⇒ TODAY'S VERSE

Romans 8:38 - 39 "And I am convinced that nothing can ever separate us from God's love. Neither death nor life, neither angels nor demons, neither our fears for today nor our worries about tomorrow - not even the powers of hell can separate us from God's love. No power in the sky above or in the earth below indeed, nothing in all creation will ever be able to separate us from the love of God that is revealed in Christ Jesus our Lord." (NLT)



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

What makes Diane Reed smile? "About everything," said the 82-year-old Noblesville resident."I like to see the glass half full, when I see people in a way, when they say something, I usually take it as an uplifting thing and more often than not I smile especially when something is really silly, then I really smile. I'm probably one of those old-fashioned people who smiles as the silliest things." She was found this weekend performing as a caterer onstage in The Belfry Theatre's current production, "Rehearsal for Murder," through Sunday at The Ivy Tech Auditorium in Noblesville. She has been acting since she started on "this very stage." (The Ivy Tech Auditorium. which is the former Noblesville High School) almost 50 years ago, in 1973, when she and her husband moved to Noblesville and they both acted in "Guys and Dolls," directed by Betty Foland and John Foland. "My husband was cast as Sky Masterson, and they put me in as a Hot Box Dancer. Then years later, they reprised the ("Guys and Dolls") show at The Belfry, then I played a Mission Worker. Diane was born and raised in Pittsburgh, Pa. What brought her to Hamilton County? "My husband's job," she said. "When I moved here (to Noblesville), people were so friendly." What else? "I had the record (at one time) of being the oldest mother at Riverview Hospital to have a baby ... I was 43."

And Another Few Things... 1. Housing Permit Drop

The U.S. Census Bureau recently released statewide totals for building permits issued in August and shows 1447 single-family permits were pulled. The 1447 permits pulled in August of 2022 are down 12% from the 1642 permits pulled in August of 2021. This number is down 12% from July of 2022, when 1651 permits were pulled. The single-family permit numbers (13,731) for 2022 are

down 9% compared to the first eight

months of 2021.

Indiana Builders Association President Paul Schwinghammer responded with the following statement: "While the decline in building permits was anticipated, we need to keep in perspective that 2021 was a record year for homebuilders in Indiana. With rising interest rates keeping many buyers on the sidelines, we are getting back to more normal permit numbers. It is anticipated that permits and new home starts will continue to weaken as the Federal Reserve continues to try to rein in inflation. Housing is a leading indicator of the economy, and a slowdown in permits and starts is an indicator of an overall slowing of the economy, which is the desired effect of the Federal Reserve."

2. Westfield Update

Westfield Communications Director Joshua Andrews sat down with Superintendent Dr. Paul Kaiser and Assistant Superintendent for Business Brian Tomamichel to have an in-depth conversation about the reasons behind the operating referendum, how lowering the district's tax rate will impact the future of our district and much more. View that conversation on YouTube at youtube.com/watch?v=bIE5fiDVWjE.

Also, the last Referendum Renewal Discussion meeting will take place next Wednesday, Oct. 5 at Westfield Intermediate School. The meeting begins at 7 p.m. The meeting is to discuss an upcoming referendum to decide whether funds will be used to retain our current staff, keep teacher compensation competitive. avoid increasing class size and add programming for agricultural science and performing arts.

Hamilton County's Own Daily Newspaper **NOBLESVILLE, INDIANA**



Boomer Bits



Ask Rusty - Veteran Asks About Disability and Ex-Spouse Benefits

veteran with a total & permanent disability. I was married for over ten years to a military man who has since honorably separated from military service. I was originally on Social Security disability, which automatically converted to regular Social Security retirement benefits when I turned 65 -- with the amount remaining at the "disabled" level instead of the "regular" rate based on my Social Security employment contribution record. Why wasn't my "regular" Social Security rate used when I turned 65? Also, I contacted

Dear Rusty: I am a military

How to Find a **Medicare Plan That Suits You**

(StatePoint) Feeling overwhelmed by your Medicare options? There's a good reason for that. With more than 3,000 Medicare Advantage plans, over 700 Part D Prescription Plans available and an array of carriers offering Medicare Supplement plans, there's a lot to consider.

"Whether this is your first time enrolling in Medicare or you've been through the process before, it's easy to get confused by the big picture, not to mention all the details," says Ryan Kocher, Medicare growth officer at Cigna.

This Medicare Annual Elec-

See MEDICARE Page A6



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.

Social Security regarding my ex-husband's Social Security since I was married to him for over 10 years but was told I am not entitled to a portion of his Social Security benefit. Why not? I was told the amount I would receive

wouldn't subtract from his SS entitlement. Signed: Disable Veteran

Dear Disabled Veteran: First, I want to thank you for your ser-

See RUSTY Page A6

Consider Legacy Contact to Preserve Online Presence After Death

Indiana Attorney General Todd Rokita advises Hoosiers to set up an Apple, Google, or Facebook "legacy contact" to ensure their social media accounts and cell phone content are secure and accessible to appointed loved ones after death.

"Death is never something we want to think about," Rokita said. "However, it's best to be prepared and gain the reassurance knowing your online presence will be taken care of by someone you love and trust."

The legacy contact option on all three platforms allows the account holder to invite someone they trust to take over their social media accounts and cell phone data after death. This can be used to post the dates of the funeral, notify friends through the account holder's contacts



Attorney General Todd Rokita

app, and even access medical records through the account holder's health app.

The account holder should have an Apple device signed in with an Apple ID, two-factor

See LEGACY Page A6

Sunrise/Sunset RISE: 7:40 a.m. **SET:** 7:26 p.m.

High/Low **Temperatures HIGH:** 72 °F **LOW:** 47 °F

Today is...

- Astronomy Day
- International Coffee Day • National Pumpkin Spice Day

What Happened On This Day

- 1890 Yosemite National Park established by U.S. Congress
- 1931 George Washington Bridge linking New Jersey and New York opens
- 1971 Walt Disney World opens near Orlando, Florida

Births On This Day

- 1910 Bonnie Parker American criminal
- 1924 Jimmy Carter 39th President of the Unit-

ed States and Nobel Prize

laureate

Deaths On This Day • 1990 Curtis LeMay

- American general
- 2013 Tom Clancy American author

Travel Back in Time with the NPA at Their 'War of the Worlds' Show



NOBLESVILLE PRESERVATION ALLIANCE

EST. 1987

The Noblesville Preservation Alliance will put on a performance of Orson Wells' 1938 version of 'War of the Worlds' next Saturday at 7 p.m. at Preservation Hall, 1274 Logan St. in Noblesville.

Tickets are \$10 advance and \$12 at the door. For ticket information visit NoblesvillePreservation.org

In October 1938, Orson Wells and the Mercury Theatre of the Air presented a program that would prove to be one of the most memorable events in broadcast history: The War of the Worlds. Despite being

presented as a radio play, many people thought it was a real news broadcast and wide-spread panic ensued. The aftermath of the broadcast led Wells to issue an apology, but one thing was clear: radio had real power.

And now, you have an opportunity to journey back to 1938 and experience The War of the Worlds as so many did on that night. You'll embark on this journey to the past on Oct. 8 from Preservation Hall, 1274 Logan Street in Noblesville. Seating is limited, as you might expect of a time machine, so be sure to reserve your spots today.

Local Poets Among Arts Commission Additions to Indiana Digital Poetry Archive

The Indiana Arts Commission (IAC), in partnership with the Indiana State Library, announced on Thursday that the works of four Hamilton County poets are among the works of 33 poets that have been added to the State of Indiana's poetry archive, Inverse

The four Hamilton County poets are:

- John Caviness
- Z. Rose
- James Thompson Marilyn Wolf

An initiative of former Indiana Poet Laureate Adrian Matejka, INverse celebrates and preserves the diverse range of Indiana poetry for future generations of Indiana writers and readers.

"It is an honor to continue our collaboration with the Indiana Arts Commission on the INverse Poetry Archive. This partnership celebrates Hoosier poets and enriches the collections of the State Library," said Jacob Speer, Indiana State Librarian.

"The INverse Poetry Archive continues to represent, promote, and preserve the poetry of our small yet important part of the world. It is an invaluable project," said Matthew Graham, Îndiana Poet Laureate.

Residents of Indiana are encouraged to submit poems to the archive annually between February 1 and April 30. Learn more about the INverse Poetry Archive by visiting in.gov/arts/ programs-and-services/partners/ indiana-poet-laureate/inverse-indianas-poetry-archive/.

The full list of poets with

See POETS Page A6

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.

TODAY'S HEALTH TIP

Smoking leads to wrinkles. 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 Obituaries......A2 Meeting Notes.....A2 Meeting Notice.....A2 Wild Art.....A3 Service Directory......A3 Classifieds.....A4 In The Home......A7

OBITUARIES David Allen Baker Rosalba (Rosie) Mariacher



🗢 TODAY'S QUOTE

"There is magic in the night when pumpkins glow by moonlight."

- Unknown

□ TODAY'S JOKE

Why do witches wear name tags? So that they can tell which witch is which!



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



PAGE TWO
WEEKEND, OCT. 1-2, 2022

OBITUARIES

David Allen Baker

January 8, 1988 - September 25, 2022

David Allen Baker, age 34, passed away suddenly on Sunday, Sept. 25, 2022

He was born on Jan. 8, 1988 in Marion, the son of Harvey Baker Jr. and Brenda (Wagner) Hunt.

Mr. Baker was a graduate of Sheridan High School. He worked a variety of jobs during his life. He was a general laborer which meant he could do just about anything.

He enjoyed working on cars and spending time with his children. Mr. Baker had a big heart and would always do what he could to help someone who needed it. He truly cared about others.

Survivors include his wife Kayleigh Gosman of Anderson; mother Brenda Hunt of Geneva; two children Kegan Baker and Samantha Baker of Anderson; brother Christopher (Amber) Baker; sister Sara (Michael) Miller; aunt Michelle Goodpaster; brother-in-law Kyle (Amber) Gosman; and five nieces and three nephews.

He was preceded in death by his father Harvey Baker, Jr.; grandparents; brother Bryan Baker; uncle Michael Wagner; and several other aunts and uncles.

A visitation for family and friends is scheduled to be held from 5-7 p.m. on Wednesday, Oct. 5, 2022 at Dunnichay Funeral Home, 1113 S. Anderson St. Elwood, Ind. Cremation will follow.

Memorial contributions may be made to Dunnichay Funeral Home to assist with funeral expenses.

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

Rosalba (Rosie) Mariacher

July 13, 1936 - September 25, 2022

Rosalba (Rosie) Mariacher, a loving wife, mother and friend, passed away peacefully on Sunday, Sept. 25, 2022, at Rose Senior Living in Carmel with her husband Bob at her

She was born on July 13, 1936, in Ibague, Columbia.

Mrs. Mariacher was the 13th child of the late Alfredo and Matilda (Gutierrez) Arbelaez. She came to

the United States in 1957 knowing very little English to help her sister who had given birth to her first child. Her sister was living in Denver, Colorado at that time. Mrs. Mariacher met Bob in 1961 while he was attending the University of Denver. The two of them were married on Dec. 29, 1962 in Denver.

She became a naval wife when Bob was commissioned a U.S. Navy Officer in March of 1963. They spent 6 months in Athens, Georgia while Bob attended Supply Corps School. From Athens they relocated to San Diego, California where their first two daughters were born, compliments of the Navy. Their son was born in La Habra, California and their third daughter was born in Lansing, Michigan. The family of 6 arrived in Carmel, Indiana in 1978 where they settled down and raised their children. Besides helping raise her 4 children, Mrs. Mariacher worked 24 years at Resort Condominiums (RCI) using her bilingual skills in various customer service and support assignments.

Her pride and joy for living was being with her family. Mrs. Mariacher deeply loved her husband, her 4 children and their spouses, her 12 grandchildren, and her 9 great-grandchildren. She was a devout Catholic and active in parish live. She also made time for volunteering at St. Vincent's Women Hospital in the Neonatal unit, the Little Sisters of the Poor, St. Vincent de Paul, and the Women's Care Center.

Mrs. Mariacher will always be remembered for her beautiful smile, tireless work ethic, flair for fashion, special cooking recipes, salsa dancing, and warm hugs and kisses. She leaves a legacy of love, warmth, and kindness to all who knew her whether family, friends, acquaintances, or strangers.

Survivors include her husband Robert (Bob) Mariacher; four children Patricia (Josh) Coughlin, Cynthia (John Richard) Schooler, Gregory (Amy) Mariacher and Lori (Miguel) Antolinez; 12 grandchildren; and nine great-grandchildren.

Visitation is scheduled to be held from 9:30 a.m. to 10:30 a.m. before the Celebration of Life service at 10:30 am, on Thursday, October 13, 2022 at St. Elizabeth Ann Seton Catholic Church, 10655 Haverstick Road, in Carmel. Mrs. Mariacher's cremains will be interred in the Madonna Mausoleum within the Mt. Olivet Catholic Cemetery in Wheatridge, Colorado, a suburb of

Memorial contributions in Mrs. Mariacher's name can be given to the Women's Care Center, 4901 W 86th St, Indianapolis, Ind. (www.womenscarecenter.org/indianapolis-indiana).

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

Meeting Notes

Carmel Plan Commission - Residential **Committee**

Meeting Agenda Tuesday, Oct. 11, 2022 at 6 p.m. (doors open at 5:30 p.m.)

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

Carmel 1. Docket No. PZ-2022-00119 DP/ADLS: Flora

on Spring Mill a. The applicant seeks site plan and design approval for a residential neighborhood consisting of 12 brownstones, 12 two-family homes, 10 single-family homes, and 86 townhomes on 18.31 acres. The site is located

at 9950 Spring Mill Rd. and is zoned Flora PUD, Ordinance Z-676-22. Filed by Jim Shinaver and Jon Dobosiewicz of Nelson & Frankenberger on behalf of Pittman Partners, Inc.

and Onyx and East, LLC. 2. Docket No. PZ-2022-00147 OA: Legacy PUD Amendment

a. The applicant seeks approval to amend the Legacy PUD text in order to increase the number of permitted units in the PUD and increase the number of apartments permitted. The site is located southwest of 146th Street and Community Drive. It is zoned Legacy PUD Z-501-07 as amended. Filed by Nelson & Frankenberger, LLC on behalf of Advenir Oakley Development, LLC.

Porktober is Back: Win Exclusive Prizes, **Help Your Favorite Restaurant Win Big**

This October, Porktober returns and diners can celebrate by visiting locally-owned restaurants on the Tenderloin Lovers Trail. For Hamilton County residents, make sure to go out and support these local spots that are featured on the trail:

- Barley Island Brewing Company - Noblesville
- C.R. Heroes Fishers • Dooley O'Toole's -
- Carmel • Erika's Place - No-
- blesville
- Four Day Ray Brewing - Fishers
- FoxGardin Family -
- Muldoon's Carmel Rosie's Place – No-
- blesville, Carmel and Zionsville locations
- Sahm's Restaurant & Bar - Fishers
- The Pint Room -Carmel
- Woodys Library Restaurant - Carmel
- Thirty-Six Saloon & The Hog Pit - Rockville

The trail can be found on the Indiana Culinary Trails Passport, which was launched by Lt. Gov. Suzanne Crouch, the Indiana Destination Development Corporation (IDDC)



and Indiana Foodways Alliance (IFA).

The breaded pork tenderloin (BPT) has been Indiana's unofficial sandwich since 1908. Native Hoosiers know it as a piece of pork, pounded and breaded and usually fried. It might be crispy and flat or thick and juicy, but almost all of them are bigger than the bun.

"The breaded pork tenderloin has been Indiana's most beloved sandwich for well over 110 years," Crouch said. "While it's appearance is often unconventional, no bun can contain the pork tenderloin when it is done right. It is an iconic and delicious feature in the



Diners who use their **Indiana Culinary Trails** Passport to check-in to three restaurants on the Tenderloin Lovers Trail during the month of October will receive an

Pig Deal" socks. 'The Indiana Culinary Trails Passport is a free digital passport designed to encourage people to eat at locally-owned restau-

exclusive pair of "It's a

rants," said Elaine Bedel, Secretary and CEO of IDDC. "With over 70 restaurants making up the Tenderloin Lovers Trail, Porktober is the perfect opportunity to discover a new favorite restaurant.'

The three restaurants with the most check-ins will partner with Indiana Pork Producers Association to donate a pork meal for every check-in at their location to a food pantry within their community. Indiana pork farming employs more than 14,000



Hoosiers and contributes more than \$3 billion each year to the state's economy.

Indiana Soybean Alliance will also be donating \$1,500 worth of high oleic soybean oil to each of the top three restaurants. As Indiana's second-largest commodity, soybeans total \$3.08 billion in sales annually and account for half of the state's agricultural exports.

"We're excited to be teaming up with the **Indiana Pork Producers** Association and Indiana Soybean Alliance once again to support our members and the many local farmers across our state," said Lindsey Skeen, IFA Executive Director. "The Tenderloin Lovers Trail highlights a distinctive Indiana classic with a variety of forms to please any food lover."

For more information about the Indiana Culinary Trails Passport, go to VisitIndiana.com/

Community First Investment Group Announces Nate Hasto as New Investment Advisor



Community First Investment Group has announced they are welcoming Nate Hasto. Hasto is affiliated with LPL Financial, the nation's largest independent broker-dealer and a leader in the retail financial advice market.

Karen Munsey, Program Manager, said, "We are delighted to welcome Nate into our organization. Nate's dedication to making a meaningful impact in the lives of his clients will be instrumental as we expand our presence from Howard County into Hamilton and Marion County.'

Hasto is based in Westfield and provides a full range of financial services, including retirement and financial planning, individual money management, individual stocks and bonds, mutual funds, annuities and more.

He is a finance industry veteran and started his career in 2014. He began at a large firm where he provided education and guidance to clients regarding their investment options, risk management tactics, and debt elimination strategies.

Looking for a more customized approach to better serve his clients, Hasto then spent the next phase of his career as an Independent Advisor with a small boutique firm implementing plans for families and small businesses.

When it comes to his community, he enjoys spending his time developing relationships with other passionate professionals and being a connector.

"Everyone has a unique story to tell and gifts they can use to make their community a better place.



Half of the fun is learning about them and helping them connect with p that share their vision," he

While Hasto enjoys meeting new people, he is also passionate about opportunities to share his knowledge and expertise in personal finance with organizations and initiatives that can further support the Hamilton County commu-

nity he calls home. Volunteering time on leadership councils and speaking to community groups about the benefits of financial literacy are just some of the ways he

enjoys giving back. Hasto earned his Bachelor's Degree in Marketing from SUNY Brockport in New York State and decided that utilizing his skills in communication could make a great impact in the financial industry shortly after graduation.

"I was always intrigued by the premise of investing and how to use money more effectively," he said.

"The sad truth is that most people make it all the way through school without ever getting a formal education in personal finance. The first time I explained a financial concept and watched the lights turn on for that client, I was hooked!"

To learnmore about Community First Investment Group, please visit cfigadvisors.com.

Meeting Notice

Hamilton County Council Highway Committee

Pursuant to IC 5-14-1.5-5 (a) the Hamilton County Council Highway Commit-

tee will meet at 2 p.m. on Tuesday, Oct. 4, 2022 at the Hamilton County Highway Department, 1700 S. 10th St., Noblesville, Indiana. The purpose of this meeting is for discussion of highway projects.

October Events at the Sheridan Public Library

SHERIDAN PUBLIC LIBRARY

Looking for some fun ways to keep your kids and grandkids entertained? Do you want to help support a local organization and meet fellow community members? Then head to the Sheridan Public Library and take part in one of the many events they are offering this month.

Below is a list of the activities currently available. For more information about the Sheridan Public Library, to learn more about these events or to stay up to date as new events are announced, visit sheridan. lib.in.us

Babies + Toddlers: • Oct. 6, 13 and 27 at 11 a.m. - Discovery Time

(ages 0-2) **Preschool:**

• Oct. 7, 14 and 28 at 11 a.m. - Storytime with Wynn (ages 3-6)

Grades K-5:

• Oct. 4 at 4 p.m. -STEAM: Halloween

• Oct. 12 at 4 p.m. -Building Club: Halloween

• Oct. 26 at 4 p.m. -Book Club: Bone Soup Grades 6-12:

• Oct. 6 at 4 p.m. -Spill the Tea Book Club • Oct. 13 at 4 p.m. -

Into to D+D• Oct. 27 at 4 p.m. -Halloween Bulbs (Craft)

Adults: • Oct. 11 and 25 at

1:30 p.m. - Euchre Club • Oct. 12 at 6 p.m. - Friends of the Library

Meeting • Oct. 13 at 6 p.m. -

Murder Mystery Game • Oct. 17 at 6 pm Sheridan Pinners (Pinter-

• Oct. 19 at 5:30 pm - Sheridan Readers Welcomes Author: Amy Thornton Shankland

All Ages:

• Oct. 14 at 5 p.m. -Fire Safety presented by Sheridan Fire Department

• Oct. 14 at 6 p.m. -Bingo Night • Oct. 28 - 6 p.m.

- Family Movie Night (Halloween Theme) **Month of October:** Hallo-Read -Beanstack

sheridan.lib.in.us

Reading Challenge For more information on programming and services, please visit https://



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

IndianaPublicNotices.com • TheTimes24-7.com



Huskies 8th Grade Volleyball Nets MIC Championship

Hamilton Heights 8th grade volleyball team netted the 2022 MIC Championship! The Huskies beat Kokomo 25-12 and 25-13 in the first round and went on to beat Western 25-9 and 25-2 in the second round over the weekend. They beat Northwestern 25-19 and 25-8 to bring home the conference title. Congratulations!! They county tournament kicked off this past Tuesday at 6:45 p.m. with the Heights facing off with Fishers at Riverside Middle school.

Indiana Audubon Society to Offer Return of Owl Banding Demonstrations This Fall

The Indiana Audubon Society is partnering with the Indiana Dunes National and State Park to offer saw-whet owl banding demonstrations again this fall. Owl banding demonstrations will be offered on select nights through the banding season behind the Indiana Dunes Visitor Center. Registration is required due to limited space each night.

The owl banding demonstrations will run Thursday through Sunday, from Oct. 20 to Nov. 12.

Participants should bring their own lawn chair or blanket, cool weather clothing, and their own snacks and drinks. When conditions allow, a campfire will be available most nights.

Each demonstration begins at 7 p.m. (6 p.m. beginning Nov. 6) and involves a chance to learn about the 10+ year research project in the Indiana Dunes, and an opportunity to see the tiny saw-whet owl in person.

Registration includes



a \$5 fee towards the donation funded research project and can be done by visiting indianaaudubon. org/events. Each demonstration night is limited, and spaces fill fast. Special behind the scenes nights are also available on certain nights. All banding nights are weather dependent.

For more information about the banding program and the public demonstration nights, as well as to register for a particular night, visit the event pages at indianaaudubon.org/ events.

Individuals may also donate to the program through their Adopt-an-Owl program, available at indianaaudubonsociety. square.site.

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

IndianaPublicNotices.com TheTimes24-7.com

he Times

AUTOMOTIVE







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





Indianapolis (317) 636-6464 8151 Allisonville Rd. Indianapolis

> Greenwood (317) 348-1570 2433 E Main St. Greenwood

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National Innovation Award

Progress House has been named a winner of the first-ever Behavioral Health Recovery Innovation Challenge by the federal Substance Abuse and Mental Health Services Administration (SAMHSA), one of just 10 across the nation out of 350 nominees and the only innovator recognized in Indiana.

The goal of the challenge was to identify innovations developed by peer-run or communitybased organizations that advance recovery. The award comes with \$40,000 in prize money.

Progress House was the only recovery residence awarded in the innovation challenge. Since consolidating its operations with Aspire Indiana Health in 2019, Progress House has added comprehensive onsite healthcare services for its 100 residents including primary medical care, behavioral health therapy, Medication-Assisted Treatment (MAT), dental

services and more. Aspire and Progress House call their model the Whole Health Recovery Continuum. It also includes a treatment facility in Anderson, Mockingbird Hill Recovery Center, and Next Step transitional housing for Progress House alumni.

"What we've come to recognize is that people

More than 1.5 million

automatic taxpayer refund

(ATR) checks have been

confirmed State Auditor

Tera Klutz, CPA earlier

"We successfully

completed printing on

September 21 and sent

taxpayer refund checks

to the postal service on

September 22," stated

Auditor Klutz. "Most

via direct deposit or

mailed check by now."

most eligible recipients

refunds, we are aware that many need further

assistance to claim it.

issued from the 2020

Due to the checks being

Indiana tax return some

recipients have passed

we are working to get

those checks reissued

address.'

check reissued?

to the proper name and

Do you need a refund

• If an individual

away or moved and

have received their

2020 tax return in 2021,

should have received their automatic taxpayer refund

Klutz continued, "While

the last batch of automatic

printed and mailed,

this week.

PROGRESS

an Aspire company

with substance use disorder usually have commingled physical and mental health challenges that contribute to their addiction and make it harder to stay in longterm recovery. By bringing comprehensive healthcare services inside Progress House, our success rates have skyrocketed," said Darrell Mitchell, Executive Director of Progress House and Vice President of Recovery Communities for Aspire.

"It's so amazing to have our work recognized on a national level, and during Recovery Month in September. Our thanks to SAMHSA and to the many devoted employees of Progress House and Aspire who helped make this innovation possible."

"Millions of Americans are living in various stages of recovery from mental health and substance use challenges, and whether they are beginning or continuing that journey, they deserve

State Auditor Confirms All Taxpayer

received a payment who

has since passed away,

executor needs to file a

Distributee's Affidavit for

Disposition of Estates SF#

49377 with the Auditor of

State, and include a copy

of the Death Certificate.

• If an individual

received a check that

the Auditor of State.

the living spouse or

the most innovative and effective care and services available," said Health and Human Services Secretary Xavier

'SAMHSA's Recovery Innovation Challenge will allow us to learn from the recovery service community about tools and techniques they're using at the state and local level that need to be scaled nationwide.'

You can watch Progress House's submission video on YouTube at youtube.com/watch?v = Z-YDGm22UqA.

For more info about the SAMHSA innovation challenge and a list of other winners, visit samhsa. gov/newsroom/pressannouncements/20220928/ announcing-samhsarecovery-challengewinners.

About Aspire:

Aspire Indiana Health is a fully integrated nonprofit health system serving central Indiana that addresses behavioral health, primary medical care, substance use disorders, infectious diseases, deaf services, veteran programs, abused/ neglected children and social drivers of health such as housing and employment.

Aspire is supported by a strong network of community organizations, state/federal entities and generous benefactors.

Progress House Takes Home Watch for Pedestrians as **Fall Brings Increased Risk**

Pedestrian fatalities are on the rise across the state and nation. As the fall season settles in, shorter days and more hours of darkness bring an increased risk of crashes involving pedestrians, making this October's Pedestrian Safety Month more important than ever.

To prevent these fatalities, the Indiana Criminal Justice Institute (ICJI) is urging drivers and pedestrians to look out for one another and exercise caution this fall.

"There are certain times of the day like at dusk, when visibility is reduced, that are the most dangerous for pedestrians," said Devon McDonald, ICJI Executive Director. "As days continue to get shorter, we're asking everyone, drivers and pedestrians, to share the road and pay attention to their surroundings. Tragically, 3 out of 4 pedestrian fatalities occur

at night.' Across the U.S., pedestrian deaths have steadily increased over the last decade, up more than 50% since 2012. Last year alone, 7,342 pedestrians were killed or an average of 20 people per day, according to a report from the National Highway Traffic Safety Administration (NHTSA).

In Indiana, 124 pedestrians lost their lives in 2021, which is a 33% increase from the previous year and the highest in the past decade. The counties that saw the highest number of fatalities were Marion (34), Lake (15), Allen (11), Madison (5) and Bartholomew (4). Together, these counties accounted for more than half of the fatal pedestrian crashes in the state.

Moreover, the majority of pedestrian fatalities in Indiana occurred in urban areas (68%) and at night (74%), with September through December being the deadliest time, 10-year and signals.

• Stay off of cell phones and pay attention to your surroundings. Make eye

contact with drivers. • Look left-right-left before crossing a street.

 Cross streets at crosswalks or intersections and look for cars in all directions.

• Walk on sidewalks whenever they are available. If there is no sidewalk, walk facing traffic and as far from it as possible.

 Avoid alcohol and drugs when walking, as they can impair motor

skills. For more information about pedestrian safety,

pedestrians. **About the Indiana Criminal Justice**

The Indiana Criminal for criminal justice, juvenile justice, traffic

for research. ICJI is responsible for coordinating and resource and evaluate

facing the criminal spectrum.



data from NHTSA shows. "We can put a stop

to this crisis right now, but it's going to require people changing their behavior," said Robert Duckworth, ICJI Traffic Safety Director. "For drivers, it means slowing down, avoiding distractions and driving sober. Pedestrians need to do their part, too, by using crosswalks and staying off their phones. Safety is a two-way street. ICJI is encouraging

motorists and pedestrians to follow the rules of the road and offered the following safety tips. Safety Tips for Drivers:

 Always watch for pedestrians and avoid distractions. Make eye contact with pedestrians.

• Never drive under the influence of drugs or alcohol. • Use extra caution

when driving in hard-tosee conditions such as at night or in inclement weather. • Follow the speed

limit, especially in school zones and neighborhoods where children are present. Pedestrians have the right of way at any

crosswalk or intersection,

so yield and be prepared to stop. • Never pass vehicles stopped at a crosswalk, as there may be people

crossing. Safety Tips for Pedestrians:

• Follow the rules of the road, and obey signs

visit NHTSA.gov/

Institute:

Justice Institute (ICJI) is the state planning agency safety and victim services. ICJI is designated as the state administering agency for distribution of federal funds and as the state Statistical Analysis Center

collaborating with local, state and federal entities to identify, assess, plan, new and emerging issues justice and public safety

Visit www.cji.in.gov to learn more about the agency.



could not be deposited due to blurriness or printer error, the recipient needs to file an Affidavit for Warrant SF#42850 with

Completed and notarized forms can be mailed to the Indiana Auditor of State at 200 West Washington Street, Room 240, Indianapolis, IN 46204. Feel free to contact us directly at Comments@auditor.

IN.gov with any questions

regarding this process. Do you need a refund check split? Hoosiers who received a joint check of \$650 made out to both spouses who filed their 2020 individual income taxes jointly, but who have since divorced and need the check separated and reissued should mail



Indiana Auditor Tera K. Klutz

the original check along with a written request to divide the refund to: Indiana Department of

Revenue Attn: Non-Responsible **Spouse** PO Box 7202

Indianapolis, IN 46207 Did you qualify for the automatic taxpayer refund, but you still have not received a direct deposit or mailed check? You are encouraged to contact the Indiana Department of Revenue directly after November 1 to allow time for returned

mail to process. For more information, visit the Automatic Taxpayer Refund page on the AOS website.



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IWU Receives \$999.7K Grant from Lilly Endowment for 'Indiana Youth Programs on Campus' Initiative

Lilly Endowment Inc. recently awarded a \$999,733 grant to Indiana Wesleyan University to bring Indiana youth to the IWU-Marion campus to help them explore how higher education can be part of their future.

Lilly Endowment made the grant through Indiana Youth Programs on Campus (IYPC), an initiative designed to help colleges and universities across the state engage youth, ages 5 to 18, in high-quality on-campus enrichment programs that can help young people envision a future for themselves in college.

IWU's strategy for bringing Indiana youth to the IWU-Marion campus has two prongs: Wildcat Academic Youth Programs and the Wildcat Incubator.

Wildcat Academic Youth Programs is a progressive educational experience for K-12 students on campus with three primary tracks:

• Wildcat Kids: Welcomes children K-4, and their caregivers, to campus to explore and learn through play. Wildcat Kids is a collaboration with WonderSpace, a local nonprofit that offers indoor pop-up play areas that facilitate learning and fun for families.

• Wildcat Jr.: Invites youth in grades 5-8 to campus to engage in hands-on learning experiences for a full day.

• Wildcat Summer **Academy:** Brings high school students (entering grades 9-12) for a week of immersive learning in various academic areas.

In addition to these three tracks, IWU plans to develop a menu of add-on educational experiences to



offer hundreds of Indiana youth who visit our campus during the summer months in conjunction with other youth campus. These experiences will infuse students' time on campus with rich learning that helps them envision their future academic and career pathways.

This progressive movement through the Wildcat Academic Youth Programs accounts for and allows youth to have academic experiences suited for their educational and relational development. Additional key partnerships include The Grant County Boys and Girls Club, Project Leadership, WonderSpace, and Kids Hope, which have community trust and impact underserved populations who may not otherwise consider attending college. Continued conversation and partnership with these and other community organizations will help IWU identify and work with youth populations that need it most.

The Wildcat Incubator, the second prong of IWU's grant-funded initiative, will be established to draw together innovative thinkers across our campus and community to address the opportunity to increase Indiana youth learning experiences on campus and the numbers of Indiana youth who attend college.

"This initiative is vital

because it has the power to change the lives of students and families— and consequently our communities—for generations through education," said Stenway Louve, Director of Academic Youth Programs at IWU. "It provides unique opportunities to serve our youth in ways God calls us to as

Institution.' Another unique benefit of the IYPC Initiative is its potential to contribute to the growth of the IWU-Marion campus in the long term. According to research, a prospective student is approximately six times more likely to enroll at a college that they have visited as opposed to one that they have not visited.

a Christian Liberal Arts

"The IYPC grant has the potential to be a game-changer for the IWU-Marion campus and our student recruitment efforts," said Dr. Jim Vermilya, special assistant to the chancellor for strategic operations. "We host thousands of student visitors on our campus each year for a variety of events, but this funding will help us become more strategic in inviting K-12 students from Indiana to experience short-term academic programs throughout the year. We believe planting these seeds in the hearts and minds of young people early on in their academic career will

help instill within them a vision for college in their future."

About Indiana Wesleyan University:

Indiana Wesleyan University celebrates 100 years as a Christian, global, comprehensive university providing liberal arts and professional education to approximately 10,000 students worldwide.

IWU is one of the largest faith-based universities in America with rich undergraduate, graduate, master's, and doctoral programs in highly acclaimed academic units such as the School of Nursing, School of Physical and Applied Sciences, College of Adult and Professional Studies, and School of Arts and Humanities.

An early leader in adult and online education, IWU is known for excellence in innovation. Students live and learn on the beautiful 350-acre IWU-Marion traditional campus and study through IWU-National & Global programs offered online and at education centers in Indiana, Kentucky, and Ohio.

Wesley Seminary at Indiana Wesleyan University, founded by the Wesleyan Church denomination and IWU, prepares Christian leaders to engage in missional ministry locally and globally. Indiana Wesleyan University is accredited by the Higher Learning Commission (hlcommission.org), a regional accreditation agency recognized by the U.S. Department of Education. It is a member of the North Central Association of Colleges and Schools.

For more information, visit indwes.edu.



Photo courtesy of IDEM

Bob Lugar (left), IDEM Office of Program Support Assistant Commissioner and Gary Reed (center), International Paper - Newport Mill Environmental Engineer with Indiana Partners for Pollution Prevention Executive Director Ben McKnight.

IDEM Inducts New Member to Partners for Pollution Prevention



The Indiana Partners for Pollution Prevention (Partners) inducted its newest member at its Annual Pollution Prevention Conference and Tradeshow held on Sept. 21, 2022. As a new member, the organization pledges to implement voluntary environmental initiatives at its facility, share information and expertise with other businesses, foster environmental stewardship among its employees, and help raise public awareness.

International Paper -Newport Mill is a recycle mill that manufactures about 1,350 tons per day of cream face & gray back gypsum paper, white "brite" top liner and brown container board (used in the manufacturing of corrugated) from 1,400 tons per day of baled corrugated (scrap). The Cayuga, IN based facility began operations in 1975, employs approximately 188 Hoosiers, and supplies paper around the world. Both greenhouse gas emissions and water usage reductions are part of their Vision 2030 goals.

The International Paper North America website states "Sustainability at International Paper goes beyond forests and encompasses our whole supply chain — from fiber procurement, operations and products to our communities, employees and suppliers.'

International Paper -Newport Mill joins 98 other Indiana businesses that have committed to the Partner Pledge. They also go above and beyond with their commitment to voluntary environmental initiatives. A Partners membership provides each company with opportuni-



industries, businesses, nonprofit organizations, and governmental entities which share an interest in pollution prevention.

They also will benefit from learning about the financial and environmental benefits of pollution prevention projects from the Partners organization. Partners hold three quarterly meetings and an annual conference and trade show where members exchange ideas, receive regulatory updates, and hear pollution prevention success stories.

About Partners:

The Indiana Department of Environmental Management's (IDEM) Office of Program Support provides technical assistance and administrative support to Partners and works in a number of ways to promote pollution prevention activities.

For more information, please visit IDEM's Partners for Pollution Prevention website.

About IDEM:

IDEM (idem.IN.gov) implements federal and state regulations regarding the environment. Through compliance assistance, incentive programs and educational outreach, the agency encourages and aids businesses and citizens in protecting Hoosiers and our environment.

Senator Young, Colleagues Help Spearhead Passage of Bipartisan FORMULA 2.0 Bill

Senator Todd Young in conjunction with Senators Mike Lee (R-Utah), Mike Braun and Bob Menendez (D-N.J.), spearheaded efforts to pass the Bulk Infant Formula to Retail Shelves Act to further ease the infant formula shortage in the United States. The bill passed the House and Senate yesterday, and it now heads to the Presi-

dent's desk for signature. The shutdown of the Abbott plant resulted in a nationwide formula shortage and highlighted significant problems in our regulatory process. In May, reports showed that the national out-ofstock rate jumped to 74%. While reports show the stock rate has improved, many retailers are still limiting how much formula families can buy.

In July, the FORMU-LA Act was signed into law by President Biden. The legislation temporarily suspended the tariff for imported formulas. Formula companies have communicated this tariff relief played a massive role in their ability to bring more formula to the United States.

The Bulk Infant Formula to Retail Shelves Act continues the progress of the FORMULA Act by temporarily waiving tariffs on infant formula base powder. This bill will help domestic manufacturers increase their production, thus further easing the formula crisis in the United

Of the bill, Senate leads Young, Lee, Braun, and Menendez said, "We've made significant progress in alleviating the American formula crisis, but there's still work to do. The Bulk Infant Formula to Retail Shelves Act targets another critical component of formula availability by temporarily waiving tariffs on infant formula base powder. This bill will help domestic manufacturers increase their formula production, and ensuring that American babies don't

go unfed." Of the bill, House leads DelBene, Blumenauer, Smith, Larson, Kildee, and Ferguson said, "The passage of this legislation today is a huge win for families and will be a powerful tool in addressing the ongoing baby



Senator Todd Young



Senator Bob Menendez (D-N.J.)

formula shortage. This measure, combined with the Formula Act that Congress approved in July, will help get more safe, affordable formula on store shelves and increase domestic production capacity."

"We thank our colleagues in the House



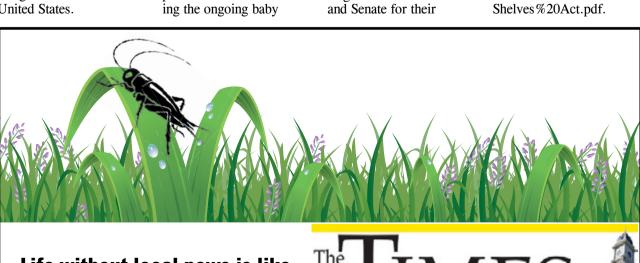
Senator Mike Braun



Senator Mike Lee (R-Utah)

overwhelming bipartisan support on this measure. This shows how we can put families first and show Americans governance can work for them."

For full text of the bill, visit young.senate. gov/imo/media/doc/ Bulk % 20Infant % 20Formula % 20 to % 20 Retail % 20 Shelves % 20Act.pdf.



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USDA Makes \$500M Available to Improve Domestic Fertilizer Production

U.S. Department of Agriculture (USDA) Secretary Tom Vilsack earlier this week announced that the Biden-Harris Administration is making \$500 million in grants available to increase American-made fertilizer production to spur competition and combat price hikes on U.S. farmers caused by the war in Ukraine.

"Under the leadership of President Biden and Vice President Harris, USDA is creating a resilient, secure and sustainable economy, and this support to provide domestic, independent choices for fertilizer supplies is part of that effort," Vilsack said.

"USDA believes in the growth of innovative, local businesses owned and shared by people who can best serve their own unique community's needs, fill gaps, and build opportunities. Recent supply chain disruptions have shown just how critical it is to invest in the agricultural supply chain here at

home. Vilsack went on to say that, "The Fertilizer **Production Expansion** Program is one example of many Biden-Harris Administration initiatives to bring production and jobs back to the United States, promote competition and support American goods and services.'

The Biden-Harris

Administration's Fertilizer Production Expansion Program is part of a whole-of-government effort to promote competition in agricultural markets. The funds are being made available through the Commodity Credit Corporation.

Grants will be used to support independent, innovative and sustainable American fertilizer production to supply American farmers. Funds also will expand the manufacturing and processing of fertilizer and nutrient alternatives in the U.S. and its territories.

The program will support fertilizer production that is:

• Independent, and outside the orbit of dominant fertilizer suppliers. Because the program's goal is to increase competition, market share restrictions apply

 Made in America. Products must be produced by companies operating in the U.S. or its territories, to create good-paying jobs at home, and reduce the reliance on potentially unstable, inconsistent foreign supplies.

• Innovative. Techniques will improve fertilizer production methods and efficient-use technologies to jumpstart the next generation of fertilizers and nutrient alternatives.

• Sustainable. Ideally, products will reduce the



Agriculture Secretary Tom Vilsack

greenhouse gas impact of transportation, production and use through renewable energy sources, feedstocks and formulations, incentivizing greater precision in fertilizer use.

• Farmer-focused. Like other Commodity Credit Corporation investments, a driving factor is providing support and opportunities for U.S. agricultural commodity producers.

Eligible entities are for-profit businesses and corporations, nonprofit entities, Tribes and Tribal organizations, producer-owned cooperatives and corporations, certified benefit corporations, and state or local governments. Private entities must be independently owned and operated to apply. The maximum award is

\$100 million. The minimum award is \$1 million. The grant term is five years.

The Department will begin accepting applications in the coming days via www.grants.gov. Notably,

O RUSTY

vice to our country. Your

sacrifice is sincerely

appreciated, and I'll be

honored to answer your

Social Security amount

versus your previous

disability amount, the

Insurance (SSDI) ben-

efit you were receiving

you were entitled to at

was, in fact, the amount

your full retirement age,

even though you claimed

disability benefits earlier.

Your SSDI benefit, when

earnings history up to the

point that you became

Social Security Disability

Social Security questions.

Regarding your current

there will be two opportunities for submission.

for a 45-day application window for applicants to receive priority for projects that increase the availability of fertilizer (nitrogen, phosphate or potash) and nutrient alternatives for agricultural producers to use in crop years 2023 or 2024.

The Department will assistance to significantly spur competition and comtended application window available.

The Department is hosting two informational webinars:

disabled, resulting in you

getting your earned full

your full retirement

amount as your disability

age. And that is why the

amount stayed the same

converted to your normal

SS retirement benefit (at

your full retirement age

which, by the way, was

66 if you were born be-

fore 1955). Said simply,

Security amount you have

you stopped earning, so it

As for additional bene-

SSDI is the full Social

earned up to the point

age.

when it automatically

benefit before you reached

and other interested parties are encouraged to attend a webinar on Oct. 4, 2022, to learn more about the program. Pre-registration is required. To register, visit zoomgov.com/webi-

 Potential applicants and other stakeholders are also encouraged to attend a webinar on Oct. 6, 2022, to learn about application requirements. Pre-registration is required. To register, visit zoomgov.com/webinar/ register/WN dUsGJW-

stakeholders may email gov.

al-food-insecurity.

On March 11, 2022,

USDA announced plans for a \$250 million investment in grants to support additional fertilizer

fits from your ex-husband,

length of marriage rule for

ex-spouse benefits, there

are additional criteria as

well - you must not have

remarried and remained

so, and your ex-husband

must be already receiving

been divorced at least two

years, in which case your

ex need only be eligible to

collect). But you can only

get an additional bene-

boost," if you meet all

to at his full retirement

fit, known as a "spousal

the other criteria and half

(50%) of the benefit your

ex-husband is/was entitled

his own Social Security

benefit (unless you've

although you meet the

production for American farmers to address rising costs and spur competi-

These grants are part of a broader effort to help producers boost production and address global food insecurity.

USDA's Natural Resources Conservation Service is also improving opportunities for nutrient management. This includes targeting funding, increasing program flexibilities, launching a new outreach campaign to promote nutrient management's economic benefits, and expanding partnerships to develop nutrient management plans. Meanwhile, USDA's Risk Management Agency expanded crop insurance options for double cropping to reduce risk for producers raising two crops in the same year.

Fertilizer prices have more than doubled since last year due to many factors, including price hikes caused by the war in Ukraine, a limited supply of the relevant minerals, high energy costs, high global demand and agricultural commodity prices, reliance on fertilizer imports, and a lack of competition in the fertilizer industry.

For these reasons, the Biden-Harris Administration in May doubled the program funding to \$500 million.

O POETS From Page A1

includes: • Mary Ardery - Tippe-

- canoe County
- Christine Bradfield -Vigo County
- Steve Castro Vanderburgh County • Mike Crawford - Clin-
- ton County
- Jerry Cummings -Vanderburgh County
- Susan Draper Vermillion County • Edward Fry - Madison
- County
- Sandra Gay Marion County
- Marc Harmonah La Porte County
- Suzy Harris Out of
- State (Portland, OR) • Carla Harris* - Mari-
- on County • Jennifer Hurley - Por-
- ter County
- Michael Lasater St. Joseph County
- Tracey Lemming Out
- of State (Chapel Hill, NC)

work added to the archive **Boone County**

 Kim McCann - Marion County

- B. Monét Madison
- County • Michael Nierste -
- **Boone County** • Robert Railey - Van-
- derburgh County • John Sherman - Mari-
- on County
- Nancy Simmonds -Allen County
- Mariah Spragg -
- Greene County • Anthony Sutton -
- Tippecanoe County
- Jessica Thompson -
- Vanderburgh County
- Mia Toschi La Porte County
- Sherry West Miami County
- Cathy Wingard -
- **Brown County**
- Lilly Wright Out of State (Arlington, VA)
- Januarie York Marion County
- *Work Submitted Posthumously

The Department plans

also offer an extended application window, providing an additional 45 days (90-day application window) to receive applications for financial increase American-made fertilizer production to bat price hikes. This exwill support applicants who need more time to make additional capacity

Potential applicants

From Page A1

nar/register/WN_dTRON-OeRRVu2aTEvGjwx6A.

FZQtGuh BWcC7EZQ. Potential applicants and questions to fpep@usda.

For more information, visit rd.usda.gov/fpep or farmers.gov/glob-

Background:

age is more than your current Social Security benefit. Since Social Security said you aren't entitled to an ex-spouse benefit, you apparently do not meet all of the eligibility criteria mentioned above. And to address your last point, if you had met all criteria and been entitled to an exspouse benefit it, indeed, would not have affected your ex-husband's benefit in any way.

Again, please accept my sincere gratitude for your military service. You may wish to visit the "For Veterans" section at our www.amacfoundation.org website

• Dorothy Lorant -

U LEGACY

authentication turned on for the Apple ID, and be over the age of 13. An access code is then generated. The Legacy Contact must have the access code and death certificate to access the

account holder's data. Google's version of a legacy contact is called "Inactive Account Manager." Contacts will receive a notification that the account has been inactive after a specified amount of time. Contacts will receive an email with information written by the account holder during setup. The account holder can choose exactly what data they want to share with the trusted contact and how long that data will be accessible.

Facebook has a similar

From Page A1 option, which allows for the account holder to add or remove a legacy contact in the memorialization setting. After the account holder's page is memorialized, the legacy contact will be able to make decisions for the

Facebook page. When the account holder passes, they can choose to have their account permanently deleted or appoint a legacy contact to manage their memorialized account.

Attorney General Rokita said most Hoosiers know how important it is to create a will to assign their possessions and property to loved ones. With modern technology, it's wise to consider the transfer of your intellectual property

awarded, was computed stays the same when you using your entire lifetime reach your full retirement

• MEDICARE From Page A1 tion Period (AEP), Kocher is demystifying the enrollment process by sharing the same tips he offers to his own friends and family

members: 1. Don't wait. Understanding Medicare can protect your health and finances in the years to come. If you are transitioning from a commercial plan, work with an expert with your company's insurance plan to avoid gaps in coverage

as well as late penalties. 2. Nail down the basics. There are many different plan types. Here's a break-

• Original Medicare, offered through the U.S. government, includes all providers who agree to participate in the program.

• Medicare Supplement plans are plans offered by many private insurers that complement Original Medicare. For an additional premium, these plans cover costs such as copays and

coinsurance not covered by Original Medicare. There are a number of standard-

ized options available. • Standalone Prescription Drug Plans, offered by private insurers for a monthly premium, provide drug coverage not covered by Original Medicare or

Medicare Supplement. Medicare Advantage (MA) plans cover everything covered by Original Medicare, and most also include dental, vision and hearing benefits. They often include prescription drug coverage, and other extras like over-the-counter drugs, transportation to doctor's visits and pharmacies, and fitness plans. MA plans are often available at

no extra cost. 3. Review your plan annually. During the AEP (October 15-December 7), it's important to review your current Medicare plan, even if you like it. This is because plan details

TO CRICKETS

are subject to change every year. Review the Annual Notice of Changes, which is mailed to you by your insurer each September. This document spells out plan changes for the up-

coming year. 4. Compare all the costs. Be sure to factor in all the associated costs of a given plan, not just the monthly premium. Outof-pocket costs, such as co-pays and deductibles, should also be considered. Additionally, note the prices and rules around the prescription drugs you

5. Check network requirements. Before signing up for a particular plan, check to make sure that your favorite health care providers are in its network. While you may be able to go out of network for care, be prepared to pay more if you do.

6. Ask questions. Don't settle on a plan until you

770-7777

understand it. If you have questions, reach out to your broker, insurer, physician and even those friends and family members who have Medicare

for help. 7. Use your plan. Now that you have a plan, make the most of its benefits. Schedule all the screenings, vaccines and other preventive health measures recommended by your doctor. Early intervention can help detect conditions early when they can be more effectively treated.

For more information about Medicare, visit Medicare.gov, Cigna's website at www.cignamedicare.com or the state health insurance assistance program in your area.

"Don't be daunted by the Medicare enrollment process. Being a careful shopper can ensure you find a plan that accommodates your wallet and your well-being," says Kocher.





Weekend, Oct. 1-2, 2022

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How to Rebloom Poinsettias and Christmas Cactus

By Melinda Myers

Gardeners like a challenge and the sense of accomplishment when trying something new. Forcing poinsettias and Christmas cactus to rebloom provides such an opportunity.

These plants need 14 hours of uninterrupted darkness each night to set flowers for the winter holidays. Starting between late September and October 1st, cover or move your plants into a dark location each night. Shield them from any outdoor, street or reading lights that can delay or prevent flowering.

Uncover or move your plants back to a brightly lit location each morning. Growing the plants in a cooler location, especially at night, and keeping the soil slightly drier will help stimulate bloom. Some experts believe this is all that is needed to rebloom Christmas cactus. A combination of the two treatments seems to give the best results.

The colorful parts of the poinsettia are the bracts, often called the flowers. These are leaves that turn color after the dark treatment. The true poinsettia flower is the knobby yellow growth that appears in the center of the colorful bracts at the tip of stem.

Continue the dark treatment until the poinsettia bracts are fully colored or your Christmas cactus is covered with well-developed buds. Move the flowering plants to a cool, bright location free of hot and cold drafts. Continue to water thoroughly and often enough to keep the soil slightly moist while the plants are flowering. This is especially important to prevent bud and flower drop on Christmas cactus.

Consistently providing the required dark period is key to having flowers for the holidays. Each missed or interrupted 14-hour night delays blooming by



Photo courtesy of MelindaMyers.com

The colorful parts of the poinsettia are the bracts and the knobby yellow growths that appear in the center are the flowers.

one day. There is no need to give up after a couple of interrupted nights. Just enjoy the event when your poinsettia does bloom. Their colorful bracts are sure to brighten any winter

If your poinsettia fails to flower, you can still enjoy your plant this winter. Just add some faux poinsettia blooms, berry sprays or other floral décor. No one needs to know this wasn't the plan all along.

Don't be surprised if flowers appear on your Christmas cactus at Thanksgiving. Although sold as a Christmas cactus, it may truly be a Thanksgiving cactus or

a hybrid of the two. The true Christmas cactus has small segments with smooth edges and blooms later than the Thanksgiving cactus with toothed or jagged segments.

Fortunately, the Christmas and Thanksgiving cactus' growing requirements and care are basically the same. The plants will do fine; they just bloom during different holidays. Both are native to the tropical rain forests, not the desert, as their common name implies. They both prefer bright light, high humidity, and a thorough watering when the top few inches of soil begin to dry when they are actively growing.

Enjoy the experience as well as the results. As with any gardening endeavor, the fun is in trying something new.

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.

Botanical Tulip Named Flower Bulb of the Year

If you love having tulips in the garden, and want to enjoy them every year, choose the botanical tulip! This tulip will flower year after year and has been elected Flower Bulb of the Year.

Dwarf tulip

Botanical tulips are small, delicate tulips, which is why they are also known as dwarf tulips. In addition to their short length, they can be recognized by their starshaped flowers. Another difference with 'regular' tulips is that its bulbs will multiply underground. This means that they continue to produce new bulbs, so you can enjoy the flowering every year. Many botanical tulips are real frontrunners, because they flower very early. Did you know that they grow in the wild on the island of Crete?

Biodiversity In early spring, insects don't have many flowers available, although they are in fact much needed to provide food for bees and butterflies. Because many botanical tulips bloom early and produce a relatively large amount of pollen and nectar, which are also easily accessible for insects, they bring considerable added value to biodiversity in the garden. These botanical tulips are hugely attractive to these small but all-important insects. They will feast on them!

Planting

The best planting time for botanical tulips is the fall, provided it is not freezing. They are strong flowers that will withstand wind and weather. These tulips take pride of place in all kinds of areas in the garden, but also in flower boxes and rock gardens. What is most important is that they get some sunlight. Plant the bulbs with the tip pointing up. Flower bulbs are planted at a depth of about three times the height of the bulb. But because botanical tulips multiply, it is fine to plant them a little deeper. Allow the leaves to die off on their own, this will help the bulbs to store reserves for the coming year.

Bulb varieties Botanical tulips are available in every color apart from blue. With their cream and white flowers, Tulipa turkestanica and Tulipa tarda are the best known varieties. Tulipa 'Lilac Wonder' and Tulipa 'Lady Jane' both have pastel-colored flowers. Tulipa 'Toronto' and Tulipa sylvestris are highly recommended for lovers of red and yellow tulips. If you fancy something unusual, you could opt for the red-white Tulipa 'Pinocchio' with beautiful red-white petals or Tulipa acuminata with graceful narrow petals.

More information about flower bulbs is available at www.flowerbulbs.com.

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Planting Flower Bulbs: A Garden Party

If you want to enjoy beautiful colors in the garden in spring, fall is the perfect time to plant flower bulbs. Why not undertake this fun activity with others and plant your bulbs together with some fun company.

It takes time

If you want to enjoy flower bulbs like tulips and daffodils in the spring, it is important to plant them as early as the fall. Doing so will give them enough time to develop strong roots before winter sets in. Once the roots have been grown, the flower bulbs need a cold period to bloom well in spring. So don't wait too long, and get started in your garden.

Closer

Ever more people are discovering the positive effects of nature and want to surround themselves with it more than ever. After all, greenery gives us a sense of calm. The powerful attraction of nature will also make sure that we feel like going outside more often. The beauty of flower bulbs is that you can bring nature closer in your own garden or on your balcony/terrace in an easy way. You can plant them in pots or

the soil.

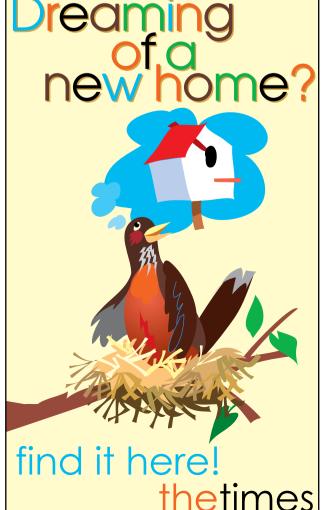
Outdoor room Flower bulbs allow

us to start the gardening season as early as possible, because they are the first bloomers in spring. In addition to bringing you great joy, they are excellent for biodiversity. In early spring, not many flowers are available that provide pollen to feed insects like bees and butterflies. So, surround your outdoor room with loads of tulips, daffodils, hyacinths and other spring bloomers.

Together Planting flower bulbs even better together with others! Why not make it a garden party with your partner, children or friends? You will have fun together, and come the spring you will enjoy beautiful flowers. During planting you will discover that flower bulbs don't exactly look like they will produce beautiful flowers later. But looks can be deceiving, those beautiful flowers will really appear! As a bonus, they will bring back memories of the planting party.

Would you like to know more about flower bulbs? Then take a look at www.





Weekend, Oct. 1-2, 2022

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Indy Jazz Fest Returns With Outdoor Festival

at Garfield Park

Celebrating more than

20 years as innovators in

the Indianapolis arts and

culture scene, the annual

event of the Indianapolis

festival. Indy Jazz Fest

its modern masters and

ers under the jazz um-

the Bangas, Lalah Ha-

thaway, Norman Brown

and more. Saturday, Oct.

Garfield Park | MacAllis-

ter Amphitheater located

at 2450 Conservatory Dr,

Tickets are on sale now

Indianapolis, IN 46203.

Gates open at 2 p.m.

and available at indy-

jazzfest.net. Preferred

Saturday, Oct. 1

Lalah Hathaway

Norman Brown -

ning R&B vocalist

available.

legend

seating, Pavilion Seating,

Lawn Seating and VIP all

Lineup Information:

Tank and the Bangas -

New Orleans based Tiny

Desk competition winners

GRAMMY Award-win-

Smooth jazz guitar favorite

Social Science - GRAM-

From the 317 - Josh

Kaufman, Bashiri Asad,

Sarah Scharbrough, Rob

tine, Rusty Redenbacher,

Brandon Meeks & Richard

Robert Glasper - 4-time

GRAMMY Award-win-

Ghost-Note - Percus-

sion-based hip-hop, jazz

Rebirth Brass Band -

New Orleans brass band

Butcher Brown - 70's

jazz-funk fusion throwback

Fourchestra - Innovative

Indiana High School

turing Trumpeter Derrick

Hotel Indy is the Official

All-State Jazz Band fea-

Hotel of Indy Jazz Fest

continues to be an exam-

ple of community success

through the dedication and

Eskenazi Health, Citizens

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Indy Jazz Fest is also

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steel pannist

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Dixon, Charlie Ballan-

"Sleepy" Floyd

ning pianist

break-out

icons

Sunday, Oct. 2

MY Award-winning drum

Terri Lvne Carrington &

1 and Sunday, Oct. 2 at

Indy Jazz Fest, the premier

Jazz Foundation, returns in

2022 as a two-day outdoor

continues its focus on cele-

brating the legacy of jazz,

new jazz stars and features

a wide variety of perform-

brella. Headliners include

Robert Glasper, Tank and

The Indianapolis Public Library Foundation; and the Nicholas H. Noyes, Jr.

Memorial Foundation. 2022 arts and communi-Jazz Kitchen, Hotel Indy, Society, Chatterbox Jazz Indy Parks, Purdue Polytechnic High School, Indianapolis Public Schools, Garfield Park, Mark sine Services.

A variety of support levels and special advantages have been designed to make sponsorship experiences both enjoyable and rewarding. Those interested in learning more about sponsoring the 2022 Indy Jazz Fest can contact IJF at (317) 966-7854 or

Jazz Foundation: The Indianapolis Jazz Foundation is a 501(c)3 that was founded in 1996 to preserve the legacy and promote the future of jazz in Indianapolis. Its premier event, Indy Jazz Fest, is a community wide celebration of Indianapolis' rich jazz legacy. Native iazz icons such as Wes Montgomery, JJ Johnson, Slide Hampton, Freddie Hubbard, Cole Porter, and Hoagy Carmichael helped shape Indianapolis' fertile musical landscape. Their efforts were enriched by music venues on Indiana Avenue and throughout "scene" that significantly influenced this uniquely American music genre. At the festival and events throughout the year, audiences experience Indianapthrough modern day world class music, workshops, panel discussions and social experiences. The Indianapolis Jazz Foundaty excited about the future

About Indy Jazz Fest: Indy Jazz Fest is the preeminent performance event of the Indianapolis Jazz Foundation. A celebration of community and culture that showcases jazz music in a variety of great venues across the city, Indy Jazz Fest will ultimately reach upwards of 34,000 people through a combination of performances, workshops, school concerts, master classes, and community partnerships, as an integral cog in the Indianapolis arts scene. Indy Jazz Fest has become a cultural icon since its start in 1999. With an increased emphasis on jazz education, Indy Jazz Fest has expanded from just one day to an entire experience, ultimately benefiting the Indianapolis arts community throughout the year by creating meaningful links between jazz

VanRiper Woodard Family Foundation; Arts Council of Indianapolis; National Endowment for the Arts; The Penrod Society;

ty partnerships include The Owl Music Group, Penrod Club, WICR 88.7, WFYI, Sheldon Photography, and Above and Beyond Limou-

david@indyjazzfest.net.

About the Indianapolis

the city, which cultivated a olis' inspiring jazz heritage tion appeals to a communiof quality music and the benefits to the cultural landscape of Indianapolis.

education and the city's

jazz performance scene.

27th Annual Spirit & Place Festival Dives Into the Theme of IDENTIFY Through **Arts, Religion and Humanities**

The 27th annual Spirit & Place Festival will explore how we IDEN-TIFY as individuals and communities through the arts, religion and humanities on Nov. 3-13. With a goal of exploring the roots of who we are and how we are shaped by the world, this year's theme of IDENTIFY has 29 selected events ranging from musical and dance performances to art exhibitions, lectures, panel conversations and family-friendly gatherings. Each event will dive into ways we express core and foundational aspects of ourselves while celebrating the power of

individual differences. As Indianapolis's largest co-created community festival that aims to shape individuals and the community, the Spirit & Place Festival will host 11 days of events created by artists, scholars, congregations, cultural institutions and more.

"I'm excited to see how the festival brings people together through the lens of IDENTIFY both in terms of individuals and the community,' said Pam Blevins Hinkle, Spirit & Place director. "How we view ourselves and others is such a key aspect of our daily lives and our interactions within our communities. We hope the festival will allow the community to identify core and foundational aspects of how they identify with themselves and others and that attendees are able to connect through their differences in identification."

The festival includes

a mix of virtual, hybrid and in-person events, starting with the Opening Night Celebration to kick off the excitement. From start to end, the festival will feature a wide array of music and dance performances, art exhibits, stimulating conversations and more. During the selection process this year, event submissions that exemplified key traits of the Spirit & Place Festival through their use of the arts, religion and humanities were nominated for an "Award of Awesomeness." Upon the conclusion of the festival,

the winning event will receive \$1,000 for their exceptional efforts. A preview of these events and the festival's signature events is outlined below with a full listing of events found at spiritandplace.org.

SPIRIT & PLACE FESTIVAL 2022 - SIG-**NATURE EVENTS:**

Spirit & Place Festival Opening Night Celebra-

Thursday, Nov. 3 6:30-7:30 p.m. Virtual

Celebrate the kickoff of the 27th annual Spirit & Place Festival by learning about this year's exciting array of events, exhibits, performances, workshops and more! Hosted by spoken word artist Manon Voice, this year's featured guest is photographer and writer Wildstyle Paschall who has been commissioned to create an online photograph exhibit exploring the IDENTIFY theme.

27th Annual Spirit & Place Festival Public Conversation

Sunday, Nov. 13

4:30-6 p.m. Virtual How have the ways in

which Americans identify been shaped by race, religion, region, and gender? What other forces have shaped our individual and collective sense of identity? This year's **Public Conversation** invites historian Kathleen Belew (Bring the War Home: The White Power Movement and Paramilitary America and co-editor and contributor to A Field Guide to White Supremacy), religious studies scholar Stephen Prothero (Religion Matters: An Introduction to the World's Religions) and former White House staffer (2013-16) and co-founding partner of Culture House Media Carri Twigg to engage in a moderated conversation where we will examine how Americans identify and what role the arts, humanities and religion can play in helping cultivate a shared sense of identity during divisive

SPIRIT & PLACE FESTIVAL 2022 -AWARD OF AWE-**SOMENESS NOMI-**

Tell Me What You Eat and I'll Tell You Where You're From

Saturday, Nov. 5 6:30-8:30 p.m. MOTW Coffee & **Pastries**

4873 W. 38th St.

Experience foods and flavors from Yemen, Pakistan, Ethiopia, Palestine and more while meeting the people who have prepared those foods. Learn about each other while exploring how what we eat is tightly bound to our identity. Presented by The Church Within and MOTW Coffee & Pastries.

Jadzia, my Beloved Old Friend!

Sunday, Nov. 6 2-3:30 p.m. Center for Inquiry 350 Canal Walk

As with many political and socially sensitive topics, sci-fi has long created a safe space to fully explore one's identity. Hear from sci-fi fans who have explored – and embraced - their gender and sexual identities through the art and power of science fiction. Presented by Starbase Indy, Gender Nexus and Center for Inquiry.

Inking Identity Thursday, Nov. 10 6:30-8 p.m. Hybrid

Artist, activist and owner/founder of Thunderbird Rising Studios in Indianapolis, Stephanie Big Eagle will talk about the traditional Indigenous practice of hand poked tattooing and how both the practice of tattooing and the tattoo itself shape and reflect cultural identity. Presented by Eiteljorg Museum of American Indians and Western Art, Purdue University Native American Educational and Cultural Center and Indiana Native American Indian Affairs Commis-

The Sisters Are Alright Weekend

Friday, Nov. 11 and Saturday, Nov.12 7-8:30 p.m.

The District Theater ("Dear Black Girl" on Nov. 11)

627 Massachusetts Ave.

Madam Walker Legacy Center ("Centering Sisters" on Nov. 12) 617 Indiana Ave.

Through live letter readings and community discussion, The Sisters Are Alright Weekend amplifies how Black women identify their true selves separate from a poisoned narrative. Presented by Centering Sisters, The District Theatre and Madam Walker Legacy Center.

The Testimony Service Saturday, Nov. 12 5-8 p.m. **Broadway United** Methodist Church 609 E. 29th St.

The Testimony Service seeks to bring people together in fellowship regardless of faith affiliation - to identify and celebrate the good news about what's going on in their lives and communities through music, personal testimony and a shared meal. Presented by The Testimony Service and The Learning Tree. About Spirit & Place:

Celebrating the theme of IDENTIFY in its 27th year, Spirit & Place creates spaces through programming and collaboration to explore the complexity of the human condition through the arts, humanities, and religion. Through its November Festival, people-centered community engagement, and year-round activities, Spirit & Place connects central Indiana residents through creative events, community conversations, and skill-building opportunities to launch innovative experiments, amplify invisible stories, and spark radical collaborations. Spirit & Place values a pluralist society with space at the table for divergent points of view. Spirit & Place is a self-funded community initiative housed in the IU School of Liberal Arts at IUPUI. As a collaborative endeavor, its work is made possible through the generous gift of talent, time, space, and money from over 300 community partners. Major financial partners include the Allen Whitehill Clowes Charitable Foundation, Inc.; Bohlsen Group; Central Indiana Community Foundation, and Lilly Endowment Inc. For more information, visit spiritandplace.org.

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