⇒ TODAY'S VERSE

Philippians 4:6 -7 Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.



TACES OF **HAMILTON COUNTY**

People who call our community their own.

What makes Quinn Bates smile? "A lot of stuff. Cats," said the 11-year-old Noblesville resident, a sixth-grade homeschooler. She was dressed as a witch and was found playing games at the annual Hamilton County 4-H Junior Leaders Halloween Party this month at the 4-H Fairgrounds in Noblesville. Most fun about the party? Getting "the candy," and playing the games. She was found with her brother, Levi, 8, dressed as Link from the action-adventure game, "Legend of Zelda: Breath of the Wild." Their parents are Richard and Stephanie Bates. Favorite school subject? "Social Studies." Favorite food? "Ramen." Pastimes? "Dance." She said, " I do ballet and contemporary (dance)." What else? "I usually just play video games ... and I like doing art." Plans when she grows up? "I want to work at an animal shelter." Find more Halloween activities in Thursday's and Friday's editions of The Times. And Happy Halloween!

And Another Few Things...

1. MVS Contest

The 2023 MVS application is now open. Applications can be found online at enf.elks.org/MVS. The application deadline is Nov. 14, 2022.

The Elks National Foundation (ENF) awards 500 four-year scholarships based on academics, leadership, and financial need. National awards range from \$1,000 per year to \$12,500 per year. The national awards will announced in April of next year. Noblesville Elks Lodge #576 will determine award winners who are very worthy but may not reach the National

MVS scholarships are for students pursuing a four-year degree on a fulltime basis (minimum of 12 semester hours), at a U.S. college or university next school year. Some important applicant details include:

· Current high school seniors (or equivalent) who are citizens of the United States are eligible to apply.

Applicants do not have to be related to a member of the Elks.

· Male and female students compete separately.

Applicants select from a list of the Lodges closest to their home address zip code. Please have your students choose Noblesville Elks Lodge #576 as their sponsoring Lodge. Complete details can be found at enf.elks.org/

Legacy Awards: The Legacy Awards program begins on Sept. 1, 2022. Legacy Awards provide \$4,000 scholarships for children and grandchildren of dues-paying Elk members. The ENF offers a total of 350 national awards.

The application deadline is Feb. 6, 2023. Visit enf.elks.org/Leg for more details and the application link. Contact Geoff Robinson with any questions at grobin6117@aol.com.

2. Life's Copilot

Life's CoPilot, a Carmel-based group helping to connect seniors with certified professionals offering a wide variety of products and services, will host a webinar for seniors on Nov. 10 at 12 p.m., noon.

The panel, led by Brandon Tillberry, Sales Representative for Supernus Pharmaceuticals, Inc., will help guide attendees on solutions for Parkinson's Dyskinsia. To register to attend, visit us02web.zoom.us/webinar/register/ WN_oNLxUVikR_27loINurBjkw.

Life's CoPilot is a Carmel-based group helping to connect seniors with certified professionals offering a wide variety of products and services to the growing senior sector. They certify, market and position top professionals in their industry as experts for our community. To learn more, visit lifescopilot.com/

Hamilton County's Own Daily Newspaper

NOBLESVILLE, INDIANA



Boomer Bits



Ask Rusty – Why Don't I Get Annual **Cost of Living Adjustments (COLA)?**

Dear Rusty: I get a NET amount of \$210 from Social Security plus get an alimony check of \$1,400. Other people I know get a COLA increase every year, but I was told I am not eligible? But no reason was given. Why am I not eligible? Signed: Struggling Senior

Dear Struggling Senior: Everyone who collects Social Security receives the annual Cost of Living Adjustment (COLA), so whoever told you that you aren't eligible for a COLA increase was incorrect. However, keep

By John Grimaldi

"If there was ever a se-

nior-centric election cycle, it's

this year's midterm elections;

older Americans will win big

fastest growing segment of the

larly their voting rights," says

Association of Mature American

Citizens (AMAC). To this end,

she announces that AMAC, its

AMAC Action advocacy team,

joined forces with The Ameri-

(ACRU) and ACRU Action to

ensure that elderly voters are

heard and protected. ACRU is

the nation's leading advocate for

The evidence of real and tan-

protection of vulnerable voters.

can Constitutional Rights Union

and the AMAC Foundation have

Rebecca Weber, CEO of the

U.S. population, senior citizens,

or lose. It is critical that the

protect their rights, particu-



Protect Senior Voters

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.

in mind that COLA is applied to your gross Social Security payment, not your net payment. One thing which can happen, especially to those whose Social Security payment is small, is

gible fraud is growing according

former Attorney General Edwin

Meese III and former Ohio Sec-

retary of State Ken Blackwell.

Their recent Townhall article

widespread. "In Wisconsin, the

state assembly appointed a spe-

cial counsel to investigate vote

fraud in nursing homes after an

investigation by a county sheriff

numerous cases of vote fraud in

a nursing home. Special Counsel

uncovered evidence indicating

Michael Gableman, a former

Justice, released a report this

year indicating 'rampant fraud

and abuse occurred statewide' at

Wisconsin's nursing homes and

other residential care facilities."

This mounting evidence led

See VOTERS Page A6

Wisconsin Supreme Court

indicates that the problem is

to ACRU Board Members,

that an increase to the Medicare Part B premium may consume your COLA increase. Here's an example of how that might

See RUSTY Page A6

Scam Alert: That's Not **Your Mom** Texting!

Scammers have long used social media to impersonate people you know and trust, but recently they've been using a new tactic: text messages with a spoofed caller ID. This scam can be hard to spot at first glance, so watch out for the warning signs.

How the scam works:

You get a text message that shows up in your phone as from "Mom" (or in other variations, "Dad.") According to the message, "Mom" is at the store, but

See TEXTING Page A6

Sunrise/Sunset RISE: 8:09 a.m. **SET:** 6:45 p.m.

High/Low **Temperatures HIGH:** 67 °F **LOW:** 41 °F

Today is...

- Hug A Sheep Day
- National Cat Day
- World Stroke Day

What Happened On This Day

- **1863** Eighteen countries meet in Geneva and agree to form the International Red Cross
- **1929** The New York Stock Exchange crashes on Black Tuesday, beginning the Great Depression
- 1994 Francisco Martin Duran fires over two dozen shots at the White House

Births On This Day

• 1938 Ralph Bakshi American director,

screenwriter and producer • 1971 Winona Ryder

American actress

Deaths On This Day

• 1911 Joseph Pulitzer Hungarian/American politician, journalist, publisher and founder of Pulitzer, Inc.

• 2011 Jimmy Savile English radio and television host

Making Scarecrows is a **Passion for the Martins**



BETSY REASON The Times Editor

Noblesville's Jack and Chris Martin have been making scarecrows for the past seven years.

It all began when Noblesville Main Street decided to decorate downtown Noblesville with scarecrows made by members of the community for the first Fall Festival First Friday event.

And it was a contest.

So the co-owners of Martin & Martin Insurance Agency on Ninth Street in downtown Noblesville went to work on the project, and they created a scarecrow that resembled the

King of Pop, Michael Jackson. 'That was an easy choice for us as we have been longtime fans of Michael Jackson's music," said Chris Martin, who made the scarecrow with her husband. "We went to the Goodwill and Lowes, got him (the scarecrow) started in our craft room at home, brought him into the office and finished him off the next day just before the entry deadline.'

The "Michael Jackson" scarecrow was a hit, and they had a lot of fun showing it off.

'The following year, we wanted to do something that families would love. We decided to create our ScareTrolls as the "Trolls" movie had recently

See BETSY Page A8



Photo courtesy of Chris Martin

Noblesville's Jack Martin poses for a photo with the Martins' most popular scarecrow, Jack Skellington, a character and main protagonist in the 1983 movie, "The Nightmare Before Christmas," that seems to be the most popular, "as he's a good picture opportunity."

HONEST HOOSIER

Can somebody please help me understand the fascination with political signs? Do candidates actually believe that the more they put out the better their chances are of being elected? (And if that were true, what a sad statement that would be about our voting habits!)

TODAY'S HEALTH TIP

Be consistent when disciplining your children - they need know their boundaries. 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.

WILLIAM MORRISON for subscribing!



The Times appreciates all our customers. Today, we'd like to personally thank

INSIDE TODAY Want **TO GO?**.....A2 Service Directory......A3 Classifieds......A4 Capital Chronicle......A4, A5 In The Home......A7, A8, A9

Travel......A10

OBITUARIES None



TODAY'S QUOTE

"When witches go riding and black cats are seen, the moon laughs and whispers, 'tis near Halloween."

- Unknown

□ TODAY'S JOKE

What happened when a boy vampire met a girl vampire? It was love at first bite!





Rokita Warns Hoosiers of Fentanyl Disguised as Candy

PAGE TWO

WEEKEND, OCT. 29-30, 2022

Indiana Attorney General Todd Rokita is warning Hoosiers about dangerous drugs being illegally smuggled across the southern borsder disguised as candy.

With Halloween quickly approaching, Rokita and the U.S. Drug Enforcement Administration are alerting parents of a new, deadly form of fentanyl found at the border and throughout the US. To disguise this dangerous drug, smugglers have hidden it in brightly colored pills that resemble Sweet Tarts.

"My role as attorney general is to protect Hoo-



Attorney General Todd Rokita

siers, especially the most vulnerable among us," Rokita said. "To help keep our children safe, monitor the candy in your kids' trick-or-treat bags."

Fentanyl is an opioid

that is approximately 50 times more potent than heroin and about 100 times more potent than morphine. Therefore, even consuming the smallest amount could be deadly.

"This is yet another example of the danger tied to a porous border," Rokita said. "Under this administration, all states are border states. We are sadly all at risk."

Rokita advises parents to only allow their children to eat candy that is commercially wrapped and to check the candy for any signs of tamper-

Sheridan Public Library November Events

The Sheridan Public Library has been offering fun events all fall, and they are continuing with their newly-announced November schedule. Below, you can find an updated list of events for all ages, as well as holiday hours.

Babies + Toddlers: • November 3, 10 and 17 at 11 a.m. - Discovery

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

• November 4, 11 and 18 at 11 a.m. - Storytime with Wynn (ages 3-6) Grades K-5:

• Nov. 2 at 4 p.m. -STEAM: Thanksgiving

• Nov. 9 at 4 p.m. - Building Club: Fall/ Thanksgiving • Nov. 16 at 4 p.m. -

Craft: Pinecone Turkeys

• Nov. 30 at 4 p.m.

• Get Happy: Michael

Feinstein Celebrates the

Judy Garland Centennial

- 8 p.m. on Saturday,

- The Palladium

- Tickets from \$45

- Hoosier Village &

The Barrington of Carmel

SHERIDAN **PUBLIC LIBRARY**

- Book Club: Little Red Hen/Red Elf **Grades 6-12:**

• Nov. 3 at 4 p.m. -Spill the Tea Book Club • Nov. 10 at 4 p.m. -

Into to D+D• Nov. 17 at 4 p.m. -

Painted Acorns (Craft) **Adults:** • Nov. 3 at 6 p.m. -

Pumpkin Centerpieces (Craft)

• Nov. 8 and 22 at 1:30 p.m. - Euchre Club • Nov. 9 at 6 p.m.

Friends of the Library Meeting • Nov. 16 at 5:30

p.m. - Sheridan Readers

Welcome Author: Julia E. Savitsky

• Nov. 21 at 6 p.m. - Sheridan Pinners (Pin-

terest) All Ages:

• Nov. 4 at 5 p.m. -First Friday (Located on Main Street)

• Nov. 11 at 6 p.m. -Bingo Night

• Nov. 18 at 6 p.m. -Family Movie Night

Month of November: • Read Grateful-Bean-

stack Reading Challenge • NanoWrimo (Nation-

al Novel Writing Month) Challenge The Sheridan Public

Library will be closed on Nov. 24 and 25 for Thanksgiving.

For more information on programming and services, visit sheridan.lib.in.us

2023 Single-Event Ticket Sales **Start Next Week for CPA Shows**

Tickets for individual events in the second half of the 2022-2023 Center Presents Season at the Center for the Performing Arts will go on sale at 10 a.m. next Friday.

Previously available only by subscription, the season's 2023 events include performances by the Mavericks, Dublin Irish Dance, Boney James, the Lviv National Philharmonic Orchestra of Ukraine, comedian Kevin Nealon, Marc Cohn and Shawn Colvin, Michael Feinstein and ELO tribute Evil Woman, as well as two presentations by experts from National Geographic.

New to the Center Presents schedule, presented in partnership with Allied Solutions, are:

• Jan. 7 – Comedian Jeff Allen with special guest Dave Dugan

• March 17 - The Oak Ridge Boys: Front Porch Singin' Tour

 March 22 – Jim Messina (Loggins & Messina, Poco, Buffalo Springfield) • April 23 – Graham

Nash: An Intimate Evening of Songs and Stories • May 11 – Ruben Stud-

dard & Clay Aiken: The Reunited Tour Tickets will be available online at TheCenter-Presents.org, by phone at (317) 843-3800 or through the Fifth Third Bank Box

Office at the Palladium, 1 Carter Green, Carmel. For presale access on Nov. 3, join the Center's eNewsletter list at TheCenter-Presents.org. Subscription packages are still available. Through

the Center's Create Your Own Series offer, patrons can select four or more events from the season and gain access to benefits including ticket discounts, priority seating and presale opportunities as new shows are added throughout the season. For information, visit TheCenterPresents. org/SubscribeNow.

The 20-plus events going on sale Nov. 4 include the following, many of which offer military/first-responder discounts and \$15 student/child tickets.

Below, you can find a list of 2023 events at the

22 23 THE CENTER FOR THE

cial guest Dave Dugan

- The Tarkington

- Tickets from \$35

- 8 p.m. on Friday,

- Comedy Series

• The Mavericks

- The Palladium

er Pop/Rock Series

Ugly Duckling

on Saturday, Jan. 28

- The Tarkington

- Tickets from \$15

- Old Town Family

• Dublin Irish Dance:

Wings - A Celtic Dance

- 8 p.m. on Friday,

- The Palladium

Boney James

- The Palladium

Vornehm Jazz Series

- Tickets from \$35

- Drewry Simmons

• Lindsay Zanno: T.

- 7:30 p.m. on Tues-

- The Palladium

- Tickets from \$30

- National Geographic

• Lviv National Phil-

8 p.m. on Friday,

- The Palladium

Classical Series

The Congregation

- Tickets from \$25

- Printing Partners

Sammy Miller and

- 8 p.m. on Friday,

- The Palladium

Vornehm Jazz Series

Front Porch Singin'

- Tickets from \$25

- Drewry Simmons

- 8 p.m. on Friday,

- The Palladium

- Tickets from \$35

- Faegre Drinker En-

• The Oak Ridge Boys:

harmonic Orchestra of

- Tickets from \$20

- Telamon Passport

- 8 p.m. on Saturday,

Celebration

Feb. 10

Series

Feb. 18

Rex Rises

day, Feb. 21

Live Series

Ukraine

Feb. 24

March 3

Tour

March 17

- Tickets from \$35

- Katz, Sapper & Mill-

- 11 a.m. & 1:30 p.m.

day, Jan. 7

Jan. 27

- 7:30 p.m. on Satur-

PERFORMING ARTS

SEASON SPONSOR 🔺 Allied Solutions

 Peking Acrobats featuring the Shanghai

- 8 p.m. on Saturday, March 18

- The Palladium - Tickets from \$25

- Old Town Family Series

• Jim Messina

- 7:30 p.m. on Wednesday, March 22

- The Tarkington - Tickets from \$40 - Katz, Sapper & Mill-

er Pop/Rock Series Jonathan Butler

- 7 p.m. on Sunday, March 26

- The Palladium - Tickets from \$35

- Drewry Simmons Vornehm Jazz Series

 Kevin Nealon - 8 p.m. on Friday,

April 7 - The Palladium

- Tickets from \$35

- Comedy Series Marc Cohn and

Shawn Colvin Together Onstage

- 7:30 p.m. on Thurs-

day, April 13 - The Palladium

- Tickets from \$45 - Katz, Sapper & Miller Pop/Rock Series

Abilene

- 8 p.m. on Saturday, April 15

- The Palladium - Tickets from \$35

- Printing Partners

Classical Series • The Four Phantoms

in Concert

- 8 p.m. on Friday, April 21

- The Palladium

- Tickets from \$35

- Hoosier Village & The Barrington of Carmel Songbook Series

• Graham Nash: An **Intimate Evening of**

Songs and Stories - 7 p.m. on Sunday,

April 23

- The Palladium

- Tickets from \$46 - Katz, Sapper & Mill-

er Pop/Rock Series • Filipe DeAndrade:

Untamed - 7:30 p.m. on Tues-

day, April 25

- The Palladium

- Tickets from \$30

Songbook Series • George Hinchliffe's Ukulele Orchestra of

April 29

Great Britain - 7 p.m. on Sunday,

April 30 - The Palladium

- Tickets from \$20 - Telamon Passport

Series • Evil Woman - The **American ELO**

- 8 p.m. on Friday,

May 5 - The Palladium

- Tickets from \$25 - Katz, Sapper & Mill-

er Pop/Rock Series • Ruben Studdard & Clay Aiken: The Reunited Tour

- 7:30 p.m. on Thursday, May 11

- The Tarkington - Tickets from \$45

- Hoosier Village & The Barrington of Carmel Songbook Series

About the Center for the Performing Arts:

The mission of the nonprofit Center for the Performing Arts is to engage and inspire the Indiana community through enriching arts experiences. Its campus in Carmel, Indiana, includes the 1,500-seat Palladium concert hall, the 500-seat Tarkington proscenium theater and the black-box

Studio Theater. The Center presents and hosts hundreds of events each year, including the Center Presents performance series, featuring the best in classical, jazz, pop, rock, country, comedy and other genres. Educational and experiential programming for all ages includes children's concerts and camps, book clubs, lectures, and classes in music and dance. The Center is home to the affiliated Great American Songbook Foundation and provides space and support services for six resident arts companies.

More information is available at TheCenter-Presents.org.

Westfield Welcome Announces New Event to Benefit Local Organization

Westfield Welcome has announced they will host a new event in Westfield benefiting Hoosier Veterans and local shelter pets. Dog Tag Dash, presented by Centier Bank, features a 5K run/walk and a 2K Dog Walk, both of which are dog friendly.

The race kicks off next Saturday at 9:30 a.m. at West Fork Whiskey (10 E. 191st Street, Westfield) and follows a course around Grand Park Sports Cam-This unique event cele-

brates National Veterans and Military Families Month and supports a local organization called Pets Healing Vets. Pets Healing Vets aims to improve the emotional well-being of Hoosier Veterans suffering from Post-Traumatic Stress Disorder (PTSD) or Traumatic Brain Injury (TBI) by pairing them with carefully selected shelter dogs or cats in need of homes.

Dog Tag Dash will include a fun, competitive component allowing participants to choose a "team" and support their

chosen military branch with a unique color shirt. In addition to the commemorative shirt, registration for the 5k will include a

finisher's medal, post-race

complimentary drink ticket

(21+), a timed route, and

a chance to win age group

snacks and drinks, one

awards. The cost to register will vary by date. To sign up, visit westfieldwelcome.

com/dog-tag-dash **About Westfield Wel**come:

Westfield Welcome focuses on community engagement and hospitality for residents, businesses, and visitors. As a department of the City of Westfield, Westfield Welcome hosts more than 30 annual events and provides hundreds of volunteer opportunities.

Want **TO GO**?

IU Health will break ground on their new \$300 million expansion in Fishers next Friday.

WHAT: IU Health Saxony Hospital – soon to be IU Health Fishers - is breaking ground on a \$300 million expansion. Hospital leaders and Fishers Mayor Scott Fadness will speak about this investment. An announcement from Riley Children's Health - and its growing footprint in Fishers on the expanded IU Health Saxony campus - will be revealed. During the program, breast cancer survivor Annie Grinstead will share her

After the short ceremony, team members will put their shovels in the dirt and officially break ground. More information about the project can be found online at iuhealth.org/for-media/press-releases/iu-health-growingto-meet-community-needs-announces-287m-expansion-

in-fishers. WHEN: Friday, Nov. 4 at 12 p.m., noon.

WHERE: The main lobby of IU Health Saxony Hospital, 13000 E 136th St., Fishers. Surface lot parking is

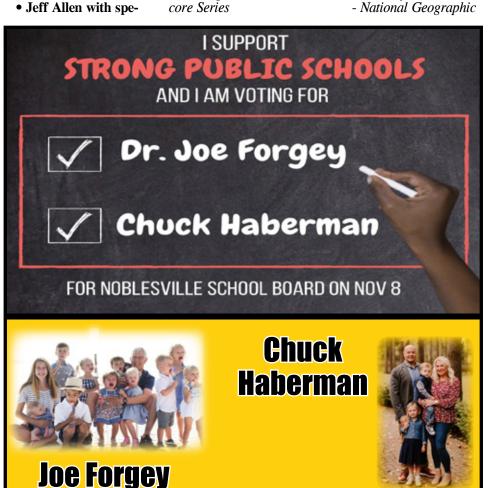
RSVP: Emma Avila, epackard1@iuhealth.org or (463) 701-7415.

Obituary deadline The Times publishes obituaries daily at www. thetimes24-7.com, and in its print product every day with the exception of Sundays and Tuesdays. All obituaries must come from a funeral home.

resolution JPEG. Daily obituary deadline is 4 p.m. for the following day's print publication.

A photo may be included and should be sent as a high-

To read more obituaries, visit www.thetimes24-7.com.





Indiana Members Foundation Golf Outing Raises Over \$29K

Indiana Members Foundation, the charitable arm of Indiana Members Credit Union (IMCU). hosted its Annual Golf Outing at Valle Vista Golf Course, 755 East Main Street, Greenwood, on Wednesday, June 29, 2022.

128 golfers attended the sold out event which raised over \$29,000 to benefit the Indiana Members Foundation, whose mission is to support children in the Indianapolis and surrounding communities through its scholarship and grant programs which include the Robert E Martin Collegiate Scholarship Program, Mike & Marti Ney "People Helping People" Grant Program, The Terry Renick Legacy Golf Scholarship and Joan Wolfe Legacy Grant for the Arts.

Highlights of the day included a complimentary breakfast



Photo courtesy of Indiana Members Credit Union

(Left to right) Shon Collins, Owner of Executive Finish, **Matthew Banner, Lieutenant with the Indianapolis** Fire Department, Brittany Johnson, Director of Diversity & Recruiting for IMCU and George Bible, Branch Manager for IMCU College Park Branch.

and a recognition dinner. **Depreciation Protection** and ICA, INC. served as the Title Sponsors of the event.

Mandy Emery, vice president of community involvement for IMCU and executive director of Indiana Members

Foundation stated, "We had a great day at Valle Vista playing golf and raising money! We couldn't continue

our mission of helping children succeed in school without

Members Foundation

People Helping People providing school children in the Indianapolis area

the amazing support and generosity of our sponsors, golfers and our IMCU volunteers! Thank you to all that made this outing a huge success!"

About Indiana Members Foundation: Indiana Members

Foundation was founded in 2010, exclusively for the purpose of being a positive influence in the community served by Indiana Members Credit Union; specifically,

with the necessities essential for learning and succeeding in their education.

For more information, visit imf4kids.org. **About Indiana**

Members Credit Union: Indiana Members Credit Union, headquartered in Indianapolis, Indiana, was founded in 1956 on the

campus of IUPUI. IMCU

has since grown to 33 branches, serving Central and Southern Indiana, offering consumer and business members a full array of products and services.

Traditionally offering better rates on loans and deposits, IMCU maintains true to its roots by "Keeping It Simple" for members.

To learn more, visit IMCU online at imcu.

The Times

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he Times

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Competitive Races in the Indiana Statehouse

By Whitney Downard

Republican and Democrat strategists alike are buckling down in the final weeks before Election Day, targeting competitive races in the House Chamber with the hopes of growing their parties' influence at the Statehouse.

Similar to the Senate, Republicans identified several House Democrat seats they've targeted to flip but, unlike the other chamber, Democrats seem focused on offense as well.

Republicans take aim at Democratic incumbents

Matt Huckleby, the executive director of the Indiana Republican Party, suggested that a handful of seats were no longer safely Democratic, including ones in southern and central Indiana.

"The environment is better for us," Huckleby said. "I feel pretty confident (about keeping the chamber supermajority). Our candidates are taking every race seriously and working their tails off – some of them are working harder than they ever have.'

Republicans hold 71 seats to Democrats' 29, meaning the caucus can conduct its business without input or even participation from the Democrats. To break that supermajority in the House, Democrats would need to pick up five

But Huckleby believes Republicans can grow that number, pointing to Republican Scott Hawkins, a public school teacher, challenging incumbent Democrat Rita Flemings, a retired OB-GYN, in District 71.

Hawkins received \$40,000 from the House Republican Campaign Committee while Fleming, who has held the Jeffersonville district for four years, was one of two Democrats to get a contribution, for \$10,000, from the Democratic House Committee.

"I'm excited about (Hawkins') race and think he has a good

shot," Huckleby said. Another competitive contender to Huckleby would be Rep. Terri Austin, a Democrat who represents Anderson, who will face Republican Kyle Pierce in

November. "There are others we're following and keeping a real close eye on," Huckleby said.

In a newly created District 82 in Fort Wayne, chances are Democrats will be the winner but Huckleby said his party fielded a good candidate, Davyd Jones.

"The Fort Wayne seat isn't a slam dunk for us," Huckleby said. "Jones has really impressed us but we're looking at a very competitive race there."

Democrats target seats in the doughnut counties

In the areas surrounding Indianapolis, the "doughnut counties," Democrats have their eyes on several races they believe could erode away the Republican supermajority in the House Chamber.

Mike Schmuhl, the chair of the Indiana Democratic Party, said that pickup opportunities weren't limited to central Indiana but, in particular, highlighted four races he said were very competitive:

 Democrat Victoria Garcia Wilburn versus Republican Fred Glynn in House District 32

 Democrat Matt McNally versus Republican incumbent Jerry Torr in District 39

• Democrat Jen Bass-Patino versus Republican Becky Cash in District

• Democrat Joellyn "Joey" Mayer versus Republican incumbent Donna Schaibley in District 24

"Those four races I think are really competitive and potential pickup opportunities for us," Schmuhl said. "That's really the fastest, most-changing terrain in Indiana over the last tew years... All of those folks are just fantastic candidates, impressive people."

District 32 hugs the Hamilton County side



Photo by Monroe Bush courtesy of the Capital Chronicle

Strategists for both parties preview the races they think will be the most competitive on Election Day.

of the Marion County border, with a sliver in Marion County, and District 39 sits above it. District 25 covers parts of Boone and Hendricks Counties while District 24 is split between Hamilton and Boone Counties.

Abortion's role in the election

In the races against Glynn and Torr, Schmuhl anticipated that abortion would play a large role. He said that Torr's vote to ban the reproductive healthcare procedure put him "out of touch with his constituents" and the Democrats observed that Glynn removed references to abortion from his website following his primary election.

'What you've seen in these races... is the Republican candidates backtracking or hiding from their stances on that issue," Schmuhl said. "I think it shows that this issue is a loser for them and they don't want to talk about it; they don't want to address it."

But Huckleby said he believes the political winds are in his party's favor, citing recent national polling that reported economic concerns outweighed abortion fervor.

"People across the country, and even more so in Indiana, are focused on inflation and economic security,' Huckleby said. "Voters trust Republicans on

these issues." candidates challenging

As with the Senate, many aspiring Republican lawmakers didn't respond to Indiana Right to Life's survey, as detailed in its voter guide, especially

Democrats in tough districts.

But some candidates in safer districts were inclined to respond, including Lorissa Sweet in northeastern Indiana

and Julie McGuire in southern Indianapolis. Both won a "supports pro-life legislation" designation from the organization.

McGuire received the largest sum of money from the House Republican Campaign Committee, \$532,000, but the bulk of that spending came during the primary election when she defeated incumbent GOP Rep. John Jacob.

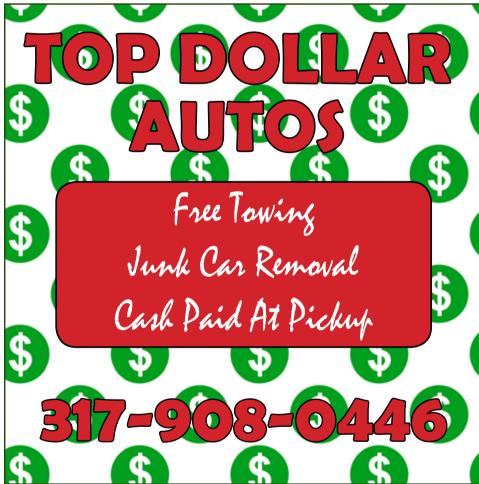
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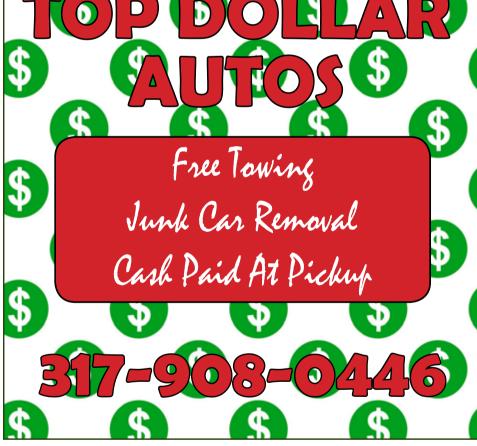
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Applications Now Available for Marion County Judicial Position Court an applicant The Marion County is possible. If transfers

Judicial Selection Committee is beginning the process of selecting a new superior court judge. Judge Sheila A. Carlisle (Court 29, Major Felony, Criminal Division) will retire effective Dec. 31, 2022, creating a vacancy on the Marion Superior Court.

Committee Chairperson and Indiana Supreme Court Chief Justice Loretta Rush announced applications are now available and must be submitted through the Indiana Courts Portal by Nov. 21 at 12 p.m., noon. The applications can be found online at in.gov/courts/ selection/marion/2203/ application/

To be eligible to serve

must be a resident of Marion County (at the time of the application and throughout the term of office) and be an attorney admitted to the bar of Indiana for at least five years. Additionally, state law prevents more than 52% of the judges in Marion Superior Court from being members of the same political party. See IC 33-33-49-13.4(d).

Following local court rules, the Marion Superior Court **Executive Committee** has offered any sitting judge the opportunity to transfer courts. If a judicial officer transfers to Court 29, the vacancy will be created in another court; more than one

occur and are approved by the Executive Committee, the available position will change. An update will be posted online at in.gov/courts/ selection/marion/2203/.

The Committee intends to meet the week of Dec. 12 in the State House to interview applicants. Details on the public interviews will also be posted online.

According to Indiana law, the Committee is required to submit to the Governor "the three most qualified candidates" for appointment when a vacancy arises. Details on the Committee, including membership, can be found online at in.gov/courts/selection/ marion/.

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Photo by Leslie Bonilla Muñiz courtesy of the Indiana Capital Chronicle A housing task force meeting this past Thursday.



Photo by Leslie Bonilla Muñiz courtesy of the Indiana Capital Chronicle Housing Task Force Co-Chair Rep. Doug Miller (R-Elkhart) at this past Thursday's task force meeting.

Help and Protect the Blood Supply by Donating to the Red Cross



Red Cross The American Red requirements. Blood and platelet

Cross is urgei blood donors of all types and those who have never given before to book a time to give blood or platelets now and help keep the blood supply from dropping ahead of the holidays.

People of all blood types are needed, especially platelet donors and those with type O blood - blood products that are critical to keeping hospitals ready to help patients depending on transfusions in the weeks ahead.

Book now by using the Red Cross Blood Donor App, visiting RedCross-Blood.org or calling 1 (800) 733-2767. As a thank-you for taking the time to give this fall, all who come to give betwee Nov. 1-22 will receive a \$10 e-gift card by email to a merchant of choice. Details are available at rcblood.org/perks.

How to Donate Blood: Simply download the American Red Cross Blood Donor App, visit RedCrossBlood.org, call 1 (800) 733-2767 or enable the Blood Donor Skill on any Alexa Echo device to make an appointment or for more information. All blood types are needed to ensure a reliable supply

for patients A blood donor card or driver's license or two other forms of identification are required at check-in. Individuals who are 17 years of age in most states (16 with parental consent where allowed by state law), weigh at least 110 pounds and are in generally good health may be eligible to donate blood. High school students and other donors 18 years of age and younger

also have to meet cer-

tain height and weight

donors can save time at their next donation by using RapidPass to complete their pre-donation reading and health history questionnaire online, on the day of their donation, before arriving at the blood drive.

To get started, follow the instructions at Red-CrossBlood.org/Rapid-Pass or use the Blood Donor App.

Amplify Your Impact by Volunteering:

Another way to support the lifesaving mission of the Red Cross is to become a volunteer blood donor ambassador at Red Cross blood drives. Blood donor ambassadors help greet, check-in and thank blood donors to ensure they have a positive donation experience.

Volunteers can also serve as transportation specialists, playing a vital role in ensuring lifesaving blood products are delivered to nearby hospitals. For more information and to apply for either position, contact 1 (888) 684-1441 or visit redcross.org/volunteertoday.

About the American Red Cross:

The American Red Cross shelters, feeds and provides comfort to victims of disasters; supplies about 40% of the nation's blood; teaches skills that save lives; distributes international humanitarian aid; and supports veterans, military members and their families. The Red Cross is a nonprofit organization that depends on volunteers and the generosity of the American public to deliver its mission.

For more information, visit redcross.org or CruzRojaAmericana. org, or go their Twitter account at @RedCross.

Never miss a public notice on legal proceedings!

Task Force Recommends State Cash, Bad **Landlord Crackdown to Ease Housing Crisis**

By Leslie Bonilla Muñiz

An interim study committee examining solutions to Indiana's housing crisis on Thursday approved a lengthy list of recommendations for future legislation — including state funding for housing-related infrastructure and a vague pledge to hold accountable negligent landlords peddling "substandard" housing.

There are 16 early-stage ideas on the draft list. But despite their broad strokes and wide range, all have the same goal: boost housing in Indiana, said Housing Task Force Co-Chair Rep. Doug Miller, R-Elkhart.

"This in no way, shape or form has to be the absolute definitive. We had to take a 10,000-foot view and decide, of all the issues that were presented [at] the task force, what can move the needle?" Miller asked.

State could step in Chief among those solutions — and the most likely piece of legislation to hit the Statehouse come January, according to Miller — is state infrastructure financing, through a revolving loan fund or grants. Representatives for builders, buyers and municipal governments repeatedly emphasized the financial strain posed by water-sewer connections and other necessary infrastructure in previous meetings.

Rep. Cherrish Pryor, D-Indianapolis, said the loans and grants should be targeted to the Hoosiers that most need the help, while Indiana Builders Association President Paul Schwinghammer said the infrastructure support was needed across the state for a "broad spectrum" of income ranges.

The tax force also recommended raising a 1% construction cap on residential tax increment financing districts, with some set of financial guardrails. Representatives for local governments and builders previously said



Photo by Leslie Bonilla Muñiz courtesy of the Indiana Capital Chronicle Sen. Fady Qaddoura (D-Indianapolis) at a Housing Task Force meeting this past Thursday.

the cap prevented the construction of some housing projects, especially larger

Sen. Fady Qaddoura, D-Indianapolis, successfully argued the cap should be bumped up instead of removed and that legislation should include some financial management restrictions. He also suggested sunset clauses for projects with bonds that don't require the default 25-year TIF lifespan currently in state law.

Another list item, tax sale reform to prevent out-of-state investors from snapping up and mismanaging cheap properties, garnered wide support among task force members with some caveats.

Pryor said she wanted to ensure nonprofits that might accumulate the properties have the resources to follow through on rehabilitation. Habitat for Humanity Indiana State Director Gina Leckron said her nonprofit would welcome a property cap or capacity assessments.

Task force members also sparred over local zoning, permitting and inspection recommendations.

What about renters?

Missing from an original 15-item list was consideration for renters — especially those living in poorly kept units — Qaddoura said. He referenced an infamous New Jersey-based nonprofit landlord facing utility shutoffs, lawsuits and ownership changes over its affordable housing in Indianapolis.

Indiana Attorney General Todd Rokita, a Republican, tried his own hand at a lawsuit in 2021 but was rebuffed by the Marion County Superior Court. Rokita has asked lawmakers to expand his authority to pursue litigation against nonprofit landlords, for which Qaddoura advocat-

ed. "These buildings that we're currently having problems with, they were brand new at one point," Qaddoura said. "So the problem is that we're shooting ourselves in the foot if we are just allowing new developments to go in, incentivizing that, and then 10 years down the road, tenants live in horrible conditions. [Then] we say we have a shortage of supply of affordable units. I see the connection."

Task force Co-Chair Sen. Linda Rogers, R-Granger, was initially reluctant. She said the task force was intended to streamline new construction rather than existing rental units, and that the topic hadn't been discussed enough in committee.

Miller later clarified to the Capital Chronicle that the group's mandate included "all of the above" housing options, while other committee members acknowledged during the meeting that bad landlords had previously been a topic

of conversation. "Every responsible corporate landlord should get the support of the state of Indiana," Qaddoura said in impassioned remarks. "I

Want MORE?

The Indiana Housing Task Force has made a series of 16 recommendations for Indiana's housing crisis. On top of those listed in the article, the task force also recommended: Brownfield redevelopment support

- Tax incentives Appraisal antidiscrimination education Fund appraisal gaps READI program grant support
- Renovation and repair help Statewide building code adoptions
- Manufactured housing in legislation Oppose new taxes on housing

don't understand the hesitation of going after negligent, irresponsible people who violate our laws.

The task force agreed to adopt broad language, "Address substandard housing," as its sixteenth recommendation.

But Miller also said it would likely take the most time to develop into legislation.

"I think we've really got to work hard to pull the private sector partners in on the conversation and ask hard questions like, 'What's preventing you from addressing these issues?' 'Is there anything that the government can do to help those those issues don't exist?'" Miller said

Another more complicated recommendation, he said, was one on financial literacy for prospective homebuyers and homeown-

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UBETSY From Page A1



The Times photo courtesy of Betsy Reason

"The Dead Insurance Queen" made in 2021, and "Antonio" made in 2022, by Jack and Chris Martin and staff, decorate the front windows of Martin & Martin Insurance Agency in Noblesville.



Photo courtesy of Chris Martin

Noblesville's Jack Martin poses for a photo with the Martins' "Greatest Crow on Earth" scarecrow, created in 2018.

been released and it was incredibly popular," she said. So they went to work and created their second scarecrow for the contest.

"We had the best time seeing all the cute kiddos taking their photos with the trolls," said Chris Martin, who admitted "the trolls were one of the bigger projects" they took on. "The whole office worked together on the lovable trolls for about a week and really enjoyed every step of the way."

That's when it happened.

"A scarecrow passion was born," she said. Creating a "designer" scarecrow each year is a lot of planning and a lot of

work. "We tend to do a quick brainstorm of ideas and land on something we all find intriguing and then work hard at the last minute to get it done," Chris Martin said. "We love the creative process and prefer to take the fly-by-the seatof-your-pants and a usewhat-you-have approach. If you visited our downtown basement you would see what we mean. We keep just about everything and love finding ways to repurpose our treasures that we have collected over

the years."

To create the scarecrows, Chris Martin said,
"You never know what

you will end up using."
She said everybody has their favorite scarecrow, but "Jack Skellington," a character and main protagonist in the 1983 movie, "The Nightmare Before Christmas," seems to be the most popular "as he's a good picture opportunity"."

Chris Martin said, "During the offseason 'Jack Skellington' sits in our office on a tall platform looking at the insurance proceedings."

In 2021, they decided to stop entering Main Street's Scarecrow Contest and display the scarecrows all together in and outside of their downtown business windows.

"We call it our Scarecrow museum of past and present," Chris Martin said. "That has proved to be a good move, and the people in the community stop by all day and night looking at them and taking pictures. We even get people stopping in just to ask about our scarecrows. We love it."

During the off season, the scarecrows are stored in the office's basement, except for "Skelly," and are lined up awaiting their time to be refreshed and put back out on display, she said.

So what materials do they use to create the

scarecrows?

"We have found that plumbing pipe is best when forming the bodies," Chris Martin said. The only scarecrows that do not include PVC pipe are the Day of the Dead" scarecrows.

Some materials they have also been known to use are pantyhose, nail polish, old pillows, Kroger bags, old Barbie toys, felt, paint of all kinds, marbles, beads, and clothes (from Goodwill and Salvation Army) that they sew and repurpose. They also learned not to use real straw but a raffia that looks like straw "but has proven to hold up very



Photo courtesy of Chris Martin

"ScareTrolls," from the "Trolls movie," was an "extremely popular" scarecrow and carried the theme, "Leave No Troll Behind" for the Noblesville Main Street scarecrow contest in 2017.



Photo courtesy of Chris Martin

Jack Martin poses with "Fortune Favors the Brave ... Fearless, Fierce and Fab Fiona Warrior Princess," created in 2020.

well in the elements."
Chris Martin said, "Details are the most important thing and each scarecrow has to have a name."

Over the past seven years, they named their scarecrows: "Michael Jackson You Can't Beat It" in 2016; "Leave No Troll Behind" in 2017; "The Greatest Crow on Earth" in 2018; "The Nightmare Before Insurance" in 2019; "Fortune Favors the Brave ... Fearless, Fierce and Fab Fiona Warrior Princess" in 2020; "The Dead Insurance Queen" in 2021; and "Antonio" in 2021; and

"Antonio" in 2022.

"The whole office is involved, from planning to design to execution," Chris Martin said of their Ninth Street insurance business, which will celebrate 35 years in April 2023. "We surprise ourselves each year with the amount of joy we get from

amount of joy we get from creating something new." Jack and Chris Martin have been married for 42 years and have been busi-

ness partners for 34 years. I remember four years ago visiting the Martins' insurance office, and Jack Martin -- former two-term Noblesville City Councilman who serves on Noblesville Board of Works -- showed me around to see his collection of signs, Colts memorabilia, art, and a huge collection of Hot Wheels diecast toy

"Everybody thinks insurance is stuffy; we're fun," Jack Martin told me. And they're proving it. Chris Martin said, "We also love to oooh and aaah at each scarecrow from years past humbly complementing ourselves on our talents as we put them each on display in our windows."

Folks strolling by their Ninth Street office this weekend, or on Halloween, will have the last opportunities to see the scarecrows, until next year.

Scarecrows are taken down the first of November, this year either Tuesday or Wednesday, depending on the insurance business load for the day.

Each year, Jack Martin smiles for the camera as he poses for photos with each of his scarecrows.

As do passersby. "Skelly," the winner from 2019, is currently on display out front to the left of the downtown business window. Actually, all of the scarecrows are out on display, two on the street, the rest in the windows. The scarecrows are all labeled with years except for the last two, which weren't in the contest "Day of the Dead," made in 2021 and "Antonio" in 2022, and are displayed in the store window of the Martins' downtown business.

So any hint for next year? Guess we'll have to wait and see.

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

O TEXTING

she left her credit card at home by accident. Could you send her \$150 to finish her shopping?

The request seems harmless, but don't do it! Scammers have spoofed caller ID to appear as "Mom" or "Dad." They are relying on the fact that many people have "Dad" or "Mom" saved in their contacts list. Scammers hope you won't think twice (or double-check the phone number) before sending help. If you do transfer money to a bank or digital wallet account, your money will be gone for good.

How to spot fake emergency text messages:

• If anything about a message is unusual, consider it a red flag. If your parents never send text messages, it's probably not them texting now. On the other hand, if they text all the time but never ask for money, you're probably dealing with an impersonator.

• Look for a new message thread. If you text with your parents on a regular basis, you should be able to see previous messages from them. If you can't see any of the earlier messages, it's probably a scammer contacting you for the first time.

• Double check the sender info. Click on the sender information to make sure the name matches your parent's real phone number.

• Call your parents to confirm the story. Look up their number in your contacts list and call them to confirm if the message

From Page A1

really came from them.

• Don't be fooled if a scammer has personal information about you. Because of data breaches and social media posts, scammers may have their hands on some of your personal information, including your name and your parent's name.

• If you suspect a scam, don't answer the message. Just block the number and delete the message. If you reply, scammers will know your number is active and could target you with scams in the future.

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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.

U VOTERS

LTC Allen West and ACRU President Lori Roman. "It is time to take measures to ensure not only the safety of seniors who reside in these facilities but to demand that their rights — including voting rights — are protected," stated Weber.

The AMAC chief notes that Dr. Alveda King, the niece of Dr. Martin Luther King Jr., has also joined with ACRU in its efforts to expose and put an end to elder voter fraud, particularly fraud found in nursing homes and other senior citizen facilities. According to Dr. King, her uncle "fought to ensure that every single American had the right to vote freely [but] many of those voters are nursing home residents who are often targeted by those who would steal or suppress their votes."

The American Constitutional Rights Union has been working to protect the votes of vulnerable voters since they launched their Protect Elderly Votes Project in 2020. The project has been expanded to protect other vulnerable voters. This week the organization launched the Center for Vulnerable Voters (www.centerforvulnerablevoters.org) which will be a valuable resource for AMAC members.

During the 2020 and 2022 election seasons, ACRU has worked across the nation to educate facility staff of their legal and moral obligations to residents, inform residents and their families of their rights and assist residents and family members in filing formal complaints.

ACRU's Senior Citizen Voter Bill of Rights has been used by many facilities across the country. And this year, ACRU's guide for citizens and family members who wish to protect the rights of vulnerable voters has been the cornerstone of the organization's nationwide training. Because AMAC is focused squarely on protecting the interests of

From Page A1

America's seniors, these resources will now be in the hands of AMAC members.

In addition to these resources, ACRU's Vote Fraud Hotline is another important tool to help end this form of abuse. The hotline has brought in many actionable tips for handling by ACRU's legal team and staff. "With our joint operation with AMAC we are even closer to putting an end to this form of vote froud," said Roman

fraud," said Roman. Roman notes, "We've received reports of cognitively impaired facility residents having their ballot choices made by staff, sometimes under coercion and often without their knowledge. Other complaints have uncovered activist groups across the country collecting ballots from residential facilities with the promise that the ballots would be delivered to election officials. The chain of custody and security of ballots should be a foremost concern."

"In 2020, a Texas social worker was indicted on 134 felony counts of vote fraud for registering mentally incapacitated citizens to vote without their consent. And this year, an employee at the Father Murray Nursing Center in Macomb County, Michigan, was sentenced to jail for forging signatures on absentee ballot applications. This abuse of vulnerable voters is not acceptable," said Roman.

AMAC's Weber says that America's electoral process is "under siege" and that AMAC's joint venture with ACRU comes at a time when the fate of our nation "is in the balance."

AMAC Foundation Executive Director Joleen Teninty embraces the collaboration with the ACRU saying, "I look forward to the opportunity to expand and enhance the resources we provide. It will be a productive partnership to ensure America's senior and Veteran communities stay informed.

O RUSTY

USTY From Page A1

You say your NET Social Security amount is \$210. Assuming you are enrolled in Medicare, your gross Social Security payment (before the Medicare Part B premium is deducted) is probably about \$380. The COLA increase for 2022 was 5.9%, which would increase your gross Social Security payment from about \$380 to about \$402, an increase of about \$22. However, the 2022 Medicare Part B premium also increased by nearly \$22 and, since your Medicare premium is deducted from your Social Security

benefit, your NET Social

Security payment wouldn't change. I suspect this is why you didn't see the Cost of Living Adjustment in your Social Security payment - an increase to your Medicare Part B premium most likely offset all of your COLA increase.

I know (and agree) this seems unfair, but inflation has also affected health-care costs in general and Medicare premiums in particular, and a Medicare premium increase unfortunately offsets at least some of, and sometimes all of, the annual COLA received by all Social Security beneficiaries. I suspect the above, or some

variation of it, is why you are not seeing a COLA increase in your net Social Security payment. Rest assured, however, that you ARE receiving an annual COLA increase to your gross Social Security amount – every recipient of Social Security receives each COLA increase granted.

About AMAC:The 2.4 million is

The 2.4 million member Association of Mature American Citizens [AMAC] www.amac.us is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation (www.Amac-Foundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, we act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. Live long and make a difference by joining us today at www. amac.us/join-amac.



Weekend, Oct. 29-30, 2022

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The Wonderful World of Daffodils

With their distinctive trumpets and sunny, fresh colors, daffodils bring lots of joy to the garden. Many people have no idea, however, how diverse this collection of spring-flowering bulbs is.

Spring bloomer

Daffodils (Narcissus) are real spring bloomers that cheer up the garden when other plants, trees and shrubs are still hibernating. The daffodil family consists of many types. The very smallest will grow 4 inches high, and the largest up to two feet. Their flower size varies as much as their height. And don't be fooled: they don't just come in yellow. The flower color can be any shade of white, yellow or orange. So much diversity!

Varieties The daffodil family is huge and consists of about thirty-five different varieties. The wild daffodil, the large-crowned and the small-crowned daffodil are the best known varieties. The large number of different varieties can be divided in about 23,000 variants and cultivars. It's enough to make your head swim! To provide more clarity on the various shapes, colors and smells, you can read about the

twelve main groups here: Bulbocodium hybrid daffodil

This frivolous-looking

daffodil is also called the petticoat daffodil and stands out for its relatively large crowns and small petals. The flowers appear to trumpet non-stop music into the world.

• Cyclamen-flowered daffodil

This daffodil has petals that stand up a little. And if you look closely, you can see that it reverently bends its flower slightly towards the ground.

 Double daffodil Graceful double daffodils offer twice the fun. They produce one or more flowers per stem, with double petals, double trumpets and sometimes even both!

• Large-crowned daf-

Each stem of the largecrowned daffodil produces one striking flower. These flowers look like wild daffodils, but their crown is slightly longer.

• Jonquilla and apodenthus daffodil

This cheerful little daffodil produces clusters with up to five flowers per stem. The flowers are delicate and they also emit a delightful scent.

 Small-crowned daffodil

This fun daffodil has flowers that are very similar to wild daffodils, but with shorter crowns.

• Poet's daffodil The poet's daffodil

understands the poetry of nature. Its small yellow trumpets with a red border and green heart contrast magnificently with its snow white petals.

Narcissus pseudonar-

This is a wild daffodil, one of the oldest Stinzen plants. The contrast between its pale yellow petals and the bright yellow crown is lovely and striking. The flower droops a little bit.

• Edinburgh daffodil This beauty is also known as the butterfly daffodil. It produces multiple flowers with crowns for their collars that are deeply

split and almost lie on the petals. Tazetta daffodil If you want loads of flowers, the generous tazetta daffodil is an

stems produce up to twenty often fragrant flowers. • Angel's tears (narcis-

excellent choice. Its sturdy

sus triandrus) The elegant Angel's tears produces two or more flowers per stem. A striking feature is that the outer petals bend gracefully upwards.

• Wild daffodil These daffodils have large trumpets; they are

the same length or longer than the petals. **Planting** If you are keen to have

these fresh, cheerful

flowers in your garden, plant them in fall, from September until the first frost. Daffodils will happily grow in any soil type. Make sure to put them in a well-drained spot. Too much moisture will cause putrefaction. They prefer to shine in a sunny spot, but they will also thrive in partial shade. Depending on the variety, plant them 5-8 inches deep at a planting distance of 4-6 inches.

Useful information

Daffodils are naturalizing bulbs. This means that they will grow in number every year; you don't have to do anything.

The first variety in the Netherlands was cultivated in 1601: the Narcissus 'Kampernelle'.

The flowering period runs from February to the end of May, and each daffodil chooses its individual moment.

Daffodils also thrive in pots. Do make sure there is proper drainage by placing potsherds in the bottom of the pot and making a hole in the bottom.

Cut away faded flowers to prevent them using energy to form seed. You should not remove the leaves, however, as this is where the bulb gets its nutrients for the next year.

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



Photo courtesy of MelindaMyers.com

The seed heads of rudbeckia attract seed-eating songbirds to the winter garden.

Fall Care of Perennials

By Melinda Myers

As you transition your gardens from fall to winter, you may be contemplating a bit of garden clean up. Before reaching for the pruners and rakes, consider all the benefits and beauty of leaving healthy perennials stand for winter.

The seed heads of many perennials like coneflower, rudbeckias, liatris and bee balm attract seed-eating songbirds like finches, sparrow, chickadees, juncos, and jays to the winter garden. These winged visitors add motion and color to the winter garden. Best of all, you don't need to refill and clean this natural food source.

Many of these plants provide homes for beneficial insects, including native bees and other pollinators. A variety of these insects overwinter in or near the stems of perennials.

Native plants have evolved with many of these insects, birds and wildlife and most provide homes and food for native insects, songbirds, and wildlife. Purple coneflower, liatris, rudbeckias, sunflowers, asters, goldenrod, yucca, and Joe Pye weed are just a few of these native plants you might be growing.

Enjoy the winter foliage of evergreen and semi-evergreen perennials by leaving them intact in the garden. Watch for and avoid disturbing the green leaves at the base of perennials like yarrow, Shasta daisy, and globe thistle.

Leave borderline hardy perennials intact to improve their chances of surviving a harsher-than-normal winter. The stems capture any snow and helps retain any additional winter mulch, both providing needed root insulation.

Remove any diseased or insect-pest-infested plants. Removing this from the garden in fall reduces the risk of these problems occurring next year. Discard do not compost this material as most compost piles do not heat up to high

enough temperatures to kill them. Contact your local municipality for disposal options.

Remove hosta leaves once the fall color fades and leaves die to reduce the risk of leaf nematodes overwintering in the crown of the plants. It also eliminates a winter home for slugs and their eggs.

Wait for several hard frosts when cutting back perennials in the fall. In milder climates, wait for leaves to brown and dry completely. This ensures the plant has stored all the energy it produced in the next spring.

Use sharp bypass pruners to make a clean cut through the stem. Disinfect tools by dipping in rubbing alcohol or spraying with a disinfect spray to prevent the spread of disease.

Rake leaves into the garden over the soil surface around the plants instead of to the curb. Fall leaves make great mulch that moderates soil temperature, suppresses weeds, conserves moisture, and improves the soil as they break down. Plus, they are

Wait to finish removing perennials until spring temperatures regularly hover in the 50's. This allows overwintering insects a chance to leave their winter homes. It also provides songbirds much needed food in spring before many of our plants begin producing seeds and

Once the garden is set for winter, you can relax and make plans for the spring garden.

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.

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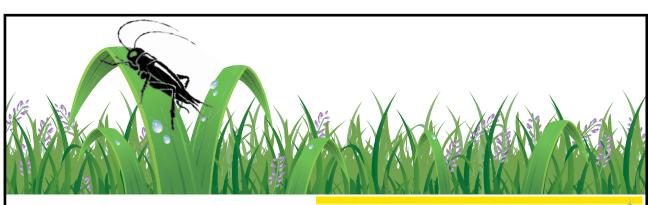
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Daily obituary deadline is 4 p.m. for the following day's print publication.

To read more obituaries, visit www.thetimes24-7.com.



A8 Weekend, Oct. 29-30, 2022

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

Breathe Easy

Improve your home's air quality for better living



Photo courtesy of Getty Images

Photo courtesy of Ge FAMILY FEATURES

he COVID-19 pandemic continues to change the way people spend time in their homes. From work to working out, more out-of-the-house activities have moved to the home.

In fact, according to the 2021 American Time Use Survey, 38% of employed people did some or all of their work from home. That means better indoor air quality at home is as important as ever

important as ever.

According to the Environmental Protection Agency, indoor air quality can be up to five times worse than outdoor air quality. With the average person taking about 22,000 breaths per day, installing smarter indoor air quality technology is key to healthier living year-round.

Improving your home's air quality begins with recognizing what contributes to poor indoor air quality, the potentially harmful effects and how to address these problems.

Off-gassing

Off-gassing from construction materials, carpeting, adhesives and synthetic materials, as well as solvents from common household cleaners, can accumulate in even well-constructed homes. Continuous ventilation solutions can help reduce the harmful effects of off-gassing, such as headaches, nausea and irritation in your eyes, nose and throat.

Simple smart ventilation fans and good ventilation can help control off-gassing in your home. Other options for reducing the impact of off-gassing include shopping for products designed for low or no volatile organic compound emission and adding houseplants that naturally help filter and purify the air, though houseplants only offer a small amount of help.

Moisture

Moisture that is not properly ventilated can cause mildew and mold formation, which can potentially lead to structural problems and health issues. For most homes, the optimal humidity balance is 40-60%, but those levels can be hard to maintain in high-humidity spaces like bathrooms.

Antimicrobial light technology combined with powerful ventilation offers effective protection against bacteria, mold and fungi growth in your home. An option like the Broan SurfaceShield LED Exhaust Fan kills viruses and prevents mold, bacteria and fungi growth on surfaces in your bathroom or other humidity-prone environments. Featuring two lighting modes, an everyday white light perfect for task lighting and a continuous antimicrobial mode, the cover is also designed to stay cleaner longer with less louvers in which dust and dirt can get trapped.

Cooking effluents

Cooking effluents from food preparation can infiltrate the whole house in minutes. Grease, oils and aromas settle permanently into carpet, furniture, clothing and other surfaces. Kitchen ventilation solutions can help eliminate cooking effluents for a cleaner, more comfortable and

healthier environment. For example, the Broan Elite 21-Inch Custom Range Hood Power Pack offers a custom appearance while protecting cabinetry with stainless steel liners. Bright LED lighting enhances your cooking experience while the four-speed, back-lit, soft touch control and WiFi connectivity enabling voice control makes operating the hood easy. Automatic infrared sensing allows your range hood to adjust the speed of your fan based on your cooking style.



Pollutants

Stemming from sources like space heaters, gas stoves, woodstoves, indoor furnaces, dryers and fireplaces, combustion pollutants are gases or particles that come from burning materials. Examples include carbon monoxide – causing headaches, dizziness, disorientation, nausea and fatigue – and nitrogen dioxide – causing eye, nose and throat irritation; impaired lung function; and increased respiratory infections.

When possible use appliances that vent to the outside, ventilate rooms where fuel-burning appliances are in use and ensure these appliances are properly installed, used, adjusted and maintained.

Particulates

Particulates from dust, allergens, pet dander and other sources can contribute to poor indoor air quality, making it up to 100 times dirtier than outside air. With a properly ventilated home, you can

create an enjoyable, comfortable and healthy environment. You can achieve better air quality by installing a fresh air system such as Broan-NuTone's Overture, the first fully automated system that uses sophisticated sensor technology to monitor your home's indoor air quality. When it detects a rise in indoor air pollution caused by increased humidity, volatile organic compounds, smoke, carbon dioxide or small particles, the system automatically kicks on the nearest ventilation fan to eliminate the pollutant while simultaneously bringing in fresh, clean air from outside. In addition, the system can be manually controlled from a mobile device.

Explore more ideas for improving air quality in your home at broan-nutone com



COMMON HOUSEHOLD AIR OFFENDERS

Understanding and controlling some of the common pollutants found in homes, schools and offices may help improve your indoor air and reduce your family's risk of health concerns related to indoor air quality.

Radon, a radioactive gas that forms in soil, enters your home by seeping through cracks and gaps in floors and

walls touching the ground.

Secondhand smoke comes from

burning tobacco products.

Combustion pollutants are created when certain materials are burned in appliances that are poorly vented, such as space heaters, stoves, water heaters, dryers and fireplaces. Common examples are carbon monoxide and nitrogen dioxide, which are both

colorless, odorless gasses that can be difficult to identify.

difficult to identify.

Volatile organic compounds can
be found in numerous household
products like paints and lacquers,
paint strippers, cleaning supplies,
varnishes and waxes, pesticides,
building materials and furnishings,
office equipment, moth repellents, air
fresheners and dry-cleaned clothing.

Asthma triggers vary depending on the person and what causes their asthma to flare, but common examples include mold, dust mites, secondhand smoke and pet dander, as well as certain foods and air pollutants.

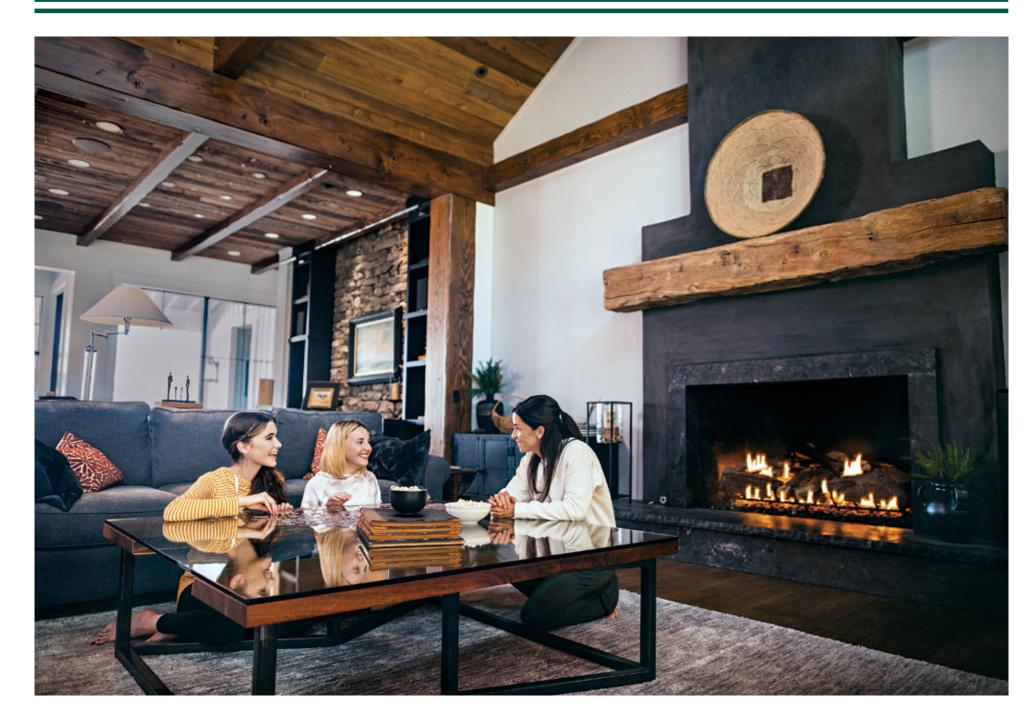
Molds are living organisms that produce spores, which transfer through the air before resting on damp surfaces and growing.

www.TheTimes24-7.com

Weekend, Oct. 29-30, 2022

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Actionable Environmental Impacts at Home



Swap common household devices to curb your carbon footprint

FAMILY FEATURES

n every room of your home, you'll likely find numerous devices, appliances and fixtures that rely on the electric grid for power. Collectively, they affect your carbon footprint more than you may realize. Converting to lower carbon alternatives can help you be a better steward for the environment while reducing your reliance on electricity.

"As a father, husband, home builder and real estate agent, I think it's important to make smart choices for a cleaner today and greener tomorrow," said Matt Blashaw, residential contractor, licensed real estate agent and host of HGTV's "Build it Forward." "We all want to be good stewards of the Earth. I want people to think beyond planting a tree or recycling. The time is right now to choose a diverse, low-carbon energy mix to power our homes and businesses."

Consider these environmentally friendly upgrades from Blashaw and the experts at the Propane Education & Research Council (PERC) to help decarbonize Earth:

Smart Thermostats

Programmable thermostats and smart plugs don't conserve electricity on their own, but they help you become more aware of your energy consumption and adapt your usage to avoid waste. The introduction of programmable thermostats made it possible to adjust the temperature in your home when you're not there or when you are sleeping.

Some smart thermostats take those adjustments even further by learning your household habits and adjusting the temperature to accommodate your usage patterns. You can also make adjustments remotely, and some models allow you to control specific zones or rooms independently so you're only using the energy you really need. When combined with low-carbon, efficient HVAC units, smart thermostats can help lessen the impact on the planet.

Motion Sensors

Like programmable thermostats and smart plugs, motion sensors help manage your energy usage. Motion sensors ensure you're only drawing electricity to illuminate a space when it's in use or when the light quality falls below a certain threshold. You may be in the habit of turning on a switch when you enter a room whether you need the extra light or not. Relying on a sensor reduces the waste associated with that routine and helps ensure lights are turned off when they may otherwise be forgotten in an empty room.

Appliances

You may be surprised to learn the difference it can make to swap appliances for a different energy source. According to PERC, propane appliances are more efficient and produce fewer greenhouse gases than electric appliances. For example, propane-powered clothes dryers generate up to 42% fewer greenhouse gas emissions compared to electric dryers. They also dry clothes faster than electric dryers, and the moist heat is gentler on fabrics and can even help relax wrinkles and static cling.

Similarly, propane-powered cooking ranges generate up to 15% fewer greenhouse gas emissions compared to electric ranges while also allowing for greater control of heat levels. In addition, their instant flame turnoff capabilities help them cool faster than electric stoves, which can remain dangerously hot after they have been turned off.

Energy-Efficient Windows

Nearly one-third of energy loss in your home can be attributed to windows, especially if they're older or in poor condition. Even windows in good condition can be a source of energy loss if there's only one pane of glass or you have air leaks around the frame. Upgrading to double- or triple-pane windows can be costly but making more cost-efficient improvements like caulking and weatherstripping can reduce window-related energy loss. You can also rely on window treatments such as drapes or blinds, awnings or plant vegetation that provide shade to help manage how your windows contribute to your energy needs.

Tankless Water Heaters

Traditional water heaters maintain a tank of heated water at all times. Heating and re-heating the same water over and over is inefficient and wasteful. Conversely, tankless water heaters warm water only when you need it, cutting your energy usage and saving you money. Because it heats water whenever you need it, you don't have to worry about running out of hot water. In addition, your water heater's energy source can produce even greater savings. Switching from an electric storage water heater to a propane-fueled tankless water heater can prevent more than 1 ton of greenhouse gas emissions from entering the atmosphere each year, the same amount produced from driving a car more than 3,000 miles, according to PERC.

Ceiling Fans

You may think of ceiling fans as design elements and comfort features, but they also play a role in your home's energy use. Moving air feels cooler than still air, so not only does the circulation keep the air feeling fresh, but you can also keep your room temperature higher and still feel cool and comfortable. Opting for a smart ceiling fan can help you maximize savings by scheduling the fan to align with your normal routines rather than wasting energy by circulating air when you're not using the room.

Solar Panels

Harnessing the sun's energy is often viewed as the ultimate use of renewable energy, but it can be costly to install enough panels to adequately power an entire home. Many homeowners find success in offsetting their traditional energy consumption rather than replacing it completely. Implementing other measures, such as installing propane appliances or updating windows, can reduce the amount of energy needed from the solar panels, making it a more practical environmental option for your household.

"The more diverse America's energy mix is, the more reliable it is," Blashaw said. "Propane can work alongside renewable energy sources like on-site solar power to create a more efficient, clean and reliable energy mix for homes across the country and help accelerate decarbonization."

Find more low-carbon solutions for your home at Propane.com.



Put Propane Power into Practice

As an approved clean alternative fuel under the Clean Air Act, propane is a low-carbon energy source that produces significantly fewer greenhouse gas emissions than diesel, gasoline and electricity in a wide range of applications. Because it reduces carbon emissions at home, at work, on the road and on the farm, propane can help Americans meet their environmental goals equitably and affordably. Consider these low-carbon facts from PERC for your family:

- Propane is a versatile alternative fuel being used in nearly 12 million U.S. households for residential uses like home heating, fireplaces, water heaters, cooktops and whole-home backup power.
- America's farmers not only rely on propane to power their homes but trust it to operate their businesses too. Propane is used to irrigate fields, dry crops and heat buildings.
- Every day, 1.3 million children ride to school in 22,000 propane school buses across the country. Propane buses are currently in 1,000 school districts in 48 states.

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How People Power Can Create Positive Change

By Erin Kelley, Spirit & Place Program Director

Every year for the past 27 years, Spirit & Place has held a community-wide festival exploring a yearly theme through the lens of the arts, humanities and religion. Throughout this time, Spirit & Place has tirelessly worked to create brave spaces for important dialogues throughout Central Indiana. The 2022 festival will run from Nov. 3-13 throughout Central Indiana. Our theme this year focuses on the idea of IDENTIFY and asks the public to explore the roots of who we are and how we are shaped by

the world. Reflecting on the IDEN-TIFY theme, I am struck by the importance of identifying the power and influence "we the people" possess to shape society. All around us, everyday people are making exciting and positive contributions. They are shining examples of "people power." Sometimes identifying these amazing stories during emotional news cycles and algorithmically driven social media posts is a challenge, but it is crucial we identify these positive contributions and figure out how we too can contribute. I believe that by tapping into our individual people power, collective change can be born. It's important in a democracy to recognize that individual people can make a change, especially when the work is shared with others who are equally committed to showing up for each other in public life.

The Importance of People Power

Spirit & Place holds an annual community-created festival of events every November as well as people-centered community engagement efforts and dialogues throughout the rest of the year. In everything we do, we are passionately driven by the goal of catalyzing civic engagement. But what really is civic engagement?

Simply put, "civic engagement" is showing up in public life. It's the recognition that both individual and collective action to identify and address public concerns is a shared responsibility. Civic engagement includes political engagement, but it's deeper than that. It's people who show up in community life, whether that's in your school, neighborhood, job, family or place of worship. It's crucial for community members to become involved in shaping and moving the Central Indiana community forward because the idea that leaders above us are the only ones who can create change is not true. Tapping into our energy, innovation and heartfelt desire for meaningful change that exists at a grassroots level has

the power to transform communities.

People Power in Action Outside of our annual festival, Spirit & Place holds important dialogue sessions using the civic reflection dialogue method. This method anchors a group dialogue in a shared source material such as a poem, short reading, visual image or piece of music. The public is then invited to unpack their underlying beliefs and values around race with our Powerful Conversations on Race series and/or their civic values with our Civic

Circle gatherings. We support and celebrate the concept of people power by training community members to help facilitate these dialogues. By training others, Spirit & Place circulates its own power and resources to make a greater impact. Holding skills, knowledge and resources to oneself sets us up for a zero-sum game and slows down change. Rather, we work out of a mindset of abundance and trust. It never fails to excite us when our community facilitators tell us they have used their civic reflection dialogue skills in their workplaces, congregations or even family dining rooms. Some have even created events for the Spirit & Place festival based on their training.

By trusting the community and sharing what we can, Spirit & Place's partners are free to make meaning of the world on their own terms. They are joyfully encouraged to share what they've learned through us and to put it into practice in the places and spaces where they believe positive change can be made.

How to Work Towards People Power

We chose our festival theme of IDENTIFY this year because it's important for people to identify and claim their true sense of self and then tap into their innate sense of people power. By creating brave spaces—spaces where we sit with discomfort and do not give up on each other when/if the conversation gets hard—we encourage the public to think about their own civic identities and practice the art of listening. Through listening without an agenda, that is, simply listening to another point of view to learn something new, we put into practice the sacred work of honoring each other's humanity. Whether with Spirit & Place or elsewhere, we hope you will connect with organizations in your community that promote civic engagement and take that first step in recognizing and affirming your own people power. To learn more about Spirit & Place and how you can get involved with civic engagement through this year's festival, visit www.

Sugar Creek Quilter's Holiday Bazaar 2022

Sugar Creek Quilters' 25th Annual Holiday Bazaar will be held Saturday, Nov. 5, 2022, from 9:30 a.m. -1:30 p.m. at the Crawfordsville District Public Library, lower-level community rooms.

Known for fine workmanship, the quilters will offer many quilted gift items for sale at reasonable prices. Shoppers can expect to find handmade wall hangings, table runners, ornaments, purses, quilts, and many other holiday/non-holiday items. In addition, baked items may be offered for sale.

Sugar Creek Quilters use the proceeds to fund programs and for charity projects for the community. Quilters have donated quilts to veterans, the Marie Canine Cancer Center, and the Women's Resource Center.

Anyone interested in joining Sugar Creek Quilters is invited to attend a meeting. Meetings are held in a community room of the Public Library at 6:30 on the third Monday of each month. Meetings

consist of educational programs and a show and tell time when members share their work. Annual dues are \$20.00.

Usually there is a "quilt bee" monthly hosted by various members of the guild, members get together to work on their own projects or a group project while they visit and exchange ideas with each other.

Periodic workshops are offered to help quilters improve their skills. Two retreats are usually held each year. One is a weekend retreat held at the First Christian Church during the fall of the year. Quilters may come and go at their discretion to work on group projects or individual projects. A spring retreat happens at Threads of Time in Danville, IL. Participants can stay overnight in the shop's comfortable facilities, or they may come and go as they please. This retreat is usually scheduled for late March or early April.

We hope to see you at our 25th Annual Holiday Bazaar!

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 rankest 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

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.

spiritandplace.org.

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.

Tips to Avoid Travel Scams

(Family Features) The internet brings vacations and getaways to travelers' fingertips, but instant access also means vulnerability to fraudsters looking to steal data. Scams such as fake phone numbers on popular search engine results can lead to stolen money or sensitive personal information like credit card details.

Next time you search the web to book that long-awaited vacation, consider these tips from the experts at Expedia to spot, avoid and report scams.

Identify Common Scams * Search engine and gift card scams: Fraudsters will buy fake ads with illegitimate contact information for wellknown companies to pose as agents and ensnare people searching for online support numbers. These imposters often request gift cards in exchange for services such as a trip refund or flight change, wire transfers or sensitive personal information. They may even use personal data obtained from unaware customers to use an itinerary look-up tool and view real trip details in order to gain additional

trust.

* Phone call scams:
Scammers will sometimes
use "spoofing" technology to make telephone
numbers appear legitimate
then claim a customer
won a prize such as cash,
a trip or credit for future
travel from a trusted travel
company. In exchange,
these convincing scammers
may ask for personal information including a name,
address, payment information and social security

number.

* Email scams: Phishing
is a scam criminals use to
ask for personal information via email by tricking
recipients into clicking a

link, opening an attachment or directly providing the information. When they appear to come from established businesses or organizations, the emails can be quite convincing, as they sometimes even link to legitimate-looking websites.

When In Doubt, End the Conversation

If you think you've received a fraudulent phone call or are in contact with an imposter, hang up or end the conversation immediately.

Do not click any suspicious links or engage further. Double check the sender's address and delete any suspicious emails. Take note of how you came into contact, such as the phone number you dialed, the contact information displayed and any other identifying information provided by the scammer.

Contact representatives of the company the scammer claimed to represent along with the Federal Trade Commission and

state attorney general. Trust the Experts

With a trusted travel group like Expedia, your experience and safety are the top priorities, meaning representatives won't request a gift card in exchange for services, call or send an email asking for account passwords, request personal information unrelated to a previous service issue or request wire transfers or payment information through text messages.

If you need help with your trip, visit Expedia. com or use the mobile app for self-service tools like a 24/7 virtual agent so you can easily change or cancel trips, redeem credits and check on the status of a refund, all without having to call in to speak with an agent.

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