#### **⇒ TODAY'S VERSE**

John 14:27 Peace I leave with you, my peace I give unto you: not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid.



FACES of **HAMILTON COUNTY** 

People who call our community their own.

What makes Shantel Morris smile? "When I see high school kids of all ages finding success when they didn't feel they could be successful," said the 1991 Noblesville High School graduate and former NHS Singer of three years. She is the choreographer for NHS's fall theater production, "Chicago: Teen Edition," on stage through today at NHS Auditorium. Born Shantel Fiechter, she was in theater all four years of high school, and Greg Richards was her play director. Deborah Wittstein was her choir director. After she graduated, Mrs. Wittstein called her back to start doing choreography. She is a graduate of Ball State University with a degree in entertainment architecture. Shantel worked at Walt Disney and Universal Studios in the show and ride department as a show and ride designer and lived in Orlando, Fla. Her expertise was combining theater and design, and also used that in Orlando, where she and her husband, Jim Morris, operated Trilemma Productions equity theater company. She met her husband when he was executive director for a theater alliance in Florida. "Our worlds crossed in theater; that's how we met." They have two children in school. She is now a real-estate broker, owns her own brokerage and still does design through her design company. Since moving back to Indiana, she has been choreographing NHS productions since about 2013 as a part-time musical assistant. She operates a dance program for a couple of schools in Indianapolis, Center for Inquiry School 84 and nas neipea out with Brave Youth Society in Indy, and choreography for other schools. What else makes her smile? "The No. 1 thing that makes me smile is when I see a kid actually figure out their character and they finally figure out how to bring that character to life. It's like a light bulb goes on for them in all things, the acting side and for the importance

# And Another Few Things...

of the story they're telling."

## 1. Holiday Bazaar Today

The community is invited to a Holiday Bazaar from 9 a.m. to 3 p.m. today (Saturday) at Emmanuel United Methodist Church, 16000 Cumberland Road, Noblesville.

The bazaar features handmade crafts and vendors, bake sale and kids' zone.

## 2. New Youth Council

The Hamilton County Artist's Association (HCAA) is seeking applicants for the newly formed Youth Membership Council. The Youth Membership Council is designed to encourage students to experience different art forms, display their artwork, learn from professional artists and build community.

There will be opportunities to build leadership and teamwork skills as well as for volunteer hours during community events such as Fairyville, Art Fair on the Square, HCAA Art Camp and other events. This group is open to students in grades 7-12 in Hamilton County and will meet once a month to collaborate with local and other youth artists.

Each meeting will focus on a different topic and may feature an artist from the Juried Artist Membership of the HCAA. This will be an opportunity for youth to learn about the artist's specialty and to ask questions about the artist's journey and inspiration. The council is member-driven and open to suggestions on the topics the students want to learn about. Membership will be limited to 15 applicants this first year.

Youth interested in entering must: Be a resident of Hamilton County, Indiana, currently in grades 7-12

· Commit to attend and participate in monthly meetings on the 3rd Wednesday of each month, January through June 2023

Complete the entire application form and include 3 samples of your own artwork

Submit your application by Dec. 16, 2022 (You will be notified of your selection by Jan. 9, 2023). Applications are available online at hcaa-in.org/ youth-membership-council

# Hamilton County's Own Daily Newspaper

**NOBLESVILLE, INDIANA** 



# **Boomer Bits**

# **Ask Rusty - How Do I Avoid Pitfalls** and Get Maximum Social Security?

Dear Rusty: I turned 70 in June of this year and want to start receiving benefits. I am currently working full time as well. I want to set things up and get started in the most advantageous way so that my benefit is maximized even when I stop working. What are your recommendations for me to intelligently start the process and avoid any pitfalls? Signed: Ready to Claim

Dear Ready to Claim: Since you are past 70 years of age, you have already maximized your Social Security benefit based on your current lifetime



A Big Bad Medicare Policy

problem.

problem.

**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.

earnings record -- that occurred when you turned 70 in June. However, since you're still working, Social Security will review your earnings every year (after last year's income is received from the IRS) to see if your more recent earnings

We phoned Medicare together

to try to resolve a medical bill

We spoke to four Medicare

representatives including a

senior Medicare claims rep-

resentative. After the phone

call, I helped the client to file a

complaint against Medicare for

a really bad policy that could

cost many seniors substantial

amounts of money. Here is the

When a claim is filed with

posed to rule on that claim and

send a Medicare Explanation of

Benefits to the doctor or hospital

Medicare, Medicare is sup-

warrant a further increase to your monthly benefit. That you are still working shouldn't deter you from claiming your Social Security benefit now, and you should ask for benefits to be

See RUSTY Page A5

# **Rokita Warns Hoosiers to Watch Out for Utility Scams**

On a monthly basis, many Hoosiers worry about the costs of paying utility bills. Their concerns intensify when the arrival of cold, wintry weather forces them to crank up their furnaces to heat their homes.

Indiana Attorney General Todd Rokita is warning Hoosiers to stay alert for scammers who try to take advantage of

See SCAMS Page A5

Sunrise/Sunset RISE: 7:34 a.m. **SET:** 5:26 p.m.

High/Low **Temperatures** HIGH: 34 °F **LOW:** 19 °F

#### Today is...

- Equal Opportunity Day
- Play Monopoly Day
- National Suicide Survivors Dav

#### What Happened On This Day

- **1863** President Lincoln delivered the Gettysburg Address.
- 1942 Operation Uranus: Soviet offensive begins during Battle of Stalingrad, 1 million Soviet soldiers encircle the German Sixth Army
- 1985 US President Ronald Reagan and Soviet leader Mikhail Gorbachev meet for the first time

#### **Births On This Day**

- 1917 Indira Ghandi 3rd Prime Minister of India
- 1831 James Garfield 20th President of the US

#### **Deaths On This Day** • 1828 Franz Shubert

- Austrian Composer
- 1850 Richard Johnson 9th Vice President of the **United States**

# **Busy Time** for Good **Samaritan**

WOODROW WILCOX

On Nov. 11, 2022, I met with

a client from Griffith, Indiana.

**Guest Columnist** 



**BETSY REASON** The Times Editor

It's the busy time of the year for Nancy Chance.

The director of Good Samaritan Network of Hamilton County has been hard at work all week -- and all year -- getting ready for today's Thanksgiving food distribution at the 4-H Fairgrounds in Noblesville.

The coordinator and founder



The Times photo courtesy of Betsy Reason

Nancy Chance (center), founder of Good Samaritan Network of Hamilton County, spends Thursday morning getting ready for today's Thanksgiving food distribution with volunteers Gabriel Robinson (left) of Fishers, Peter Birkel and Judy Birkel of Noblesville, Susan Julian of Carmel, Lindsey Libunao, Nate Walker and Mitchell Noble, all of Fishers, and Sam Julian of Carmel.

of the nonprofit -- in its 42nd year -- Chance shares with The Times readers about the importance of the holiday-assistance giveaways here in the county.

The Noblesville woman from 9 a.m. to 3 p.m. today is at the Fairgrounds distributing food to people in need. They're prepared for about 10,500 people and another 8,000 people through deliveries, she said on

Thursday.

We've been making food baskets for the last five days," said Chance, who with her volunteers have been working diligently in the Fairgrounds' Llama barn.

After spending much of today overseeing the distribution of the Thanksgiving baskets, she'll

See BETSY Page A5

# A Lot of Questions, **but Where Are Answers?**



TIM TIMMONS Two Cents from the Holy Land

We're leaving for the Holy Land and I'm wondering not only what we'll find there, but what are we leaving behind.

I have never been a gloom and doom kind of guy. Wouldn't say I'm a glowing optimist either.

See TIMMONS Page A5

## 🗢 HONEST HOOSIER 🌛

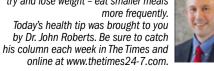
For folks my age, the upcoming Nov. 22 still carries a somber reminder of what might have been.



à	<b>INSIDE TODAY</b>
	ObituariesA2
	Service DirectoryA5
	ClassifiedsA6
	In The HomeA8, A9
	TravelA10

# TODAY'S HEALTH TIP

Skipping meals is not a good way to try and lose weight – eat smaller meals Today's health tip was brought to you





William 'Bill' Virgil Judy David L. Sharp **Gordon Moore** Elnora Osler



## TODAY'S QUOTE

"If you want to find something to be offended about, you will. If you want to find something to be thankful for, you will. You can do both at the same time."

- Bill Weller

# TODAY'S JOKE

What do you call a turkey on the run? Fast food.







PAGE TWO 

WEEKEND, NOV. 19-20, 2022

# **OBITUARIES**

Michelle Louise Arszman

July 1, 1952-November 14, 2022 Michelle Louise Arszman, 70, of

Sheridan, passed away on Monday evening, Nov. 14, 2022, at Ascension St. Vincent Carmel Hospital.

She was born on July 1, 1952, in Indianapolis, the daughter of the late William H. and Francis Shirley Klein Worley.

After graduating from Ladywood High School in Indianapolis, she went on to earn her Bachelor's Degree in Nursing from IUPUI. Mrs. Arszman was

married to Hank Arszman III for 47 years. She dedicated her working years to helping others. She worked as an RN for over 30 years; first at Methodist Hospital and later at Hoosier Village before moving to the RHI Neuro Rehabilitation Center in Indianapolis. After

retiring from RHI, she continued to stay involved in the

nursing field as a substitute school nurse within the Westfield-Washington School Corporation for many years. She also had quite the entrepreneurial spirit. A very gifted fiber artist and jewelry maker, she had her own shop, All Wooled Up, where she could sell her intricately detailed, one-of-a-kind creations. She also loved taking her inventory on the road, frequenting craft fairs and festivals throughout Indiana and Kentucky. It was time well-spent with her beloved husband, Hank, and daughter, Megan. She also had the world's largest heart when it came to animals. After growing up in a family that bred and showed dogs for generations, Mrs. Arszman worked

side by side with her husband showing and breeding dogs for many years, and later showing horses. Together, the

two built a life together on their family farm in Jolietville.

He designed and built the buildings, and she kept everything running like a well-oiled machine.

Family was always the most important thing in Mrs. Arszman's life, both two-legged members and four. The brightest spot in her later life was when she was blessed with her only (human) grandchild, Aubrey, also known as "Gamm's Little Sunshine." She relished in sharing her studio with her granddaughter, where they'd make necklaces together and Aubrey would help choose colors for upcoming needle felting projects. Gamm's sole mission was to outfit Aubrey in as many cute and beautiful dresses as she could fit in her closet, while enjoying a laugh when Aubrey would partake in making mud pies with the donkeys wearing said-girly dresses.

Survivors include her 2 daughters, Erin (Jerry) J. Dean of Sheridan and Megan (Matt) L. Arszman-Weisbrodt of Westfield; 1 granddaughter Aubrey Weisbrodt; 2 sisters Pam (Ron) Burgess of Yuma, Arizona and Lisa (Jerry) Halcomb of Champaign, Illinois; 1 brother Patrick (Abby) Worley; and her 1 sister-in-law and brotherin-law Kathleen (Tim) J. Elmore of Indianapolis.

She was preceded in death by her parents William H. Klein and Shirley Klein Worley; and by the love of her life, Henry John "Hank" Arszman III, who passed on October 17, 2020. She and Hank were married on Oct. 14, 1973. After Hank passed away, his golden retriever, Leah, became her guardian angel. Sadly, Leah preceded her in death as well.

Services are scheduled for 10 a.m. on Monday, Nov. 21, 2022, at Kercheval Funeral Home, 306 E. 10th Street, Sheridan. Pastor Rocky Kirk will be officiating. Visitation is scheduled to take place from 4-7 p.m. on Sunday, Nov. 20, 2022, at Kercheval Funeral Home in Sheridan.

Memorial contributions may be presented to the Humane Society of Clinton County in Frankfort.

Meeting Notice

# **Noblesville Eco**nomic Development Commission

The Noblesville Eco-

Tuesday, Nov. 22, 2022 at 8:30 a.m. in the Council chamber, City Hall, 16 South 10th St.

nomic Development

Commission will meet on

# Meeting Notice

#### **Westfield City** Council The Westfield City

Council will hold its final

meeting for 2022 to approve the claims for 2022 on Tuesday, Dec. 27 at 10 a.m. in the Westfield City Hall Assembly Room.



# **Employment Opportunity**

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

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

Interested applicants can submit a cover letter and resume to Todd Burtron at tburtron@taftlaw.com or via United State Postal Service to Town of Sheridan, 506 South Main Street, Sheridan, Indiana 46069 Attn: Street Department job posting. Please submit resumes no later than close of business on Friday, December 2, 2022.



jobs@thetimes24-7.com.

# **Hamilton County Bicentennial Opens in January with Free Event**

The Hamilton County Bicentennial opens the county's 200th year with a free, family-friendly event at 3 p.m. Sunday, January 22, 2023, at the Palladium, Center for the Performing Arts in Carmel.

Michael Feinstein, artistic director for the Center and founder of the Carmel-based Great American Songbook Foundation, will perform and emcee the program, which will include remarks from local dignitaries and engaging performances by area artistic talent.

Attendees will receive a goodie bag as well as potentially a special, limited quantity commemorative item. Tickets for this seminal event are free but must be reserved in advance



under the event listing at: hthecenterpresents.org/ tickets-events/ or by phone at (317)843-3800.

The Center for the Performing Arts has provided key support for this Bicentennial opening event. Other Bicentennial sponsors include Duke Energy, Hamilton County and Hamilton County Tourism, Inc. among

many others.

The Opening Ceremony will be the first of many free, family-friendly events celebrating the Hamilton County Bicentennial throughout the year. A full calendar of events will be available in digital and physical form in the coming weeks, as well as at the ceremony.

Stay up-to-date with activities by signing up for the Hamilton County Bicentennial newsletter at: www.hamcoturns200 com/e-newsletter or follow HamCoTurns200 on Facebook and Instagram.

About the Hamilton County Bicentennial; The Hamilton County **Bicentennial Commission** was established by the **Hamilton County Board** of Commissioners as the official oversight agency for the upcoming 200th anniversary of the county in 2023. It will do so in partnership with the Hamilton County Historical Society, **Hamilton County** Tourism, Inc., and lead sponsor Duke Energy.

For more information, visit hamcoturns200.com.

# Meeting Notes

#### **Noblesville Com**mon Council Meeting Agenda

Tuesday, November 22, 2022 at 7 p.m. City Hall, Council

- Chamber 1. Call Meeting to Order
- 2. Pledge of Allegiance 3. Roll Call
- 4. Approval of Executive Session Memorandum: Nov. 9, 2022
- 5. Approval of Minutes: Nov. 9, 2022
- 6. Approval of Agenda 7. Petitions or Comments by Citizens Who are
- Present 8. Council Committee Reports
- 9. Approval of Claims 10. Previously Discussed Ordinances

A. #67-11-22 Council to consider Ordinance #67-11-22, an ordinance

authorizing the issuance of the City of Noblesville Indiana Taxable Economic Development Revenue Bonds, and authorizing and approving other actions in respect thereto, as amended (Riverwest) (Amy Smith)

B. #71-11-22 Council to consider **Ordinance #71-11-22**, an ordinance adopting a Preliminary Development Plan and Ordinance within the Corporate Campus Planned Development District for approximately 25 acres, To Be Known As The Village at Hyde Park, southeast of East 141st Street and Marilyn Road, as amended (Joyceann Yelton, Jim Shinaver)

C. #72-11-22 Council to consider Ordinance **#72-11-22**, an ordinance amending Ordinance

#28-05-15, establishing the Municipal Riverfront Development Project Area with the City of Noblesville (Aaron Head)

11. New Ordinances for Discussion

A. #73-11-22 Council to consider Ordinance #73-11-22, an ordinance authorizing the issuance of the City of Noblesville, Indiana Taxable Economic Development Revenue Bonds, Series 2022, and authorizing and approving other actions in respect thereto (Promenade Trails) (Amy Smith)

12. Miscellaneous A. Council To Consider Resolution RC-51-22, a resolution approving (1) A Declaratory Resolution and Economic Development Plan of the Redevelopment Commission establishing The Noblesville

- Justus Senior Housing **Economic Development** Area; and (2) the order of The Plan Commission (Amy Smith)

B. Council to consider Resolution RC-52-22, a resolution approving an **Economic Development** Agreement with IJRI Properties, LLC (Andrew Murray)

C. Council to consider Resolution RC-53-22, a resolution concerning Land Acquisition (Alison Krupski)

13. Transfer A. Council to consider Transfer TA-13-22, an Appropriation Transfer in the General Fund to allocate funding for costs associated with The State Board of Accounts 2021

Audit (Ian Zelgowski) 14. Council Comments 15. Adjournment



Poster Design by NHS Senior Maddux Morrison



Photo courtesy of the Noblesville Lions

Noblesville and Carmel Lions Distribute Food with Gleaners

This past third Thursday of the month, the Noblesville and Carmel Lions helped Gleaners distribute food at Six Points Church. Lions (from left to right) Matt Best, Lane Sims, Jen Carr, Carol Miller, Duke Miller, Joe Connerley, Mark Bachar, Ron Williamson, Jeff Kozicki and Bob Yunker came together to give back!

# **Cost of Thanksgiving Dinner Rising for Hoosiers** down to consumers."

By Whitney Downard

Hoosiers should expect to pay a little more this Thanksgiving holiday for their traditional dinner, though at a smaller increase of 14% than the national average of 20%.

The Indiana Farm Bureau reports that prices for a 10-person Thanksgiving dinner will rise to \$61.00, an increase from last year's \$53.58. Nationwide, Americans will pay \$64.05 for the same meal, up from \$53.31 in 2021, according to the American Farm Bureau Federation (AFBF).

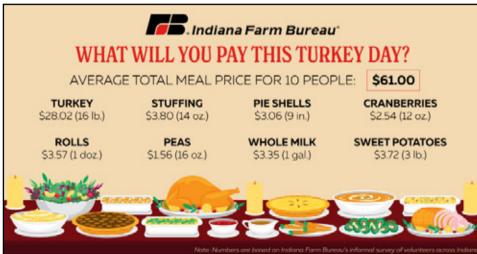
That calculation includes a 16-pound turkey, stuffing, sweet pota rolls, peas, a carrot and celery veggie tray, whole milk, cranberries, whipping cream, ingredients for pumpkin pie and miscellaneous baking items.

The federation identified ongoing inflation as the main driver of the increase, but said that supply chain disruptions combined with the ongoing war in Ukraine played a role as well. The October rate of inflation sat at 7.8%, short of a summer high of 9.1%, but grocery prices continue to swell,

hitting 12.4% last month. "That kind of increase, we recognize it as a burden on some families," said Roger Cryan, chief economist for the American Farm Bureau Federation. "Inflation is a serious issue that we're attempting to address... it robs consumers and farmers of their buying power and it's leading to quite a bit of chaos in the macroeconomy.'

The federation and its Indiana affiliate conduct its surveys by sending volunteer members to check local grocery stores - either in-person or online. This year will be its 37th survey.

Turkeys getting smaller



Graphic courtesy of the Indiana Farm Bureau

new set of challenges that

are costing us more across

the board and trickling

A graphic detailing the increased prices of specific Indiana Thanksgiving feasts. costs presented a whole

but cost more

Though the price of a turkey is expected to be higher this year, up 21% from 2021 the federation acknowledges that their market survey, which occurs in October. predates November's price cuts that happen in anticipation of the holiday. The increase in Indiana is estimated to be closer to 11%.

"One way to deal with these higher prices is to look for bargains... there's a tendency — turkeys, for example — get cheaper as we get closer (to Thanksgiving)," Cryan said. "Since we've done the survey, the number of stores that are featuring turkeys in their circulars at discounted prices has risen and those discounts will probably grow."

However, turkeys on the shelves will likely be smaller this year, following the spread of a strain of avian influenza. In a release from the Indiana Farm Bureau, Rebecca Joniskan said 50 million birds have died or been euthanized due to the virus, including 8 million turkeys nationwide.

In Indiana, the virus claimed the lives of 171,000 birds, though unlike other states Hoosier farmers produce turkeys year-round.

"This year has been difficult for Hoosier

poultry farmers, both financially and emotionally," said Joniskan, the president of the Indiana State Poultry Association. "But despite those losses, we are still a robust industry. There are still plenty of turkey

products on the market." Increases, inflation hits farmers too

Cryan noted that farmers receive an estimated 8% of the retail price in grocery stores, saying it often isn't enough to cover their increased costs with fertilizer prices tripling

and fuel costs doubling. For example, even though pumpkin harvests were comparable to previous years, the nation's 17% increase in canned pumpkin can partially be attributed to higher labor, transportation, fuel and energy costs, according to

the Associated Press. Isabella Chism, the second vice president of the Indiana Farm Bureau, said those costs had hurt Hoosier farmers.

"There is no question it's been a difficult year for both consumers and farmers," Chism said in a statement. "Farmers are used to being nimble and agile in a job that can be very unpredictable when it comes to variables like the weather. But this year is different. Higher input

across the board for

Prices didn't increase Hoosiers - with both cranberries and pie shells cheaper this year compared to 2021. The biggest increase in Indiana was for cubed bread stuffing, which increased 64% for 14 ounces.

The federation credits that increase to higher packing and processing costs due to supply chain disruptions and volatility in the wheat market.

But Cryan emphasized that Americans don't need to worry about seeing empty shelves where there should be Thanksgiving staples.

"We're generally not

seeing shortages; we almost never see shortages in U.S. markets. The exception, of course, is in the early months of the pandemic when consumer buying patterns shifted so dramatically it was difficult to keep up," Cryan said.

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

# Are you looking for experts in:

**Innovation Strategy Personnel Management Marketing & Communications** 



Whether it's finding ways to get better or making sure practices line up with bottom-line goals, TAG can help make that happen!

**Contact the** experienced staff at **Timmons Advisory Group** today!

www.tagtimmons.com

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

> IndianaPublicNotices.com TheTimes24-7.com



MACK LANDSCAPES

LANDSCAPE DESIGN **PLANTING BOULDER INSTALL** RIP RAP/BULK STONE INSTALL

317.526.0462 macklandscapes.com

**Indiana Horticultural** 

Conference, Expo Returns

CONFERENCE

# Stomach Cancer Awareness Month

Yesterday, the U.S. Senate passed a bipartisan resolution authored by U.S. Senator Todd Young (R-Ind.) marking November 2022 as Stomach Cancer Awareness Month.

The resolution was first introduced in 2018 in memory of Indianapolis Star reporter and columnist Matthew Tully, who lost his battle with stomach cancer that year. The resolution was cosponsored by Senators Mike Braun (R-Ind.), Ben Cardin (D-Md.), and Raphael Warnock (D-Ga.), and passed the Senate unanimously.

'Stomach cancer continues to leave a lasting and tragic impact on Hoosiers and their families. For the last five years, we have introduced our annual resolution to bring continued awareness to this heartbreaking



Senator Todd Young

disease that has affected too many Americans," said Senator Young. "The more we can spread the word that early detection is key, the more lives that will be saved.'

Stomach cancer is the fifth most common type of cancer worldwide and one of the most difficult to detect in its early stages. The resolution expresses support for more education of patients and health care providers and

more research into early diagnosis, screening, and treatment.

"We must do more to prevent and treat stomach cancer, especially for communities disproportionately impacted by the disease," said Senator Cardin. 'We must dedicate more resources to research and raise awareness of early cancer detection and mitigation measures, particularly for stomach cancer which is hard to identify in its early stages."

"This year more than 26,000 Americans were diagnosed with stomach cancer. We must continue to raise awareness and support those affected by this deadly disease by designating November as Stomach Cancer Awareness Month. I'm proud to have been an original cosponsor of this

legislation each year that I've been in the Senate," said Senator Braun.

Andrea Eidelman, Chief Executive Officer of Debbie's Dream Foundation: Curing Stomach Cancer said, "The symptoms associated with stomach cancer are easily mistaken for other gastrointestinal problems, frequently leading to a late diagnosis. At that late stage, there are few effective treatment options. The need for research to develop new treatments is imperative to give those diagnosed with stomach cancer a fighting chance at longterm survival. Debbie's **Dream Foundation** applauds Senators Young, Cardin, and Braun for their leadership in raising awareness about this deadly cancer during Stomach Cancer

Awareness Month."

The annual Indiana Horticultural Conference and Expo (IHC) returns to West Lafayette on Jan. 23 and 24. Beginners and experienced small and large vegetable and fruit operators are invited to join Purdue Agriculture specialists and educators for two days of educational sessions and networking with fellow Indiana and Midwestern farmers and vendors.

Educational sessions will include topics of small fruit production, apple production, food safety, fresh vegetables, controlled environmental agriculture and business marketing. Indiana cider makers will be back in person for the traditional cider contest, and a silent auction will be held to benefit the Fruit and Vegetable Extension and Research Fund. A trade show also will be open to meet vendors of equipment, seeds, irrigation and more.

"After two years of virtual Indiana Horticultural Conference webinars, we are excited to be meeting in person with Indiana and Midwestern fruit and vegetable growers," said Stephen Meyers, IHC co-chairperson and assistant professor of weed science in the Purdue Agriculture Department of

Horticulture and Landscape Architecture.

INDIANA

Meyers went on to say, "Events like this are a great way to connect with and provide updates to the stakeholders and industries we serve. It also allows us to get feedback on where future Purdue research and outreach efforts will have the most impact."

Certified private pesticide applicators can attend recertification sessions for an additional fee. Participants will need a private applicator license number to receive recertification credit.

Sponsorship opportunities are available at indianahortconference. org/sponsorship/. Registration is open

online through Jan. 16. Participants can purchase one-day registration for \$50 or two-day registration for \$90. Lunch is provided with registration. Onsite registration will not be available. The conference will be at the Beck Agricultural Center, 4550 U.S. 52, West Lafayette, Indiana.

For more information. contact Lori Jolly-Brown, events and communications coordinator for Purdue's Department of Horticulture and Landscape Architecture, at (765) 494-1296, ljollybr@purdue.edu

# Indiana Department of Education Highlights School Meal Program Eligibility Guidelines

The Indiana Department of Education (IDOE) is sharing federal eligibility guidelines for free or reduced-price meals or free milk served under the federally-funded National School Lunch Program, the School Breakfast Program, Special Milk Programs, and Child and Adult Care Food Program (CACFP).

Household size and income criteria, which are used to determine eligibility, are available online at media.doe. in.gov/news/mediarelease-snp-cacfp-2022. pdf. Each local school corporation office and organization participating in a School Nutrition Program or CACFP has a copy of the guidelines that may be reviewed by any

interested party. In accordance with

federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating on the basis of race, color, national origin, sex (including gender identity and sexual orientation), disability, age, or reprisal or retaliation for prior civil rights activity.

Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication to obtain program information (e.g., Braille, large print, audiotape, American Sign Language), should



contact the responsible state or local agency that administers the program or **USDA's TARGET Center** at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339.

To file a program discrimination complaint, a Complainant should complete a Form AD-3027, USDA Program **Discrimination Complaint** Form which can be found online at usda.gov/sites/ default/files/documents/ USDA-OASCR%20 P-Complaint-Form0508-0002-508-11-28-17Fax2Mail.pdf, from any USDA office, by calling (866) 632-9992 or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by:

# Thanks for reading The Times!

# Meeting Notes

#### **Noblesville Board of Public** Works and Safety Meeting Agenda

Tuesday, Nov. 22, 2022 at 9 a.m.

City Hall, Council Chamber

- 1. Call Meeting to Order 2. Pledge of Allegiance
- 3. Petitions or Comments by Citizens Who are Present 4. Approval of Agenda
- 5. Bid Opening: Nickel Plate Trail Project (En-346-03)
- 6. Consent Agenda 7. For Approval
- A. Approval Of Minutes: Nov. 8, 2022
- B. Board to Consider Secondary Plat, Block "C" of Campus Center (Kevin Martin)
- C. Board to consider release of bonds for monumentation, common area sidewalk, and curbs, and acceptance of

maintenance bonds for common area sidewalks and curbs for Millers Walk, Section 2 (Jayme Thompson) D. Board to consider

release of Erosion Control Bond for Reserve at Woodside, Section 1 (Jayme Thompson)

E. Board to consider release of Erosion Control Bond for Conner Crossing, Brookston, Section 2 (Jayme Thompson)

F. Board to consider release of Erosion Control Bond for Conner Crossing, Cottage Grove, Section 2 (Jayme Thompson)

G. Board to consider release of Erosion Control Bond for Conner Crossing, Cottage Grove, Section 3 (Jayme Thompson)

H. Board to consider release of Erosion Control Bond for Conner Crossing Amenity Area (Jayme Thompson)

**Funeral Care** 

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

Greenwood

(317) 348-1570

2433 E Main St.

Greenwood

I. Board to consider release of Erosion Control Bond for Turnberry at the Park, Section 2 (Jayme Thompson)

J. Board to consider release of Erosion Control Bond for Turnberry at the Park, Section 3 (Jayme Thompson)

8. Contracts/Purchases Under \$50,000

A. Addendum to agreement between the Fire Department and Target Solutions/Vector Solutions (Chief Matt Mitchell)

B. Service Agreement with Speek Properties to remove and replace the putt-putt course fence at Forest Park (Brandon Bennett)

C. Service Agreement with Burtner Electric for electrical work at Forest Park (Brandon Bennett)

D. Service Agreement with Maddox Industrial Group for press dewatering drum replacement at the Utility (Gene Stafford) E. Agreement with

Duke Energy for State Road 32 and River Road roundabout lighting (EN-310-03) (Jim Hellmann) 9. New Items For

Discussion A. Board to hear an update on The Village

at Federal Hill Project (Shaun Barcelow) B. Board To Consider

Temporary Closure Of Two Parking Spaces On Conner Street For Small **Business Saturday Pretzels** (René Gulley)

C. Board to consider temporary closure of Chapel Park Drive South for a block party (René Gulley)

D. Board to consider temporary closure of parking spaces for December First Friday Trolley Stops (René Gulley)

E. Board to consider surplus sale of Utility Jetter Truck (Jonathan Mirgeaux)

F. Board to consider a Service Contract with Smartbill for credit card processing for the Utility (Jonathan Mirgeaux) G. Board to consider

changes to banking services for the Utility (Jonathan Mirgeaux) H. Board To Consider

Permanent Closure Of 5th Street between Mulberry and Vine Streets For Pleasant Street Phase I (Alison Krupski) I. Board To Consider

Temporary Closure Of Pleasant Street Between 10th And 11th Streets for Pleasant Street Phase I Utility Relocation (Alison Krupski) J. Board to consider

Sewer Utility Relocation Funding Agreement with the Wastewater Utility for Little Chicago Road Bridge/Trail over Morse Reservoir Project (EN-312-05) (Jim Hellmann)

K. Board to consider approval of plans for Little Chicago Road

Trail Project over Morse Reservoir (Jim Hellmann) L. Board To

Consider Professional Services Agreement with Resolution Group (EN-361-01) (Jim Hellmann) M. Board to consider

**Professional Services** Agreement for inspections with Etica Group for the Nickel Plate Trail Project (EN-346-05) (Andrew Rodewald)

N. Board To Consider Change Order No. 3 and Project Close-Out for 2021 Street Rehabilitation - Contract II (EN-341-02) (Andrew Rodewald)

O. Board to consider Change Order No. 1 and Project Close-Out for 2022 Street Rehabilitation - Contract I (EN-350-01) (Andrew Rodewald)

P. Board to consider Change Order No. 5 and Project Close-Out for Olio Road and 146th Street Project (EN-292-07) (Andrew Rodewald) 10. Adjournment

# **Traditional Services** Affordable Cremation Pre-Planning indianafuneralcare.com





draperfencing.com We're the Highest Rated Fence Company

in Central Indiana

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



Jim Dandy. Online Ordering is HERE! Visit our new website at www.jdrest.com to order now! Sign up for our email list to receive weekly deals and specials!

Monday - Saturday 6:30 AM - 9 PM Sunday 7:00 AM - 9:00 PM

317-773-3288

**2301 E. Conner Noblesville** 

# FEATURED **BUSINESS**



Online Ordering is HERE! Visit our new website at www.jdrest.com

to order now! Sign up for our email list to receive weekly deals and specials!

Monday - Saturday 6:30 AM - 9 PM Sunday 7:00 AM - 9:00 PM

2301 E. Conner **Noblesville** 317-773-3288

# **O POLICY**

and to the Medicare supplement insurance company. The same information is supposed to be sent to the senior citizen patient in a Medicare Summary Notice.

If Medicare makes a ruling on a claim and then changes that ruling, it will not send an Adjusted Medicare Explanation of Benefits to the insurance company. It will send an Adjusted Medicare Summary Notice to the senior citizen after 30 to 90 days.

Medicare representatives told me that Medicare does not send a revised ruling to the Medicare supplement insurance company of the senior because THE LAW DOES NOT REQUIRE MEDI-CARE TO DO THAT.

From Page A1

Instead, Medicare imagines that the senior citizen will somehow know to send a copy of the revised claim report to the senior's insurance company. How many seniors do you know that know and understand that? Not many if any!

This means that Medi-

care supplement insurance companies don't get the information so that they can work on fixing the problems caused by Medicare's revised rulings. That would be easier for seniors. Instead, the insurance companies never get notified and the senior citizens get hounded to pay medical bills that their insurance companies would pay if only Medicare had notified the insurance companies

about the revised rulings. So, seniors get hounded to pay bills that they really don't owe as a direct and proximate result of this **BIG BAD MEDICARE** POLICY.

I hope you'll join me in urging Congress to fix this problem that probably costs innocent seniors millions of dollars per year.

Woodrow Wilcox is the senior medical bill case worker at Senior Care Insurance Services in Merrillville, Indiana. He has saved clients of that firm over three million dollars by fighting mistakes and fraud in the Medicare system. Also, Wilcox wrote the book SOLVING MEDI-CARE PROBLEM\$ which is available from book stores and online.

# **UBETSY** From Page A1



The Times photo courtesy of Betsy Reason

Nancy Chance, founder of Good Samaritan Network of Hamilton County, coordinates donations and volunteers, Nate Walker and Mitchell Noble, of Fishers, and Sam Julian of Carmel, during a work day Thursday in preparation for today's Thanksgiving food distribution at the county 4-H Fairgrounds.



The Times photo courtesy of Betsy Reason

Noblesville's Nancy Chance, founder of Good Samaritan Network of Hamilton County, instructs volunteers earlier this week, in preparation for today's Thanksgiving food distribution at the county 4-H Fairgrounds.

head to GSN's ninth annual sold-out Festival of Trees fundraiser at the Renaissance Indianapolis North Hotel in Carmel. The 2021 event raised about \$78,000 for GSN.

Then next week, she's at the White River Christian Church getting ready for the 42nd annual GSN Free Community Thanksgiving Dinner and expecting 4,000 people to be served. She's setting up on Monday, then receiving food on Tuesday and Wednesday and preparing for Thursday's free dinner. Currently, she needs more donations of cookies and cakes and fruit pies. She also needs more volunteers on Wednesday and Thursday, and she's asking interested volunteers to sign up online at gsnlive. org. The Thanksgiving Dinner is open to anyone from 11 a.m. to 2 p.m. on Thanksgiving Day, Nov. 24, with a drive-thru meal only at White River Christian Church, 1685 N. 10th St., Noblesville; at Sheridan Community Center, 300 E. Sixth St., Sheridan; at St. Louis de Montfort Catholic Church, 11441 Hague Road, Noblesville. There is no indoor dining at any of the three locations.

She encourages people to sign up in any time increments. For those who even give an hour of their time, Chance is appreciative.

And she's encouraging youth to volunteer.

"I want to teach kids to be concerned about other people. I want to make sure kids grow up serving people, serving our community. A lot of those kids I've taught over the years, they're back (volunteering) with their kids now," she said. "Wednesday and Thursday, we still need help."

Just as soon as Thanksgiving dinner is over, GSN will also be receiving donations Dec. 5-10 at the 4-H Fairgrounds for the Dec. 10 Christmas basket distribution. She is seeking new clothing, hats, gloves, mittens and underwear, plus toys and games and other items for sizes 6 and

older. Recipients of both distribution giveaways have been prequalified; or are asked to bring completed applications. But Chance said she won't turn anyone away if they complete the paperwork onsite.

"Each year, we strive to give three new pieces of clothing, three new toys, package of socks and underwear, as well as many of their choice of other gently used items and a generous food basket and extras for the family,"

Chance has said. She also works with the Recycled Cycles team of repairmen to ready about 500 donated bicycles that will be given away this holiday season.

Good Samaritan is also organizing Christmas Eve meals on Dec. 24 for shutins. The dinner is similar to Thanksgiving Dinner with the need for fruit pies, cookies and cakes, and also volunteer help.

Good Samaritan is a collaborative network of nonprofits in Hamilton County that serve the needs.

"People have no idea how much work this is," said Chance, who doesn't see herself slowing down anytime soon, "because I care about people and want these people to have something.

More than hundreds of coats were already given out to families in November through Hamilton County Kids' Coats program, which works with Good Samaritan Network to supply additional families with coats through the remainder of this year, she said.

"We need to support and help those who live in our county through this season," she said.

Each year, she purchases food in advance, hoping that she'll receive enough monetary donations to cover expenses. "We need money," she has said. The food that must be purchased has grown to about \$80,000 for the holidays. Chance is accepting donations of money and gift cards, to be able to buy meat and produce, at local groceries.

#### Want **TO HELP**?

The Good Samaritan Network of Hamilton County Thanksgiving Distribution Giveaway is 9 a.m. to 1 p.m. today at the Hamilton County 4-H Fairgrounds, 2003 E. Pleasant St., Noblesville.

The 42nd annual **GSN Free Community** Thanksgiving Dinner is 11 a.m. to 2 p.m. on Thanksgiving Day, Nov. 24, with a drive-thru meal only available at White River Christian Church, 1685 N. 10th St., Noblesville; at Sheridan Community Center, 300 E. Sixth St., Sheridan; at St. Louis deMontfort Catholic Church, 11441 Hague Road, Noblesville.

GSN will also provide meal deliveries for the elderly, disabled, or shut-ins who have signed up for a Thanksgiving Day meal delivery and/or Christmas Eve meal delivery. according to gnslive.org. Delivery is needs-based and an application does not guarantee delivery. Volunteers will deliver to their assigned households early in the day. Residents must be home.

**GSN Christmas** Distribution Giveaway is 9 a.m. to 1 p.m. Dec. 10 at the 4-H Fairgrounds.

**Monetary donations:** Money and gift cards, along with food and clothing and toy donations, may be dropped off year-round 9 a.m. to 4:30 p.m. weekdays at Good Samaritan Network, 12933 Parkside Drive, Fishers, IN 46038, or mailed to Good Samaritan Network, P.O. Box 339, Noblesville, IN 46061. In December: Food, new toys, new clothing, with a critical need for boys and girls clothing, socks and underwear for children ages 6 to 14, will be accepted from Dec. 5-10 at the 4-H Fairgrounds. Volunteer: To volunteer at the Thanksgiving Day dinners and the December Christmas distribution giveaway, sign up for time slots online at gsnlive.org. For more information: Call the Good Samaritan Network of Hamilton County at (317) 842-

Good Samaritan annually provides holiday assistance to Hamilton County families in need. The nonprofit serves over 26,000 people, with distributions possible with the help of hundreds of private sponsors, including businesses, groups and private individuals.

2603.

"If we didn't have that, we wouldn't be able to do it," she said.

While Chance doesn't like to compete with other donation drives, she is hoping people will feel the generosity to donate. She said recipients are always

very thankful. She is optimistic, as she is every year, that the community will come through. "It seems like the right amount of money has come in every year.'

Chance said, "We can get it done. We've proved it for 42 years that we can

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

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

IndianaPublicNotices.com TheTimes24-7.com

# **U** TIMMONS

I try to look at things and see the possibilities, good and bad, and adjust accordingly. I guess if you put a gun to my head and said I had to choose one way or the other, I probably lean more toward the rosier side of things. That's getting tougher.

Our world is in a funk. The very foundations of who we are and what we stand for are being chipped away. Take elections. It used to be that the debate stopped and started with an election. If your guy or gal got in, you win. If yours did not, you saluted the flag and moved on. Oh sure, there have been a few instances here and there where the outcome was disputed. Those usually ended up in recounts. But now? Now politicians routinely throw the election outcome into doubt. Who knows if they honestly believe it's rigged, or if they just have egos so large they can't fathom the idea they failed to convince enough people to vote for them. All we really know is that if we can't believe in our elections, we're in a world of trouble.

From Page A1

It doesn't stop there. The idea that children, those under the age of 18, can somehow know enough at a very young age to make life-altering changes in their bodies in the name of transgenderism . . . and that they have support from adults . . .

I don't have the words. It's hard to comprehend. And then the news this

week that North Korea fired an ICBM that experts agree could carry a nuclear warhead to anywhere in the continental United States. On top of that, North Korea officials say that this is practice for a nuclear attack on the U.S. Can we play that out for

a second? Let's imagine you're sitting down for a cup of coffee and the warning sirens come on. They are on TV, the radio, your phone, everywhere. At first you think tornado. But hey, it's 30 degrees outside. Then a graven voice comes on and tells you an attack is imminent and to seek shelter immediately. In the next few minutes, millions could die. Or, perhaps, our military heroes might

shoot down the incoming threat. Either way, in that moment, life has forever changed.

First comes the question – if we knew a nation with nuclear weapons was practicing for this, why did we not stop them? Then the bigger questions - how did we get here? How did life, our country, our world, get so far off track?

Chances are, you and I don't have those answers. I know for sure they won't be found in the Republican Party, nor with the Democrats. The answers aren't American, or Korean, or Russian or in any other nation.

We'll arrive in Tel Aviv soon. After that we will visit Masada, the Sea of Galilee, the river Jordan, the sites of the birth of Christ and his death. It seems the right places to start looking for the answers.

Sagamore News Media's Tim Timmons is on a pilgrimage to Israel and the Holy Land. He will be writing occasionally during the trip. Timmons can be contacted at ttimmons@thetimes24-7.com.

# **U** SCAMS

From Page A1



Attorney General Todd Rokita

their fears.

He advises watching out for certain telltale tactics. Often, Attorney General Rokita said, scammers will:

• Call to tell you that you have utility payments overdue and that you must pay right away — often through unorthodox methods such as wiring money or using gift cards.

• Call "as a courtesy" to let you know you overpaid your utility bill — and asking for personal information they supposedly need to refund your money.

Send you an email or text with a link indicating that you have an overdue bill or invoice.

• Show up at your house unexpectedly to supposedly make needed repairs to equipment such as gas meters — and saying you must pay on the spot to keep the heat on.

• Don't fall for such schemes.

If you believe you have been the victim of any scam or attempted scam, call Rokita's office at 1-(800) 382-5516 or go to indianaconsumer.com.

#### **O** RUSTY From Page A1

paid retroactive to June when your current maximum benefit was attained. Doing so will start your benefits at the maximum amount you are entitled to at this time, and you can rest assured that SS will further increase your benefit annually if your current earnings call for it.

After your benefits start, the key to whether your benefit will increase depends on how your more recent earnings compare to the earnings originally used to compute your benefit when you claimed. Your benefit is based on the highest-earning 35 years over your lifetime, and for your current earnings to cause an increase they would need to be higher than one of those 35 years originally used. Be aware, however, that your earnings in past years were adjusted for inflation to compute your benefit, so your current earnings would need to be more than the inflation-adjusted previous earnings to cause a benefit increase. As an example, the inflated value of \$50,000 earned in 1990 is about \$105,000 in today's dollars, and it is the indexed amount that must be exceeded to cause a benefit increase. In any case, if your current earn-

ings exceed the indexed amount in any of the 35 years used to compute your benefit when you claimed, your benefit will be increased accordingly. So, how do you start

the process and avoid any pitfalls? You should apply for your benefits now and request benefits retroactive to the month you turned 70. Social Security will pay up to six months of retroactive benefits, so the pitfall is that waiting beyond six months past age 70 will result in lost money. If you like, they will pay you for a full six months retroactively now, but if that is earlier than the month you turned 70, doing so would result in payment less than your age 70 amount. To maximize, ask that your benefit-start-month be June 2022 and no earlier.

You can apply for your benefits by calling Social Security at 1(800) 772-1213 and scheduling an appointment to do so, or you can apply for your benefits online at www. ssa.gov/retire. Applying online is by far the most efficient method, but you will need to first create your personal "my Social Security" online account, which is easy to do at ssa. gov/myaccount.





CFBindiana.com/cd-ira-rates

13 Month CD

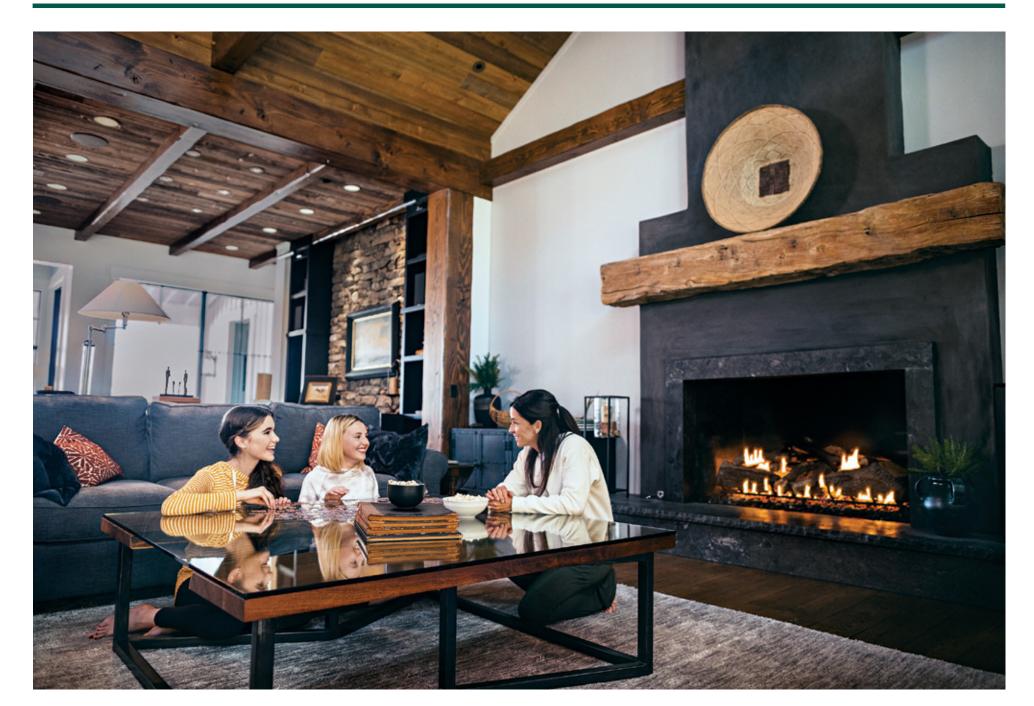
\*APY is Annual Percentage Yield. APY is effective as of 11/5/2022 and is subject to change without notice. Minimum balance to open account and obtain APY is \$1,000.00. Early withdrawal may be subject to penalty. Fees may reduce earnings on the account. Other standard rate maturity terms are available. \*\*Minimum \$25,000 to open account.



Weekend, Nov. 19-20, 2022

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

# 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.

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

## **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.

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

**A7** Weekend, Nov. 19-20, 2022

TIM TIMMONS. Publisher 

JOE LARUE. Vice-President of Readership 

MELISSA MEME. Account Executive 

BETH HEDGE. Business Manager

# **Recognizing Holiday Hazards**

# 5 seasonal safety tips for pet owners

he holiday season presents opportunities for celebrating with loved ones, and for many families, that includes their dogs and cats. However, holiday foods and decorations can pose health risks for pets and the hustle and bustle may be overwhelming. To help keep your pet safe amid the jolly chaos, consider these potential hazards from the experts at VCA Animal Hospitals, which has more than 1,000 locations across North America that cared for more than 4.5 million pets last year.

#### **Decorations**

Decorations are part of almost every holiday celebration but making some pet-proofed choices can make your home safe for four-legged guests as well. If you put up a tree (live or artificial), ensure it's set up securely and use shatter-proof ornaments, ideally hung above tail height and out of paws' reach. If you have kittens less than 1 year old in your home, they sometimes like to climb up the tree trunk to the top, so extra care may be needed. Hang smaller ornaments toward the top of the tree to reduce potential choking hazards and avoid salt dough ornaments, which may look like a snack to pets but can cause electrolyte problems, and tinsel as it can become lodged in a pet's gut and cause issues

Additionally, consider battery-operated candles instead of real ones, which can be easily knocked over by curious pets and burn them or lead to more serious fire risks. Dangling cords from seasonal decor can also appeal to pets, and if chewed while plugged in could result in electrical shock or burn to the tongue, so secure them out of sight and unplug when not in use

#### Food

With the holidays comes a delicious variety of baked goods, chocolate confections and other rich foods. However, some of those seasonal goodies can present problems for pets. For example, chocolate and cocoa contain theobromine, a chemical similar to caffeine that's highly toxic to both dogs and cats. Ingestion in small amounts can cause vomiting and diarrhea, but large amounts can cause seizures and heart arrhythmias

Other traditional holiday mainstays such as fruitcakes, breads and cookies that contain grapes, raisins or currants can cause kidney failure in dogs. Sugarless gums and candies may contain xylitol, a natural sweetener, which can cause serious conditions like dangerously low blood sugar and liver failure in dogs. Leftover fatty meat scraps can produce severe inflammation of the pancreas (pancreatitis), leading to abdominal pain, vomiting and bloody diarrhea.

Although live trees are non-toxic, their needles do not digest well, and their water may contain bacteria, mold or fertilizer that should not be ingested. Additionally, poinsettias, which often have a bad reputation among pet owners, can cause upset stomachs if the leaves are ingested though it's typically milder than the symptoms associated with holly, mistletoe and amaryllis. Daffodils, lilies and narcissi are also toxic to pets.

An increase in visitors, ringing of the doorbell and extra excitement of the holiday season can be stressful for pets. Try to keep your four-legged friend's feeding and exercise schedule as regular as possible, and make time for additional stress-relieving playtime and snuggles. To help avoid overstimulation, it may be best to keep your pets in their own crates or a quiet room with food, water and comfortable bedding while you have company. If you need additional assistance, consult with your veterinarian.



Holiday travel with your four-legged family members requires some extra packing and precautions. If traveling by car, make sure your pet is safely restrained using a secure harness or carrier and placed away from any airbags. Make sure pets are microchipped and their registration is up to date in case you become separated. Never leave pets alone in a vehicle or transport them in the bed of a truck. Also be sure you have updated health certificates from your veterinarian, if required by any states you will visit or pass through, and pack copies of medical records, first aid supplies, food and medications, leashes, collars and favorite toys.

For more tips to make the holidays

# **5 Ways to Make Your Home** Smell Fresh and Clean

(Family Features) A clean and inviting home doesn't just look tidy, it smells pleasantly refreshing, too. However, running a household can be a stinky business and it may take some special effort to make your living spaces feel more welcoming.

Consider these sensible ideas to improve the scents throughout your home:

**Bring the Outside In** Fresh air is a terrific option for banishing bad smells. Throwing open windows creates a cross breeze that can chase stale, musty air away in a hurry. You can also improve your air quality by adding house plants, which naturally help purify the air by absorbing pollutants and exchanging carbon dioxide for oxygen. Plants like jasmine, eucalyptus and gardenias also offer their

# own pleasant scents.

**Refresh Soft Surfaces** Textiles and other soft surfaces throughout your home easily trap odor-causing bacteria, dust and other particles that can contribute to unsavory smells. That's why it's a good idea to regularly give the rugs, carpet, bedding, throw pillows, curtains and other soft surfaces throughout your home a deep cleaning. If you can't machine wash an item, use a vacuum with a hose attachment to remove as many hidden particles as possible.

# **Install a Heated Towel**

Damp spaces like bathrooms are breeding grounds for bacteria. If you notice a musty smell in the bathroom but can't pinpoint the source, it may be your towel. That's especially true if, like many people, you reuse a towel several times before washing it. Hang-drying your towel may not be enough to chase away smell-inducing bacteria. However, the growth of bacteria

is reduced on heat-dried towels by as much as 99%, according to a study commissioned by Amba Products. What's more, in the study, a heat-dried towel produced a fresh smell over a seven-day period, whereas an unheated sample produced a musty

odor by the fourth day. With a variety of styles and finishes to fit almost any decor, the line of heated towel racks produces radiant heat to gently warm and dry towels. That can help eliminate moisture, resulting in less growth of mold and mildew. They also offer time, water and energy savings, plus some models come ready to use and take as little as 5 minutes

#### to set up. **Simmer Fresh Aromas**

If you need to add a pleasant scent in a hurry, such as just before hosting a special event for guests, consider simmering something that smells delicious on the stove. Simmering a blend of orange slices, cloves and cinnamon in a pot of water over low heat produces a subtle, pleasing scent that doesn't overpower the room. Diffusers, candles and room sprays can also help add appealing smells in rooms that may need some extra attention.

# Clean Common Cul-

prits Every household has some common culprits and, if you're noticing smells, you may need to step up your game to keep these areas clean. Trash cans, litter boxes and pet beds all need regular attention that goes beyond the basics. Make a point of not only emptying the trash but also cleaning the trash can itself. Don't just scoop the litter box. Replace the entire pan at least weekly. Strip and wash the exterior covering of pet beds and air out the cushion.

# **New Ways To Display Poinsettias**

By Melinda Myers

Nothing says the holidays like a poinsettia. This year, try some new ways to display this festive plant.

Poinsettias are available in a variety of colors including white, pink, hot pink, yellow, peach, marbled and speckled. These colorful parts of the plant, often referred to as flowers, are actually modified leaves called bracts. The real flowers are small, yellow and appear at the tip of the stem surrounded by the bract.

Look for new places to display your poinsettia. Place a plant on a side or serving table. Remove the foil and set the plant in a decorative container. Try a hot pink poinsettia in a white pot or several different colors set in a serving tray, basket, or unique container. Add a table runner, candlestick, bowl of colorful fruit or other decorative touches.

Dress up individual or a group of poinsettias. White poinsettias donned with colorful berries, Chinese lantern pods and bobbles may be all you

need for an eye-catching display. Use poinsettias as a centerpiece for your holiday meals. Place several potted poinsettias in the middle of the table. Cover the plastic pots with greens. Then add some colorful pepper berries, cranberries, apples, or ornaments. Compact poinsettias like the Princettia® poinsettia with its abundant vibrant flowers work well for this application. Your guests will be able to see across the table as they visit over dinner, enjoying the holiday ambience created by these beautiful plants.

Dress up each place setting with a cut poinsettia bloom. Simply cut the flowers off a potted poinsettia plant to the desired length. Place it in a floral water pick, the water-filled tubes used for cut flowers. Tuck the bloom into a napkin, set it in a small bud vase or add a ribbon to dress it up. They make great party favors for your guests.

Look for other ways to include these in your holiday décor. Even



Photo courtesy of Suntory Flowers

A holiday display with pink and red Princettia Euphorbia poinsettias.

one cut poinsettia flower set among a bowl of silver, gold or white ornaments adds a nice holiday touch. Set a few cut flowers aside to use as unique package adornments. Just secure the flower, floral pick and all, with a colorful ribbon to the gift.

Use cut poinsettia flowers in a vase like you would other blooms. Even one of these large blossoms puts on quite the display and is sure to brighten even the smallest of rooms.

Combine your poinsettia with a few greens and other flowers. Quickly sear the cut end of the poinsettia stems to prevent the sticky sap from leaking into the water. Dress up your arrangement by filling the vase with cranberries, small ornaments, or other colorful adornments.

While enjoying your holidays, a discussion on the proper pronunciation of the plant's name may arise. Some say Poinsett-a and don't pronounce the second i. Others include it and say Poinsett-e-a? You will find both pronunciations in various dictionaries. In other words, either one is considered correct, so no one loses this debate.

These colorful plants are sure to brighten your spirits throughout the holiday season, so be sure to make some space for a few poinsettia displays.

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" DVD and instant video series and the nationally-syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and was commissioned by Corona Tools for her expertise to write this article. Myers' website is www. MelindaMyers.com.

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

> IndianaPublicNotices.com TheTimes24-7.com

**A8** Weekend, Nov. 19-20, 2022

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

# WTHR-TV and Downtown Indy, Inc. Prepare to Flip the Switch for the 60th Anniversary of Circle of Lights Presented by IBEW 481

13, the top-rated NBC affiliate in Indianapolis is proud to partner with Downtown Indy, Inc. for the 60th Anniversary of Circle of Lights presented by IBEW 481. For six decades, Hoosiers have gathered on Monument Circle to celebrate the official start of the holiday season in Indianapolis.

"Every year at this time, IBEW 481 turns Monument Circle into a beautifully lit hearth, open to everyone," said Joe Hogsett, Mayor of Indianapolis. "So, join us Downtown this holiday season for one of the great Indianapolis annual traditions!"

For those who can't make it downtown. 13WTHR will once again provide the warmest seat in the house by broadcasting this Indianapolis tradition LIVE exclusively on Channel 13 and streaming on WTHR+

We are proud to bring our communities together, whether they are gathered downtown or watching it live on WTHR," said Michael Brouder, WTHR-TV President and General Manager. "On this very special year, we are thrilled to ring in the holiday season together with Downtown Indy, Inc. and IBEW 481."

This year's Circle of Lights broadcast airs



Friday, Nov. 25 at 7 p.m. and will be hosted by 13News anchors, Chuck Lofton and Felicia Lawrence, LIVE from Monument Circle with Santa

Claus. Sixty-five local performers auditioned to take part in the holiday spectacular this year. The lineup is still in the works, but Downtown Indy, Inc. revealed some of the featured acts include Morgan Taylor of Carmel, IN who appeared on NBC's The Voice and a special performance by singer, songwriter and television personality, Kelly Clarkson, from her studio.

"Thanks to the talented team at WTHR, each year Circle of Lights serves as a vibrant showcase for the holidays in Downtown Indianapolis – and brings people from across Central Indiana together to enjoy Indy's most time-honored holiday tradition," said Taylor Schaffer, Downtown Indy, Inc. President & CEO. "We can't wait to welcome people back Downtown to celebrate the holiday season - and with the help of WTHR, we know it will be one of the most exciting shows

Circle of Lights by the Numbers:

- o 52 garland strands
- o Approximately 200 volunteers
- broadcast
- o Circle of Lights decor pays tribute to the military. Each bulb color represents a branch of the United States Military:
- Navy blue
- Coast Guard yellow

- o 60 years
- o 4,784 colored lights
- o 6 cameras used in the
- o 18 hours to setup for the broadcast
- Army green - Air Force - clear

#### synchronized to holiday Important ticket remind-

er: tickets must be purchased in advance, online at christmasnightsoflights. com/indianapolis. Cost is \$30 per carload, up to 8 people; \$50 per carload, 9-15 people and \$75 per carload, 16-35 people. Tickets will be honored in two timeslots - guests may either enter the show anytime between 6-8 p.m. or 8-10 p.m. Height of vehicles must be NO MORE than 11 ft. tall to drive through the light display. Guests should enter the Indiana State Fairgrounds at Gate 12, 1698 E. 42nd Street, Indianapolis, IN

**Popular Dazzling Christmas** 

**Light Show Returns to the** 

**Indiana State Fairgrounds** 

Indy's favorite holiday

tradition returns to the **Indiana State Fairgrounds** 

fall and it's bigger and

with singing snowmen

Nativity, Candyland, a

brighter than ever! Along

(over 20' tall), a life-sized

giant American flag and a

spectacular 240 ft. wall of

lights, Christmas Nights

of Lights has added their

light display- The Field

of Lights. This dazzling

light display will be open

from 6-10 p.m., Nov. 11

This family-friendly

car ride through millions

of LED lights, hundreds

of computers, and miles

of wires, making it the

in Central Indiana. The

entire show is synchro-

nized to traditional and

more modern Christmas

music. Even more music

has been added this year.

Visitors of all ages will

be awed by the display's

RGB technology that

trees, glowing snow-

flakes, dancing candy

enchanting tunnels of

canes, mischievous elves,

lights, and much more. In

the warmth of their own

vehicle, guests tune their

radio dial to a dedicated

signal and sing along to

the sounds of the season

creates larger-than-life

largest synchronized show

event features a 2-mile

through Jan. 1, 2023 -

rain, shine or snow!

most creative and colorful

& Event Center this

46205. "We're thrilled to return to the iconic Indiana State Fairgrounds," said Richie King, owner, Titan Light Shows, Inc. "The Fairgrounds has been a popular family venue for a remarkable 130 years and we're thrilled to work with their outstanding team again. We're honored to be able to celebrate the true spirit of the season by supporting local charities."

The Arthritis Foundation, Special Olympics, Indy Humane, Salvation Army are among local charities to benefit from a portion of the event's proceeds.

The holiday light show is produced by Titan Light Shows, Inc., Bluff City, Tennessee. To request an interview with Richie King: Richie@titanlightshows.com.

# Get Ready to Soar with Snowbird Travel Tips

(Family Features) During the winter months, many sun seekers put beach and desert destinations at the top of their travel lists. Chasing the winter sun can be a rewarding vacation experience, made even better when you can enjoy homelike accommodations.

"Snowbirding isn't just for retirees anymore," said Melanie Fish, Vrbo travel expert. "More flexibility at work allows travelers of all ages to escape the cold and stay in warmer places for days or weeks. Private vacation rentals provide all the comforts of home and allow snowbirds to travel in flocks and spend the winter month with their family or close friends."

Many snowbirds plan to travel for weeks or even months at a time, and that can translate into discounts for stays more than a week or month long, especially if you'll be staying at a vacation home.

If you're considering a

**TO CRICKETS** 

sunshine-filled escape this winter, consider these popular destinations, which offer premium amenities, ample space and outstanding reviews, making them ideal places for family or friends to stay together and soak up the sun.

Akumal, Mexico: In the Mayan Riviera, attractions include the Yalku lagoon with its unique freshwater to saltwater snorkeling and restaurants serving up fine local cuisine. You can find a wide selection of rental homes, including options boasting rooftop sun decks, hand-painted murals and tropical enclosed yards with pools, spas and

outdoor dining. Destin, Florida: In the sought-after neighborhood of Destiny West, rental homes are situated directly on the lake and complemented by impressive views of the Gulf across the street. Look for options with added bonuses like built-in spa pools, sun shelfs, hot tubs and modern outdoor furnishings.

Galveston, Texas: In the heart of Beachside Village, guests can find both character and comfort. Rentals offer easy access to the beach; sought-after spots nearby for fishing, swimming and local shopping; and stunning views.

Guanacaste, Costa Rica: Nestled between the Costa Rican mountains, guests love the relaxing and private natural surroundings with 270-degree mountain views. For one of the best ways to enjoy the scenery, take those views in from a tropical villa with an infinity-edge pool.

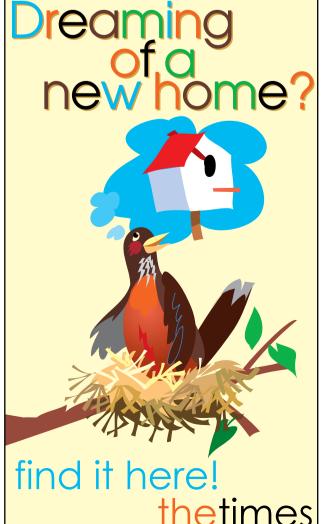
Palm Springs, California: Breathtaking views of the San Jacinto Mountains are just part of the reason snowbirds flock to Palm Springs. Many rental options in the area blur the lines between indoor and outdoor living with floorto-ceiling sliding doors and open layouts, along with fireside lounging areas to wind down each

Maui, Hawaii: At an elevation of 700 feet and only 10 minutes from Lahaina, guests enjoy premium access to nearby hiking and biking trails from luxury rental homes. Surrounded by 1 1/2 acres of lush tropical gardens, this retreat also offers unobstructed views of neighboring islands, floorto-ceiling windows and a

wraparound lanai. Phoenix, Arizona: With a large backyard and heated pool, built-in grill and a fire pit, guests can take advantage of Tucson's year-round outdoor living in a well-appointed, contemporary modern rental home.

For snowbirds planning an upcoming winter escape or just looking for future inspiration, visit Vrbo.com and explore the Trip Boards feature, where you can like, save and share favorite properties to make planning a group trip easy.







770-7777