eight days. Vine-ripened tomatoes have the best flavor for using fresh or preserving.

Check plants regularly and keep harvesting, so the plants continue to produce. This also reduces problems with insects and disease organisms attacking overripe or rotting fruit. Store mature, fully colored tomatoes in cool, 45-to-50-degree conditions with high humidity. They will last about seven to 14 days in these conditions.

When growing indeterminate tomatoes, you will notice the plants keep growing and producing more flowers and fruit until the frost kills the plant. Redirect the plant's energy from sprouting new blossoms and fruit to ripening the fruit that is already on the plant. Prune off the stem tip of indeterminate tomatoes about a month before the average first fall frost in your area. This allows the existing flowers to develop into fruit and the existing fruit



Photo courtesy of MelindaMyers.com

'Tye Dye' tomato in the garden with red and green tomatoes to harvest.

to mature before the end of the growing season.

Extend the harvest season with the help of floating row covers. These fabrics allow air, light, and water through, but trap heat around the plants. Protecting plants from the first few fall frosts often provides time for more tomatoes to ripen.

Sometimes you cannot protect plants from frost or hungry critters prevent you from leaving the tomatoes on the plant to fully ripen. You can pick any tomatoes that

are starting to show color before the killing frost and finish ripening them indoors. The blossom end should be greenish white or starting to color up. Use blemished and cracked fruit right away since these do not store well.

Store green and under-ripe tomatoes in a cool 60-to-65-degree location to maximize their storage life. Set the tomatoes on heavy paper spread apart so they are not touching. Or wrap them individually in newspaper so the fruit do

not make direct contact. This helps prevent rot spreading from one fruit to the next.

These tomatoes will ripen over the next few weeks. You can speed up the process by moving a few tomatoes to a bright, warm location a few days before they are needed.

Extend the tomato season next year by growing a Long Keeper. The flavor is not as good as vine-ripened fruit, but you can pick these before the first fall frost and enjoy garden tomatoes for up to three months.

And don't let the rest of the green tomatoes go to waste. Use them for frying, chow chow, green salsa, and other tasty treats.

Keep harvesting and enjoying your garden-fresh tomatoes as long as your growing season allows. Then make space to store them a few weeks after the first fall frost.

Melinda Myers has written more than 20 gardening books, including the recently released Midwest Gardeners 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 or families (specialists), others are less selective (generalists), and most are in between?

- You can visit www.perennialpower.eu for more information about perennials flowers?

New Website Places Gardening Solutions at Users' Fingertips, Regardless of Thumb Color

Purdue Extension's latest mobile website, can help gardeners make sure they're never again caught with their plants down.

The Purdue Plant Doctor website is a mobile-friendly one-stop shop where gardeners can navigate the bewildering maze of insect, disease and abiotic problems that affect the hundreds of landscape trees, shrubs and flowers used in Midwestern landscapes.

"Every year, homeowners invest millions of dollars in their landscaping materials, and due to insect diseases and sometimes a lack of experience, problems come up. This

is a free, easily accessible way to identify and fix those problems," said Janina Beckerman, a Purdue Extension plant disease specialist and content specialist for the website.

The website builds on a wealth of Purdue Extension knowledge, using high-quality images to quickly sort through the thousands of problems gardeners can encounter on landscape plants and flowers. Problems found on each kind of plant are ordered based on how common they are in Midwest gardens and yards. Once problems are diagnosed, the website guides users through methods to

treat their plants.

Today, many websites available to assist growers in plant health management are sponsored or developed by companies that produce gardening chemicals or products. Cliff Sadof, a Purdue Extension entomologist and content specialist for the website, said those apps tend to suggest particular products, whereas Purdue's websites are focused on research-based treatment methods.

"We start with the least toxic approaches before we suggest using insecticides or fungicides," Sadof said. "We want to teach people how to treat the underlying

problems before turning to chemical solutions. We also have a section devoted to commonly found beneficials, so someone doesn't mistakenly harm pollinators and other beneficial insects."

Beckerman said the website was designed to appeal to the new growers that discovered their green thumb during the pandemic.

"We hope this website helps growers regardless of level improve their gardening experience," she said. "For this reason, photos of each plant are included to guide growers through the diagnostic process."

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WEEKEND *Travel or stay! and Play*

A7

Weekend, Sept. 24-25, 2022

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

Professional Bull Riders Returns To Gainbridge Fieldhouse

For the second time since 2012, PBR (Professional Bull Riders) will buck into Indianapolis, Indiana, holding the elite Unleash The Beast's Indianapolis Invitational, featuring the Top 30 bull riders in the world, at Gainbridge Fieldhouse in on Saturday and Sunday, January 28-29, 2023.

For two nights only, the Top 30 bull riders in the world will compete in one of the most exciting live sporting events to witness. With riders going head-to-head against the sport's rankst bovine athletes, the tour stop will showcase the ultimate showdown of man vs. beast.

When PBR was last in Indianapolis, Mason Taylor (Maypearl, Texas) delivered a dominant performance at the 2022 Unleash The Beast (UTB) season-launch event. Taylor exploded from the chutes aboard Casper

(Gene Owen Bucking Bulls) in Round 1. The monstrous 90.75-point ride, the highest of the round, punched his ticket to the championship round atop the leaderboard. In the championship round, he was awarded 89.25 points on Diddy Wa Diddy (Cord McCoy/Bill McCarty) to clinch the first event win of the season.

Prior to last year's event, the PBR last visited in 2012, when veteran Brazilian contender Fabiano Vieira emerged victorious as the event champion in the Hoosier state.

Positioned at the start of 2023, the PBR Indianapolis Invitational will play a crucial role in shaping the initial championship race to the PBR World Finals in May in Fort Worth, Texas, which awards a gold buckle and million-dollar bonus to the world's best bull rider.

The bull riding action

for the PBR Indianapolis Invitational begins with Round 1 at 6:45 p.m. ET on Saturday, Jan. 28, followed by Round 2 and the championship round at 1:45 p.m. ET on Sunday, Jan. 29. All competing bull riders will get on one bull each in Rounds 1-2. Following Round 2 Sunday afternoon, the riders' individual two-round scores will be totaled, with the Top 12 advancing to the championship round for one more out and a chance at the event title.

Tickets for the two-day event go on sale Monday, Sept. 19 at 10 a.m. ET and start at \$15, taxes and fees not included. Tickets can be purchased online at Ticketmaster.com and PBR.com, at the Gainbridge Fieldhouse Box Office, or by calling PBR customer service at 1-800-732-1727.

Group sale pricing will also be available, offering

specialty groups up to a \$15 discount on select price levels.

PBR Elite Seats are available for avid fans who want an exclusive VIP experience while enjoying the world's top bull riding circuit. Available in three tiers, these tickets start at \$245 (Bronze Seats) and offer premium seating, a personal on-site concierge at the PBR Fan Loyalty Booth, a \$20 concession voucher, a commemorative credential and lanyard, and a photo in front of the bucking chutes.

Available for \$315 is the PBR Premier Elite Seat. Not only will VIP Elite Seat holders receive a premium seating close to the action, but you also get an EXCLUSIVE PBR 30th Anniversary Collectible Item, a pre-show backstage tour with PBR Talent, and a PBR 30th Anniversary Branded Frame to take home after

the show.

Do you want to see the toughest sport on dirt up-close and personal? There is no better seat in the house than PBR PREMIER Elite Seats, ticket pricing at \$375. Not only will PBR PREMIER Elite Seat holders receive premium seating close to the action, but you also get an EXCLUSIVE PBR 30th Anniversary Collectible item, a backstage tour with PBR Talent, a PBR 30th Anniversary Branded Frame to take home after the show, and a 2023 PBR Yearbook.

For more information on PBR Elite Seats, visit <https://pbr.com/tickets/premium-experiences/>.

About PBR (Professional Bull Riders):

PBR is the world's premier bull riding organization. More than 500 bull riders compete in more than 200 events annually across the televised PBR

Unleash The Beast tour (UTB), which features the top bull riders in the world; the PBR Pendleton Whisky Velocity Tour (PWVT); the PBR Touring Pro Division (TPD); and the PBR's international circuits in Australia, Brazil, Canada and Mexico. In 2022, PBR launched the PBR Team Series—eight teams of the world's best bull riders competing for a new championship—as well as the PBR Challenger Series with more than 60 annual events nationwide. The organization's digital assets include PBR RidePass on Pluto TV, which is home to Western sports. PBR is a subsidiary of Endeavor, a global sports and entertainment company. For more information, visit PBR.com, or follow on Facebook at Facebook.com/PBR, Twitter at Twitter.com/PBR, and YouTube at YouTube.com/PBR

BBB Scam Alert: How to Avoid Ticketmaster Lookalike Scams

Concerts and games are back! Bands are touring again, the Colts are getting ready for this season and ticket spending is back to pre-COVID-19 levels. This fact hasn't gone unnoticed by scammers, though. Recent reports to BBB Scam Tracker indicate that con artists are preying on concertgoers by pretending to represent popular ticket seller Ticketmaster.

How the scam works

You are looking to buy tickets to an upcoming event or need to transfer tickets for a show that was postponed due to COVID-19. You do an internet search for your question, which brings up results for Ticketmaster. You click through to the website, and everything looks normal.

The website prompts you to enter your personal information and a credit card number. However, as soon as you complete a transaction, you notice some suspicious activity.



You might receive tickets with someone else's name on them, or you may

never receive your tickets at all. In other cases, you get the tickets, but the site

charges you a much higher rate than advertised.

Upon closer inspection, you realize you were not on the Ticketmaster site at all! It was a lookalike site with a similar name. When you call the customer service number, they are either unreachable, unhelpful, or downright aggressive.

One ticket buyer reported this experience: "They sent me two tickets with someone else's name on them, and they also charged me three times the amount [of] the ticket price. I have no way to get a refund and no customer service to contact (except by email) because they do not answer their phone."

How to avoid event ticket scams

Purchase from the venue. The safest way to purchase event tickets is to go directly through the venue, either in person or through their official website. The venue's website may point you to Ticketmaster or another

provider to complete your purchase, but you can be sure of having the correct website URL.

Check out the seller. If you purchase from a third-party company, make sure they are a reputable ticket vendor or reseller, not a ticket scalper. Check reviews on BBB.org.

Watch out for fake websites. Take a close look at the website's URL to ensure there are no slight misspellings. Impostors like to make lookalike websites with domain names that are similar to well-known business names. This makes them hard to spot.

Use a safe payment method. Always make online purchases with your credit card. You can dispute fraudulent charges and have a better chance of getting your money back.

For more information Read this BBB tip about avoiding scams when buying tickets. Review BBB's

tips about ticket insurance and learn how to spot fake events. See these tips from Ticketmaster for spotting scams.

If you are the victim of a ticket scam, whether you lost money or not, report it! By sharing your experience at BBB.org/ScamTracker, you can help other concertgoers avoid common ticket scams.

About BBB Serving Central Indiana

The Better Business Bureau has empowered people to find businesses, brands and charities they can trust for over 110 years. In 2021, people turned to BBB more than 200 million times for BBB Business Profiles on 6.3 million businesses and Charity Reports on 25,000 charities, free at BBB.org. Local, independent BBBs can be found across the United States, Canada, and Mexico, including BBB Serving Central Indiana, which was founded in 1916 and serves 46 counties.



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