

TODAY'S VERSE

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



FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Diana Ephlin smile? "My grandchildren, my pets, my husband," said the 76-year-old Noblesville resident. She is married to Phil Ephlin and has three children, Tracy, Josh and Kyle, and has eight grandchildren. The New Albany native grew up in Lafayette. She owns The Dancin' Place and also operates White River Ballet Co., which is presenting "The Nutcracker" ballet on stage at 7 p.m. today and at 2 p.m. Sunday at Noblesville High School. Tickets are available at the door. "I've been teaching for over 50 years. I started dancing when I was 3. And I love it so much. I love the little children. When I walk in, and there they are, that first day, their little ballet shoes, their tutus, it makes me very, very happy. It makes me smile. And I'm going to do it 'til I'm 94." She said, "I love doing the story ballets and watching these children who have been with me since they were 3, and then they become a senior, and they go off to some great, wonderful college, but during that time, they've gotten to play beautiful roles. I feel like that's wonderful." Diana last danced in her ballet pointe shoes, portraying aging Russian prima ballerina Elizaveta Grushinskaya in Footlite Musicals' "Grand Hotel" more than 20 years ago. She also has Stone Soup, a children's theater program that presents a musical each July in Noblesville. Diana loves to garden and visit her children and enjoys a photography hobby. She volunteers at Cicero's Agape therapeutic riding center for children with disabilities. She reads a lot and likes to go to the theater, operas and ballets. What else? "I love Noblesville."

And Another Few Things...

1. Santa in Sheridan

It's that merry time of year! Santa and Mrs. Claus will be visiting the Sheridan Public Library from 9:30 -11:30 a.m. today at 103 W. 1st St. Bring your list and enjoy some Christmas cheer! Santa and Mrs. Claus will be handing out craft bags with wooden toys (available while supplies last). The Carmel Kiwanis is responsible for donation of these toys.

2. Fishers Parks

Head downtown as Fishers Parks lights up the night on the Nickel Plate Trail! Through the month of December, enjoy NPT Night Lights, a new light display along the downtown portion of the Nickel Plate Trail, presented by Centier Bank. Access to the Nickel Plate Trail and NPT Night Lights is free.

Come out to the trail from 6 to 8 p.m. on tonight, as well as next Friday and Saturday, to enjoy food trucks and live music.

3. Riverview Health

As the number of flu cases is increasing, Riverview Health is taking added precautions to protect patients, families, staff members and community from unnecessary exposure to influenza. Beginning Monday, Riverview will implement these temporary visitation restrictions:

- No visitors with influenza-like illness, fever or cough.
- No visitors under the age of 16, unless special arrangements are made.
- No visitors except immediate family, partner or significant other.

Riverview will continue to monitor conditions and remove the restrictions as soon as it is safe to do so.

The TIMES

Hamilton County's Own Daily Newspaper

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Boomer Bits



Ask Rusty - As A Working Widow, Am I Eligible to Collect Survivor Benefits?

Dear Rusty: I'm 63 and still employed. My husband passed away 7 years ago at the age of 58. Am I able to collect my husband's Social Security while I'm still working? **Signed: Working Widow**

Dear Working Widow: Technically at age 63 you're eligible to collect a survivor benefit from your husband but, since you're working, we need to dig a bit deeper.

Any time benefits are taken before reaching full retirement age, Social Security's earnings



ASK Rusty Social Security Advisor

Social Security Matters

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

test applies. The earnings test limits how much you can earn from working before they take away some (or even all) of your Social Security benefits. If your annual earnings for 2023 will

be more than \$21,240, then Social Security will take away benefits equal to \$1 for every \$2 you are over that limit. If you

➔ See RUSTY Page A5

10 Health Resolutions to Keep You Healthy in the New Year

(StatePoint) The New Year represents a fresh start and is the perfect time to invest in your health. However, you may be unsure what resolutions will have the biggest impact. Doctors say that the easy, tangible actions you take are some of the most important.

"Many people kick off the start of each new year with big-picture health resolutions," says Jack Resneck, Jr., M.D., president of the American Medical Association (AMA). "The good news is that small, positive health choices made right now can have long-lasting effects."

Want to get started today? Here are the 10 resolutions the AMA recommends top your list this year:

1. Exercise is essential for your physical and mental health, so get moving today. A good rule of thumb for adults is at least 150 minutes a week of moderate-intensity activity, or 75 minutes a week of vigorous-intensity activity.

2. Vaccination is the best protection against a number of serious illnesses. To protect yourself and your family, get

➔ See HEALTHY Page A5

The Naughty List - BBB's 12 Christmas Scams

While 2022 is quickly winding down, scams targeting the public - and especially Baby Boomers - continue to cause trouble. Consumers should watch out for any fraudulent schemes aimed at swiping their cash and stealing personal information. Better Business Bureau (BBB) has a naughty list with the top 12 scams of Christmas that are most likely to catch consumers and donors off guard during this season.

➔ See SCAMS Page A5

The Daily Almanac

Sunrise/Sunset
RISE: 7:48 a.m.
SET: 5:18 p.m.

High/Low
Temperatures
HIGH: 37 °F
LOW: 34 °F

Today is...

- Day of the Covenant
- National Cake Day
- Small Business Day

What Happened On This Day

- 1818 Illinois becomes the 21st U.S. state.
- 1979 In Cincinnati, 11 fans are suffocated in a crush for seats outside Riverfront Coliseum before a Who concert
- 1989 President George H. W. Bush and Soviet General Secretary Mikhail Gorbachev announce Cold War is close to ending

Births On This Day

- 1826 George B. McClellan American general, politician and 24th Governor of New Jersey
- 1857 Joseph Conrad Polish/English author

Deaths On This Day

- 1894 Robert Louis Stevenson Scottish author and poet
- 1910 Mary Baker Eddy American writer and founder of Christian Science



Photo courtesy of White River Ballet Co.

'The Nutcracker' at NHS This Weekend

White River Ballet Co., Home of The Dancin' Place, presents "The Nutcracker" ballet, at 7 p.m. today (Saturday) and 2 p.m. Sunday at Noblesville High School with tickets available at the door. Noblesville Diana Ephlin, a dance teacher of more than 50 years, owns The Dancin' Place and White River Ballet Co. The young cast poses recently at The Nutcracker Tea. Ephlin's ballet directors include Michelle Quenon and Cheyanne Claibout.

HONEST HOOSIER

It's been said before, but back in the day it didn't take an elf on a shelf to make us be good at Christmas. One stern look from Mom or Dad usually did it... because we knew if it didn't what was coming next. And sorry you politically woke parents, there wasn't a darn thing wrong with that.



TODAY'S HEALTH TIP

Skipping meals is not a good way to try and lose weight - eat smaller meals more frequently. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Times and online at www.thetimes24-7.com.



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



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TODAY'S QUOTE

"I believe... I believe... It's silly, but I believe."
- Susan, Miracle on 34th Street

TODAY'S JOKE

What are the best Christmas sweaters made from?
Fleece Navidad!

OBITUARIES

Roger Forest Rew



OBITUARIES

Roger Forest Rew

September 4, 1939-November 25, 2022

Roger Forest Rew, 83, of Noblesville, passed away on Friday, Nov. 25, 2022.

He was born Sept. 4, 1939 in Glen Rock, NJ, son of John Henry and Ethel May (Wilhelm) Rew.

Following high school graduation, Mr. Rew attended Seton Hall University in South Orange, NJ where he received his BS Degree in Finance. He then went on to obtain his MS Degree at Fairleigh Dickinson University in Madison/Florham Park, NJ.

During his working years, he was employed at the Westinghouse Light Division in Bloomfield, NJ, as well as RCA in Lancaster, Pennsylvania and, most recently, Woodmizer in Indianapolis.

A Veteran of the US Navy, Mr. Rew served his country as a Submariner from 1957-1961.

He was a member of the Carmel Golden K Kiwanis Club as well as Central Indiana Woodworkers.

He enjoyed spending time golfing, fishing, woodworking, and making toys for children. Mr. Rew was a Cub and Scout Leader and Baseball Coach with (PAL).

In addition to his parents, he was preceded in death by 2 brothers Harold Rew and Norman Rew; and sister Janice Dubois.

Survivors include his wife of 57 years, Patricia (Conboy) Rew; 4 children Michael (Erin) Rew, Brian (Christine) Rew, David (Kerry Evensong) Rew and Liz (John) Moyer; 7 grandchildren Nicholas Rew, Braden Rew, Sebastian Rew, Lyla Rew, Ruby Rew, Anna Moyer and Jane Moyer; and brother John Henry Rew, Jr.

A Celebration of Life will be held at a later date.

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



Bicentennial Commission to Launch New Book on Dec. 10

The Hamilton County Bicentennial Commission has announced the release of "Celebrating Hamilton County, Indiana: 200 Years of Change," the official commemorative book of Hamilton County's 2023 bicentennial.

The public is invited to a holiday open house and book launch party on Dec. 10 from 12 p.m. - 5 p.m. at the Hamilton County Historical Society (810 Conner St., Noblesville). Meet the authors, enjoy refreshments and tour the museum. Limited quantities of the book will be available for purchase with cash.

Buyers who preordered and chose pickup rather than delivery can get their books during the launch party. Books



will also be available for pickup on Dec. 17 during regular business hours (12 p.m. - 5 p.m.). Call (317) 674-3150 to make other arrangements if necessary. People who preordered the book and chose to have it shipped can expect their order to arrive in early December.

The glossy, 9-by-12-inch, full-color book

features events and figures many people know and love, as well as never-before-published photographs, stories and oral histories. Read about Hamilton County's earliest inhabitants and each of its nine townships.

Beginning on Monday, "Celebrating Hamilton County, Indiana: 200 Years of Change" will be available on Amazon and

through MT Publishing Co. (mtpublishing.com). Visit the Bicentennial website for an updated list of local retail stores carrying the book in the coming weeks (hamcounturns200.com/our-book).

About the Hamilton County Bicentennial Commission:

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 hamcounturns200.com.

Boys & Girls Club of Noblesville Receives Generous Match on Giving Tuesday

On Giving Tuesday, the Tom & Soni Sheehan Boys & Girls Club of Noblesville was once again the recipient of a generous matching gift from Mr. George Kristo. More than 130 donations were made to the Club's 'Dreams Have No Limits' campaign totaling \$20,222 plus Mr. Kristo's match of \$12,500.

The campaign will support the organization to do whatever it takes to make sure Club Kids are on the right track with guidance and support from caring youth development professionals.

Since 2016, Mr. Kristo's support of the Club on Giving Tuesday has totaled more than \$55,000.

The Indiana State Department of Agriculture, The Nature Conservancy and the United States Department of Agriculture's Risk Management Agency have joined forces to implement the Cover Crop Premium Discount Program for the third year in a row.

This program, which mirrors efforts in Iowa and Illinois, will reward farmers who plant cover crops by providing a reduced premium on their crop insurance. The discount program was designed to promote planting additional acres of cover crops that are not covered by other state or federal incentives. This program is eligible for counties in central and southern Indiana's White River region.

"Providing nutrients and needed ground cover to soil, cover crops are unmatched in the benefits they provide to soil structure," said Lt. Gov. Suzanne Crouch, who also serves as Secretary of Agriculture and Rural Development. "Implementing cover crops, however, can be expensive. So, I am excited this program will once again give farmers an opportunity to increase

their cover cropped acreage, which will improve water quality and enhance soil structure in our state."

Over the last year, this program has had great success with 55 farmers participating, translating to more than 15,000 acres of cover crops on Indiana farmland in the watershed.

This program will provide farmers with a unique opportunity to receive financial incentives for implementing cover crops on their operation. Farmers who plant cover crops on owned or rented acres will receive a \$5 per acre crop insurance premium discount. Farmers who planted cover crops in the fall of 2022 are eligible to apply.

Qualifying counties in the White River area include Bartholomew, Boone, Brown, Clark, Crawford, Daviess, Dearborn, Decatur, Delaware, Floyd, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Jackson, Jefferson, Jennings, Johnson, Lawrence, Madison, Marion, Martin, Monroe, Morgan, Ohio, Orange, Randolph, Ripley, Scott, Shelby, Switzerland, Tip-ton and Washington.

Cover cropping has

many benefits including increased organic matter, improved soil biology as well as better water infiltration and water-holding capacity. This practice also prevents nutrients and sediment from running off the farm, keeping them out of nearby waterbodies and streams. Hoosier farmers planted 1.5 million acres of living covers in 2021 and, apart from corn and soybeans, are planted on more acres than any other commodity crop in Indiana.

"The Nature Conservancy is thrilled to continue this partnership that delivers a unique reward to farmers for adopting cover crops," said Larry Clemens, Indiana State Director of The Nature Conservancy.

"Last year, Indiana farmers helped the state lead the nation in soil health practices by planting over 1.5 million acres of cover crops. This program was instrumental in that achievement, and we will take that success to new portions of the state this year."

Bruce Kettler, director of the Indiana State Department of Agriculture, encourages farmers to learn more about this program

if they farm in central and southern Indiana's White River region.

"Hoosier farmers are tremendous stewards of the land and take pride in protecting their natural resources," said Kettler. "This program, made possible by our many partnerships, is an incredible value to the farmers in central and southern Indiana, and I am hopeful many will jump on this opportunity."

Seeding of cover crops must follow best agronomic practices in terms of appropriate seeding rates, seed mixes and seeding dates to ensure objectives of the cover crop are being met. To ensure the practice provides the best results termination must be completed in the spring.

Funding for this program is provided by the Nina Mason Pulliam Charitable Trust, Cummins Foundation, and CenterPoint Energy Foundation. These three foundations are supporting The Nature Conservancy to improve water quality across Indiana and the Mississippi River Basin.

Applications are due March 15, 2023. Learn more and apply online at isda.in.gov.

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. A photo may be included and should be sent as a high-resolution JPEG. Daily obituary deadline is 4 p.m. for the following day's print publication. To read more obituaries, visit www.thetimes24-7.com.

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Meeting Notes

Carmel Board of Public Works and Safety Meeting

Meeting Agenda
Wednesday, Dec. 7, 2022 at 10 a.m.

Council Chambers City Hall, One Civic Square

1. Meeting Called to Order

2. Minutes

A. Minutes from the November 16, 2022, Regular Meeting

3. Bid/Quote Openings and Awards

A. Bid Opening for 21-05 City Center Dr & Veterans Way Roundabout; Jeremy Kashman, City Engineer

B. Bid Opening for Clay Township Center Addition; Jeremy Kashman, City Engineer

C. Bid Opening for Utilities - Roof Replacement; John Duffy, Director of the Department of Utilities

D. Quote Award for Carmel Street Department Project 22-STR-09 - Gray Road Site Prep; Lee Higginbotham, Street Commissioner

4. Performance Bond Release/Reduction Approval Requests

A. Resolution BPW 12-07-22-03; Yellow Dog Veterinary; Right of Way; Erosion Control; Smith Projects

5. Contracts

A. Request for Agreement between the City and Vendor; Axon Enterprise, Inc.; (\$829,999.89); Body Cameras; Intent to Piggyback off Cooperative Procurement Sourcewell Contract #010720-AXN; Chief James Barlow, Carmel Police Department

B. Request for Purchase of Goods and Services; Frederick's Inc.; (\$1,951.75); Carmel Data Center - Installing / Powering / Grounding Additional Equipment; CO #3; Jeremy Kashman, City Engineer

C. Request for Purchase of Goods and Services; Info-Tech Research Group, Inc.; (\$20,675.06); IT Research and Advisory Services; Service Agreement 12/15/22 - 12/15/23; Timothy Renick, Director of Information and Communication Systems

D. Request for Purchase of Goods and Services; Jim Houser d/b/a Sub-Zero Ice Sculptures; (\$1,600.00); Performance Agreement - Ice Carving - 2023 Festival of Ice at Carter Green; Nancy Heck, Director of the Department of Community Relations

E. Request for Purchase of Goods and Services; Matthew W Stoddart; (\$1,600.00); Performance Agreement - Ice Carving - 2023 Festival of Ice at Carter Green; Nancy Heck, Director of the Department of Community Relations

F. Request for Purchase of Goods and Services; Michael D Stoddart; (\$500.00); Performance Agreement - Ice Carving - 2023 Festival of Ice at Carter Green; Nancy Heck, Director of the Department of Community Relations

G. Resolution

BPW 12-07-22-01; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; The Center for the Performing Arts; (\$3,245.00); Facility Rental and Professional Services for Events; Nancy Heck, Director of the Department of Community Relations

H. Resolution

BPW 12-07-22-02; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; CC&T Construction, Inc.; (\$143,600.00); Concrete Panels; Additional Services Amendment; Lee Higginbotham, Street Commissioner

I. Resolution BPW 12-07-22-04; A Resolution of the City of Carmel Board of Public Works and Safety Acknowledging Agreement Between City and Vendor; Volkert, Inc.; (\$6,000.00); 20-ENG-11 - 3 Parcels - Appraisal Services; Additional Services Amendment; Jeremy Kashman, City Engineer

J. Request for Purchase of Goods and Services; Shannon Gerasimchik; (\$1,600.00); Performance Agreement - Ice Carving - 2023 Festival of Ice at Carter Green; Nancy Heck, Director of the Department of Community Relations

K. Request for Purchase of Goods and Services; The Hoosier Company, Inc.; (\$21,036.04); Vorteq TMA w/15 Lighnt Pulsar AB 6 Intermittent Strobes; Lee Higginbotham, Street Commissioner

L. Request for Purchase of Goods and Services; Titus Arensburg; (\$1,600.00); Performance Agreement - Ice Carving - 2023 Festival of Ice at Carter Green; Nancy Heck, Director of the Department of Community Relations

5. Request to Use City Streets/Property

a. Request to Acknowledge Mayor's Approval of a Temporary Parking Spot; 3rd Ave SW; Christkindlmarkt - Character Parking; Fridays and Saturdays; Dec. 3 - 24, 2022; Lindsay Zehren, Christkindlmarkt

b. Request to Use Caucus Room; Traditions on the Monon - Annual Homeowners Meeting; December 13, 2022; 6-8:30 p.m.; Dana Stout

6. Other

A. Resolution

BPW 12-07-22-05; A Resolution of the City of Carmel Board of Public Works and Safety Setting the Meeting for the Elections of Two (2) Elected Carmel Police Merit Board Commissioners; Chief James Barlow, Carmel Police Department

B. Request for Agreement between the City of Carmel and Carmel Professional Fire Fighters International Association of Fire Fighters Local 4444; Jan. 1, 2023 - Dec. 31, 2024; Chief David Haboush,

Carmel Fire Department

C. Request for Agreement between the City of Carmel and Fraternal Order of Police Lodge #185; Jan. 1, 2023 - Dec. 31, 2024; Chief James Barlow, Carmel Police Department

D. Request for Consent to Encroach and Variance; 1627 Quail Glen Ct.; Thomas Nguyen, Property Owner

E. Request for Consent to Encroach and Variance; 1627 Quail Glen Ct.; Thomas Nguyen, Property Owner

F. Request for Consent to Encroach and Variance; 2647 Highmount Ct.; Christopher and Susan Sottong, Property Owners

G. Request for Consent to Encroach and Variance; 14035 Inglebrook Ln.; John and Lydia Wilkinson, Property Owners

H. Request for Drainage Easement; 331 1st Ave. NE; NE & NW Quad Alley Drainage Improvements; Sophia Cromwell

I. Request for Grant of Perpetual Storm Water Quality Management Easement; 4620 E 96th St.; Tom Wood Jaguar; Tom Wood

J. Request for Grant of Perpetual Storm Water Quality Management Easement; 10404 Ditch Rd.; Scott and Julie Moorehead, Property Owners

K. Request for New Curb Cut; 706 Auman Dr. West; Property Owner

L. Request for Open Pavement Cut; 10610 Park Ave.; Centerpoint Energy

M. Request for Petition to Vacate a Public Right of Way; Old Meridian and Main Redevelopment Project; JR Farmer Finance SC, LLC; Jeremy Kashman, City Engineer

N. Request for Road Closure; Superior Street between 103rd Street and Illinois; David Orick, EMCOR Services

O. Request for Storm Water Technical Standards Waiver; 12400 Shelborne Rd.; Ryan Roosen, PE, Weihe Engineers

P. Request for Waiver of BPW Res. No. 04-28-17-01/Lane Restriction; NW Corner of Main Street and Brookshire Parkway; Utility Pole Replacement; Duke Energy

Q. Request for Waiver of BPW Res. No. 04-28-17-01/Lane Restrictions; 106th between Ditch and Towne Roads; Multiple Utility Pole Replacements; AES, Inc.

R. Request for Waiver of BPW Res. No. 04-28-17-01/Lane Restrictions; Facility Relocations; Needed due to Conflicts with City's Smoky Row Reconstruction and Duke Burial Projects; Duke Energy

7. Hearing Under Indiana Code § 36-7-9

A. Order to Repair and Rehabilitate; 729 Mayfair Ln.; 17-09-34-00-02-033.000; Mike Hollibaugh, Director of the Department of Community Services

8. Adjournment

Meeting Notes

Noblesville Common Council

Meeting Agenda
Tuesday, Dec. 6, 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: November 22, 2022

5. Approval of Minutes: November 22, 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 Ordinance

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)

11. New Ordinances for Discussion

A. #74-12-22 Council to consider Ordinance #74-12-22, an ordinance approving an additional appropriation in the Parking Meter Fund to provide additional funding for costs of Parking Management Services engaged after the Annual Budget was adopted, and establishing a Public Hearing (Ian Zelgowski)

B. #75-12-22 Council to consider Ordinance #75-12-22, an ordinance approving an additional appropriation in the Cumulative Capital Development Fund to authorize the expenditure of Insurance Proceeds deposited into the Fund,

and establishing a Public Hearing (Ian Zelgowski)

C. #76-12-22 Council to consider Ordinance #76-12-22, an ordinance approving an additional appropriation in the Parks Program Fund to authorize the expenditure of additional revenue collected due to growth in the City's golf operations which has generated more costs, and establishing a Public Hearing (Ian Zelgowski)

D. #77-12-22 Council to consider Ordinance #77-12-22, an ordinance amending Ordinance #41-5-05 to include Amendments regarding the Electronic Ground Sign for City Hall at 16 South 10th St. (Denise Aschleman)

E. #78-12-22 Council to consider Ordinance #78-12-22, an ordinance adopting a change of zoning from R1 Single-Family Residential and PB Planned Business to R5 Multi-Family Residential and PB Planned Business for approximately 34 acres south of State Road 32 (Westfield Road) and east of Hazel Dell Road (Joyceann Yelton, Attorney Steve Hardin)

12. Miscellaneous

A. Council to consider Resolution RC-54-22, a resolution approving an Economic Development Agreement with SMC Corporation of America (Chuck Haberman)

B. Council to consider Resolution RC-55-22, a resolution approving Real and Personal Property Tax Abatements for SMC Corporation of America (Chuck Haberman)

C. Council to hear an overview of the 2022 Utility Budget (Jonathan Mirgeaux)

D. Council to receive notice of 2023 Appointments (Evelyn Lees)

13. Transfers

A. Council to consider Transfer TA-14-22, an appropriation transfer in the Parks Program Fund to align the budget with growth in the City's Golf Operations which has generated more revenue and costs (Ian Zelgowski)

B. Council to consider Transfer TA-15-22, an appropriation transfer in the General Fund to allocate funding for outside legal services to the Law Department (Ian Zelgowski)

C. Council to consider Transfer TA-16-22, an appropriation transfer in the Downtown Development Fund to allocate funding for decorations and lighting for Seminary Park (Ian Zelgowski)

D. Council to consider Transfer TA-17-22, an appropriation transfer in the General Fund to allocate funding for 2022 Ditch Assessments (Ian Zelgowski)

E. Council to consider Transfer TA-18-22, an appropriation transfer in the General Fund to allocate funding for office modifications and storage for the Information Technology Department and Microsoft Teams equipment for City Fire Stations (Ian Zelgowski)

F. Council to consider Transfer TA-19-22, an appropriation transfer in the General Fund to allocate funding for office modifications in the office of Finance & Accounting (Ian Zelgowski)

G. Council to consider Transfer TA-20-22, an appropriation transfer in the Parking Meter Fund to align the budget with costs of Parking Management Services engaged after the Annual Budget was adopted (Ian Zelgowski)

14. Council Comments

15. Adjournment

Meeting Notes

Noblesville Board of Public Works and Safety

Meeting Agenda
Tuesday, Dec. 6, 2022 at 9 a.m.

City Hall, Council Chamber

1. Call Meeting to Order

2. Pledge of Allegiance

3. Petitions/Comments by Citizens Present

4. Approval of Agenda

5. Consent Agenda

6. For Approval

A. Approval of Minutes: Nov. 22, 2022

B. Board to consider write-off of unpaid EMS debts (Division Chief James Macky)

C. Board to consider

secondary plat for Lot 3, Noblesville Crossing (Denise Aschleman)

7. Contracts/Purchases Under \$50,000

A. Agreement with Taylored Systems for work at Fire Station 74 (Deputy Chief Chris Gellinger)

B. Agreement with Myers Construction Management to oversee installation of two new light poles at Federal Hill Commons (Brandon Bennett)

8. New Items for Discussion

A. Board to consider request for additional leave time on behalf of a City employee (Holly Ramon)

B. Board to hear a report on Tree Removal at

Riverside Cemetery (John Easley)

C. Board to consider award of Construction Contract for Nickel Plate Trail (EN-346) (Andrew Rodewald)

D. Board to consider Change Order No. 1 for 2022 street rehabilitation - Contract II (Andrew Rodewald)

E. Board to consider Change Order No. 1 for 146th Street Lighting Project from Cumberland Road to I-69 (Andrew Rodewald)

F. Board to consider Change Order No. 1 for Logan Street Bridge Enhancement (Andrew Rodewald)

9. Adjournment

NOW Hiring

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'Family Glitch' Fix Helps to Make Insurance Cheaper for Some Hoosiers

By Whitney Downard

Open enrollment on the federal health insurance marketplace will soon have a fix for the "family glitch," meaning that thousands of previously ineligible Hoosiers may now qualify for cheaper coverage.

The Indiana Department of Insurance (IDOI) didn't have specific estimates for the number of Hoosiers who might be impacted by the change; an estimated 5.1 million Americans – between 100,000 and 250,000 of those Hoosiers – fell into the family glitch, disproportionately women and children.

IDOI said that primarily middle-income Hoosiers – who earn too much to qualify for Medicaid or other programs – will benefit from the change.

Some Hoosiers might now be eligible when they weren't before so be sure to check before the enrollment deadline of Dec. 15 at healthcare.gov/.

What is the family glitch?

The family glitch previously barred millions of family members of employees from receiving subsidized health insurance through the Affordable Care Act (ACA) marketplace. Now families of low-income workers will be newly eligible for coverage, potentially reducing premiums for families.

Americans can use the marketplace to supplement or replace employer-sponsored coverage, with subsidies to make it more affordable.

For an employer plan, affordability is defined as an employee contribution of 9.5% or less of one's

household income while the marketplace capped contributions at 8.5%.

If an employer offered an affordable plan for covering a single employee, the marketplace wouldn't offer additional subsidies to cover spouses or children – even if the employer plan for families wasn't affordable.

As outlined by the Center on Budget and Policy Priorities (CBPP), that regulation "(forced) families to choose between going uninsured or using a large portion of their income to pay for employer-sponsored coverage."

Most of the 5 million who fell into this category choose the latter option, sometimes spending as much as 22.5% of their income on insurance premiums. These families earned too much to qualify for other insurance programs, such as the Children's Health Insurance Program and Medicaid.

According to the Kaiser Family Foundation (KFF), whose analysis predates the COVID-19 pandemic, 4.4 million of those in the family glitch, or 85%, enrolled in the unaffordable employer-sponsored health insurance for the family.

"These families are likely spending far more for health insurance coverage than individuals with similar incomes eligible for financial assistance on the ACA Marketplaces and could spend less on premiums if they could enroll in Marketplace plans and qualify for subsidies," KFF said.

The organization estimated that somewhere between 100,000 and



Attorney General Todd Rokita

250,000 Hoosiers were uncovered because of the family glitch.

One estimate, from the Urban Institute, found that families could save \$400 on average in premiums by switching to marketplace plans from employer coverage following the change.

Help for Hoosiers navigating plans

CBPP notes that the program will still have hurdles for some families – many of whom will need to decide whether to get a family plan on the marketplace and a separate, employer-sponsored plan for the household's breadwinner.

To determine the best path for their family, Hoosiers should turn to the state's system of healthcare navigators.

Indiana has several navigators who can help Hoosiers understand the options available to them but access varies by county. Hoosiers can search for navigators licensed by the Indiana Department of Insurance – including those with Spanish interpreters – on the agency website or by dialing 211 to reach Indiana 2-1-1.

Unlike an organization found via a Google search, these navigators are obligated to provide

free, unbiased application assistance for healthcare programs.

Aside from the fix for the family glitch, two other changes under the Inflation Reduction Act could make health insurance more affordable for Hoosiers: more generous subsidies and the removal of income limits that allows benefits to taper off, rather than disappear entirely.

The change comes as hundreds of Hoosiers could lose Medicaid coverage in the "Great Unwinding," as the nation's public health emergency ends. Under the public health emergency, states couldn't un-enroll beneficiaries of insurance programs for low-income Hoosiers, such as the Healthy Indiana Plan or Hoosier Healthwise.

Enrollment in Medicaid increased from 1.4 million before the pandemic to 2.1 million in September – with previous government estimates finding that roughly 75% will remain enrolled following the Great Unwinding. That process will occur over the next year, once the public health emergency expires, and redetermination for beneficiaries will coincide with the first month in which they received coverage.

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Opioid Settlement Cash to Be in Local Hands Within a Week

By Leslie Bonilla Muñoz

Months after Indiana's attorney general said he'd send about 660 local governments their shares of the state's \$507 million opioid crisis settlement with drug manufacturers and distributors, none have received the money.

But the state agencies coordinating the effort now say the cash will go out within a week.

"Representatives from the [Attorney General's] Office, Auditor's Office, and State Budget Agency met [Wednesday] morning, and we all agreed that the distribution of opioid settlement funds is now on track to occur before the end of next week," State Budget Director Zachary Jackson wrote in a Thursday email to the Capital Chronicle.

Attorney General Todd Rokita first said in February 2022 that manufacturer Johnson & Johnson and distributors AmerisourceBergen, Cardinal and McKesson would begin sending money to a national administrator in early April. Indiana's settlement is part of a \$26 billion national one.

"Money will start flowing to state and local governments in the second quarter of 2022," or between April and June, Rokita said at the time. His office later said it expected payments to go out in the fall.

But months after the initial distribution timeline, none of those hundreds of Hoosier cities, towns or counties have gotten any money, the Indianapolis Star reported this week.

Where it stands

Office of Management and Budget Director Cris Johnston, whose agency includes the State Budget Agency, said administrators were working to comply with the settlement requirements and a state law specific to the funds, House Enrolled

Act 1193.

"The settlement governing documents and applicable state laws have stringent standards for the administration of these funds," he wrote to the Capital Chronicle.

The Budget Agency will soon transfer the funds to Rokita's office, which will distribute them to local governments.

Rokita's office said a 2017 law, which gave the State Budget Agency initial control over settlement payouts, "complicated" its timeline. Previously, the Attorney General's Office oversaw the entire distribution process.

"Given the fact that the payout from this settlement will occur over the next 17 years and that there is more litigation anticipated on various issues presently and in the future, it is likely that the 2017 law change will continue to create similar problems," an office spokesperson said in a statement to the Capital Chronicle. "That certainly does not change the great work we did on this historic settlement or the rest of the work we are doing in fighting for Hoosier's interests on these multi-state issues."

Payments this year will total an estimated \$254 million, though about \$12 million will go to attorney's fees, according to Rokita's office.

Indiana and its local governments are splitting the settlement money 50-50. The localities must use about 70% of their funds on opioid abatement and can spend the other 30% as they wish.

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RUSTY From Page A1

earn substantially more than the limit, that could even temporarily disqualify you from eligibility to collect your survivor benefit (because your benefit amount may be insufficient to offset the penalty for exceeding the limit). So, if you're working part time and will not exceed the limit or only slightly exceed it, then you can claim your survivor benefit from your husband now and simply pay the penalty from your benefits. But if you're working full time and will exceed the annual limit by a lot, then you may wish to defer claiming your survivor benefit until you either reach your full retirement age (FRA) or stop working.

If you turned 63 in 2022, your FRA is 66 years and 10 months, and the earnings test applies until you reach that age. Four months earlier is when your survivor benefit from your husband will reach maximum (claimed any earlier it will be reduced by 4.75% per full year early). So, what should you do? I suggest you look at your own estimated maximum (age 70) benefit and compare that to your maximum survivor benefit from your husband. You should strive to maximize whichever benefit will be highest and claim that maximum benefit for the rest of your life. For example, if your survivor benefit at your FRA will be more than your personal age 70 benefit will be, then it would be smart to wait until your FRA to claim your survivor benefit and

collect that for the rest of your life. If, instead, your personal age 70 benefit will be higher than your maximum survivor benefit at your FRA, then you may wish to claim the survivor benefit first and allow your personal benefit to reach maximum and switch to your own higher benefit at age 70.

In any case, because you're working you must be careful of the earnings limit until you reach your full retirement age. The earnings limit goes up a bit each year, and in the year that you reach your FRA it goes way up (by about 2.5 times) and the penalty is less. There is no longer an earnings limit once you reach your full retirement age, but if you decide to claim Social Security before your FRA you should stay keenly aware of whether your earnings will exceed each year's annual limit.

About the Association of Mature American Citizens:

The 2.4 million member Association of Mature American Citizens (AMAC) 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 (Amac-Foundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors.

HEALTHY From Page A1

up to date on your vaccines, including the annual flu shot and the COVID-19 vaccine for everyone 6 months and older. Your doctor can let you know if you're due for a COVID booster. If you have questions, speak with your physician and review trusted resources, including getvaccineanswers.org.

3. Get screened. Estimates based on statistical models show that since April 2020, millions of screenings for breast, colorectal, and prostate cancer diagnoses may have been missed due to pandemic-related care disruptions. Check in with your physician. If you're due for preventive care, tests or screenings, make an appointment. These measures are designed to keep you healthy and help your doctor spot certain conditions before they become more serious.

4. High blood pressure, also known as hypertension, can increase your risk of heart attack or stroke, and it affects millions of Americans. Visit ManageYourBP.org to understand what your blood pressure numbers mean and what you can do to get your blood pressure under control.

5. One in 3 American adults has prediabetes, a condition that can lead to type 2 diabetes if left unmanaged. However, there are steps you can take that can help delay or even prevent the onset of type 2 diabetes. Learn your risk by taking a simple 2-minute self-screening test at DoIHavePrediabetes.org. This resource also features helpful lifestyle tips that can help you reverse prediabetes.

6. Whenever possible, drink water instead of sugar-sweetened beverage

es and replace processed foods -- especially those with added sodium and sugar -- with nutritious, whole foods, including fruits, vegetables, whole grains, nuts, herbs and spices.

7. If consuming alcohol, drink only in moderation. The U.S. Dietary Guidelines for Americans defines that as up to one drink per day for women and two drinks per day for men, and only by adults of legal drinking age.

8. Speak with your doctor or health care professional about quitting tobacco and nicotine use. Declare your home and car smokefree to eliminate secondhand smoke exposure.

9. Follow your doctor's instructions when taking prescription drugs -- especially opioids. Always store and dispose of these medications safely to prevent misuse. Whenever prescribed antibiotics, take them exactly as directed. Not taking the full course can lead to antibiotic resistance, a serious public health problem, and will not make you feel better if you have a virus, such as a cold or flu.

10. Invest in your mental health by managing stress, getting sufficient sleep, exercising and seeking help from a mental health professional when you need it.

If you don't have health insurance, the AMA encourages you to sign up for coverage at healthcare.gov, which has new, affordable options. The enrollment deadline for 2023 coverage is Jan. 15, 2023. Find more health resources at ama-assn.org. For a healthy 2023 and beyond, invest in your wellness with these doctor-recommended New Year's resolutions.

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SCAMS From Page A1

Many of the scams on this list are facilitated through emails and social media platforms, however, the latter is where most people are vulnerable. Exercise caution when coming across social media ads about discounted items, event promotions, job opportunities and donation requests, as well as direct messages from strangers. If you are asked to make a payment or donation by wire or e-transfer, through third parties, by prepaid debit or gift cards, treat this as a red flag.

Be mindful of these scams that could cut into your holiday cheer and our tips to avoid them:

1. **Misleading social media ads:** As you scroll through your social media feed, you often see items for sale from a small business. Sometimes the business even claims to support a charity to try to get you to order, or they offer a free trial. BBB Scam Tracker receives reports of people paying for items that they never receive, getting charged monthly for a free trial they never signed up for, or receiving an item that is counterfeit or much different from the one advertised. The 2022 BBB Online Scams Report found that online purchase scams were the most common cons reported to Scam Tracker and the category with the most victims. Do your homework and research the company before ordering. Check out the business profile on BBB.org and read the reviews.

Read more about misleading ads, free trial offers and counterfeit goods at BBB.org

2. **Social media gift exchanges:** Each holiday season this scheme pops back up, and this year is no different. A newer version of this scam revolves around exchanging bottles of wine; another suggests purchasing \$10 gifts online. Another twist asks you to submit your email into a list where participants get to pick a name and send money to strangers to "pay it forward." There is even a twist about "Secret Santa Dog" where you buy a \$10 gift for your "secret dog."

In all of these versions, participants unwittingly share their personal information, along with those of their family members and friends, and are further tricked into buying and shipping gifts or money to unknown individuals. And-- it's an illegal pyramid scheme.

Read more about the social media gift exchange at bbb.org/article/scams/18854-bbb-warning-secret-sister-gift-exchange-is-illegal

3. **Holiday apps:** Apple's App Store and Google Play list dozens

of holiday-themed apps where children can video chat live with Santa, light the menorah, watch Santa feed live reindeer, track his sleigh on Christmas Eve, or relay their holiday wish lists. This holiday season, like the past two years when COVID-19 caused children to skip the traditional in-person visit with Santa, apps may play a more important role than ever. Review privacy policies to see what information will be collected. Be wary of free apps, as they can sometimes contain more advertising than apps that require a nominal fee. Free apps can also contain malware.

Read more about holiday apps online by visiting bbb.org/article/news-releases/18957-bbb-tip-is-that-santa-app-safe-better-check-it-twice

4. **Alerts about compromised accounts:** BBB has been receiving reports on Scam Tracker about a con claiming your Amazon, Paypal, Netflix or bank account has been compromised. Victims receive an email, call, or text message which explains that there has been suspicious activity on one of their accounts, and it further urges them to take immediate action to prevent the account from being compromised. Be extra cautious about unsolicited calls, emails, and texts.

Visit bbb.org/article/news-releases/23491-bbb-scam-alert-compromised-account-think-twice-before-you-panic to read more about compromised account scams

5. **Free gift cards:** Nothing brings good cheer like the word 'FREE'. Scammers have been known to take advantage of this weakness by sending bulk phishing emails requesting personal information to receive free gift cards. In some of these emails, scammers impersonate legitimate companies like Starbucks and promise gift cards to loyal customers that have been supporting their business throughout the pandemic. They may also use pop-up ads or send text messages with links saying you were randomly selected as the winner for a prize.

If you have received an unsolicited email with gift card offers, do not open it. Instead, mark it as Spam or Junk. However, if you opened the email, do not click on any links.

Read more about gift card scams online at bbb.org/article/news-releases/14400-dont-get-scammed-out-of-a-gift-card-this-season

6. **Temporary holiday jobs:** Retailers typically hire seasonal workers to help meet the demands of holiday shoppers. Shippers and delivery services are

top holiday employers this year because of the increase in online orders and the need to get most of these packages delivered before Christmas. These jobs are a great way to make extra money, sometimes with the possibility of turning into a long-term employment opportunity. However, job seekers need to be wary of employment scams aimed at stealing money and personal information from job applicants. Keep an eye out for opportunities that seem too good to be true.

BBB wrote about holiday job scams previously; you can find it by heading to bbb.org/article/news-releases/14438-bbb-tips-for-avoiding-job-scams-this-holiday-season

7. **Look-alike websites:** The holiday season brings endless emails offering deals, sales, and bargains. Be wary of emails with links enclosed. Some may lead to look-alike websites created by scammers to trick people into downloading malware, making dead-end purchases, and sharing private information. If you are uncertain about the email, do not click any of the links. Instead, hover over them to see where they reroute.

Read more on look-alike websites at bbb.org/article/news-releases/19251-scam-alert-dont-lose-money-to-fake-lookalike-websites

8. **Fake charities:** Typically, 40% of all charitable donations are received during the last few weeks of the year.

Donors are advised to look out for fraudulent charities and scammers pretending to be individuals in need. Avoid impromptu donation decisions to unfamiliar organizations. Responsible organizations will welcome a gift tomorrow as much as they do today. Verify a charity at BBB's Give.org or on the Canada Revenue Agency website. Where possible, donate to the charity through their website and use a credit card.

Learn more about fake charities by visiting bbb.org/article/news-releases/23282-bbb-scam-alert-fake-charities-trick-would-be-instagram-influencers

9. **Fake shipping notifications:** More consumers are making purchases online, and there is also an increase in the number of notifications about shipping details from retailers and carriers. Scammers are using this new surge to send phishing emails with links enclosed that may allow unwanted access to your private information or download malware onto your device. They may also try to trick people into paying new shipping fees.

Read more from BBB about delivery and package scams online at bbb.

org/article/scams/16460-scam-alert-fake-text-delivery-scam

10. **Pop-up holiday virtual events:** This year, many local in-person events such as pop-up holiday markets or craft fairs, have moved online. Scammers are creating fake event pages, social media posts, and emails, charging admission for what used to be a free event. The goal is to steal credit card information. Confirm with the organizer of the event if there is an admission fee. In cases where there is a charge, use a credit card. If the event is free, watch for scammers trying to claim otherwise.

Head to bbb.org/article/news-releases/18892-bbb-tip-holiday-pop-up-shops to find more tips on how to avoid pop-up holiday shops.

11. **Top holiday wishlist items:** Low or ridiculously priced luxury goods, jewelry, designer clothing, and electronics are almost always cheap counterfeits and knockoffs. This year, the Galactic Snackin' Grogu Animatronic (aka Baby Yoda) and game consoles are some of the items in high demand. Be very cautious when considering purchasing these high-value items from individuals through social sites.

Read more about holiday hot toy scams at bbb.org/article/news-releases/18892-bbb-tip-holiday-pop-up-shops

12. **Puppy scams:** Many families, especially those with children, may be considering adding a furry friend to their household this year. However, you could fall victim to pet scams, which are on the rise this year. Request to see the pet in person before making a purchase.

Read more on pet scams at bbb.org/all/petscams

For general information on how to avoid scams, visit BBB.org/Avoid-Scams. For more advice, read BBB's tips on online shopping. If you've spotted an online scam, report it to BBB Scam Tracker.

Read more BBB Holiday Tips at BBB.org/holiday.

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.

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WEEKEND

In The Home

Weekend, Dec. 3-4, 2022

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Planning on Traveling for the Holidays? 'Waterproof' Your Home Before You Head Out

For many, the holiday season includes travel, whether it is to join a family gathering or enjoy a holiday vacation. These traditional holiday trips stand to amplify an already growing travel demand. The U.S. Bureau of Transportation Statistics* reports that for July 2022, the number of people boarding a U.S. airline plane for domestic or international travel grew to 69.9 million, up 8.6 percent from July 2021 numbers.

As the holiday travel season approaches, the water and fire remediation specialists at SERVPRO caution homeowners that they need to go beyond buying tickets and packing a suitcase before they leave on a trip. Homeowners need to "waterproof" their homes.

"Your home is subject to water damage from inside and out when you head out on a trip," said Rick Isaacson, CEO of Servpro Industries, LLC.

"Leaking or burst pipes can wreak havoc on the inside of your home. Severe weather can pose a flooding threat inside and outside your home. If you are planning to travel this holiday season, there are

six important steps you can take before you leave to help ensure your home will be ready and welcoming when you return."

- Ask Someone to Check on the House While You're Gone. Taking the simple step of asking a friend or family member to stop by while you're gone may catch a potential problem before it becomes a disaster.

- Check for leaks. Inspect pipes under kitchen and bathroom sinks, check your water heater for cracks or rust, and ensure that hoses connected to dishwashers, refrigerators, and washing machines are leak free.

- Insulate exposed pipes. Insulating exposed pipes can help prevent them from freezing in cold climates, but wherever you live, your home needs constant air circulation to help prevent water damage and mold caused by condensation. Keep the HVAC system turned on and open the cupboard doors under sinks to promote airflow.

- Turn Off the Main Water Valve. If you don't already know where this is, this is a good time to find out – and then shut it off if your home will

be unattended and vacant during your trip.

- Clear Gutters and Downspouts of Debris. Clear out debris, dirt, leaves, and sticks and position downspouts to direct water at least ten feet away from the home to prevent flooding.

- Inspect and Test the Sump Pump. If you have a sump pump, test it before you leave by filling the sump pit with water and watching to see if the pump empties out the water. This can mean the difference between finding a dry or flooded basement when you arrive home.

"SERVPRO specializes in water damage remediation so we know how difficult it can be to deal with flooding caused by burst pipes, failed sump pumps, or heavy rainfall, even if you discover the problem right away," says Isaacson.

"It would be even more heartbreaking to return to your home after a holiday trip to find that water has been creating chaos while you were away. Taking steps to 'waterproof' your home before you leave on your holiday trip can help ensure you return to a dry, safe home, rested and

relaxed from your time away."

SERVPRO specializes in fire and water cleanup and restoration services and repair services, helping to remediate damage for both commercial and residential customers. For more information about SERVPRO, please visit www.servpro.com/. For more information on SERVPRO in the Noblesville area, please contact please contact one of the local business owners below.

For SERVPRO of Hamilton County, contact Mike Johnson at (317) 773-0422 or office@servproindynorth.com.

About SERVPRO: For more than 50 years, SERVPRO has been a trusted leader in fire and water cleanup and restoration services, construction, mold mitigation and biohazard and pathogen remediation. SERVPRO's professional services network of more than 2,000 individually owned and operated franchises spans the United States and Canada, responding to property damage emergencies large and small – from million-square-foot commercial facilities to individual homes.

Tips On How to Minimize All of the Holiday Clutter

(StatePoint) 'Tis the season for fun and festivities, which means more party attire, kids' toys and decorations coming into the home. Family organizing expert Jessica Litman, the CEO and founder of The Organized Mama, shares her tips to keep your space clean and under control during the holidays.

Clear the Countertops
"When the party invitations, gift lists and schedules start to pile up in the kitchen, it's time to designate one area where everything should go," Litman says. "This will make it easier to keep the counters clear and for everyone in the family to know where to find their things before running out the door."

Litman says to collect all the papers and store them in a tray. For a DIY organizing system, try hanging a couple of clipboards on the wall in the entryway to hold important reminders and leave messages, or empty out a drawer and use shallow baking pans as bins for each person to place their grab-and-go items.

Prep for Cooking and Cleaning

With all the time spent in the kitchen cooking, baking and cleaning up after family parties, make sure that you're set up for easy maintenance.

A Lazy Susan is a great way to create more room in a cabinet and store ingredients and utensils in one place for quick access, while keeping the mess to a minimum. Litman suggests lining it with the Duck brand Smooth Top EasyLiner Lazy Susan Kit to keep surfaces free from sticky residue. The pre-cut, circular shaped

liner is simple to install, prevents items from falling over and is easy to wipe clean without having to remove the Lazy Susan from the cabinet. Litman also suggests decluttering drawers and stocking up on to-go containers so you can send guests home with leftovers.

Store the Décor
There will likely be an excess of bows, ribbons, gift bags, tape, scissors and wrapping paper around your home in the coming months. Instead of using a cabinet or drawer to store these items, Litman suggests hanging an over-the-door organizer in the closet and using the compartments to keep extras neat and tidy.

When the holidays are over, Litman says to store small ornaments in egg cartons and wrap breakables in bubble cushioning for safekeeping until next year.

Make Way for Play
All of the gift wrap means the kids will have new toys that need to be stored. Before the holidays begin, Litman says to go through your little one's playroom and donate items they no longer use or have grown out of.

Once the room is clear of clutter, wipe and line storage bins and cubbies with machine-washable EasyLiner with Clorox. The liner contains antimicrobial protection that resists the growth of odor-causing mold and mildew, keeping surfaces spotless throughout the cold season and ensuring there is always a tidy spot to put holiday crafts, games and puzzles.

Following these simple tips will allow you to enjoy neat spaces all season long.

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Public Notices Deadline:
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WEEKEND

In The Home

A7

Weekend, Dec. 3-4, 2022

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

Clean Energy Home Upgrades



Make dependable environmental improvements

FAMILY FEATURES

When you're considering upgrades for your home, earth-friendly enhancements that impact your energy usage are smart investments. Energy-saving home upgrades can offer long- and short-term advantages for the earth, your wallet and even your safety.

Many homeowners evaluate their energy needs as they plan home improvements. There are several low-carbon, resilient energy options available that can help safeguard your family. Consider these environmentally friendly upgrades to diversify your home's energy sources, reduce energy consumption and ensure your home is well-prepared to withstand interruptions to power service if the electrical grid fails.

Diversify Energy Sources

The growing conversation to "electrify everything" will require an overhaul on the aging electric grid just to manage the increase in demand. Accomplishing this will take decades and cost billions, according to the Department of Energy. In fact, according to a study conducted by Acupoll Precision Research on behalf of the Propane Education & Research Council (PERC), 54% of respondents believe electricity for everything will be too expensive for taxpayers while 70% strongly agree Americans should have a choice when it comes to their energy source. Propane is a clean, affordable and abundant energy option that reduces carbon emissions right now. Using propane appliances like furnaces, water heaters, fireplaces and kitchen appliances alongside other energy sources reduces the strain on the fragile electrical grid. Unlike electric appliances, propane appliances can work even during power outages.

Seal In Energy

Outdated doors and windows often lack energy benefits. Newer models have stronger, thicker panes that reduce the transfer of heat from inside to outdoors (and vice versa in the warmer months). Updating doors and windows allows you to easily repair any cracks or faulty seals that make it easy for energy to escape. When your home is well-insulated, your heating or cooling system works more efficiently.

Consider Solar Panels

When many homeowners think of renewable energy, they often think "solar." Some states are mandating solar adoption, and while financial rebates help, solar panels are still considered an expensive upgrade for many people. The number of panels you need depends on your geographic location and weather, as well as the size of your home and your family's energy consumption habits, which can add up. If you have access to propane and electricity, and are planning to upgrade to solar, consider adding propane appliances to offset the energy load required from your solar system.

Install a Backup Power Source

The Department of Energy's "Electric Disturbance Event Annual Report" showed an increase in power outages from 2000 to 2020. More than half of consumers nationwide indicated they or a close family member or friend have been personally impacted by a power outage in the past two years, according to PERC.

As a result, many homeowners are saying "yes" to backup power generators. A propane standby generator can be a key part of resilient home upgrades by offering supplemental electricity in as little as 10 seconds after an outage. Propane doesn't degrade over time, making it an ideal standby power fuel. Plus, it's cleaner than diesel so you can keep your home functioning and family safe while being a good steward for the environment.

Increase Energy Efficiency

While landscaping plays an important role in curb appeal, it also serves more practical purposes. Thoughtfully placed trees and shrubs can block the heat that comes from powerful direct sunlight while serving as a break against blustery winds and providing a natural form of external insulation for the home. In outdoor living spaces, propane-powered appliances can offer increased energy efficiency. For example, propane can power full outdoor kitchens, fireplaces and fire pits, patio heaters, flame lighting or pool and spa heaters.

Find more ideas and information to inspire your earth-friendly home upgrades at Propane.com.



When the Grid Fails

In 2021, a winter storm decimated a major electrical power grid, leaving thousands of Americans in the dark and cold. Some people lost their lives while others battled to overcome extensive damage to their homes and businesses.

Jennifer Borget's family is one of many that weathered those winter storms. However, the Borget family home used propane to power their water heater, stove, furnace and fireplace.

"When your power goes out, you can still use some propane appliances," said Borget, who blogged about her experience. "This is one of those things I didn't realize but learned during the historic winter storms. When the power was intermittent, our propane-powered fireplace and water heater quickly warmed our family."

One year later, the Borgets are discussing investing in a standby generator to mitigate future power outages.

Another way to reduce the risk of large-scale disasters is increasing Americans' reliance on a broader mix of energy sources. Using a combination of propane, solar, electricity and natural gas can keep homes and businesses alike running efficiently and safely.

Relying on alternative energy sources like propane can also make a meaningful environmental impact in the long-term while offering short-term advantages, including continued access to power during emergencies when another energy source fails.

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WEEKEND

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Tech Time

FAMILY FEATURES

Encouraging a successful education for your kids while promoting fun after-school learning may never be easier than right now. From wearables to virtual reality headsets and beyond, the latest tech-enabled devices let families enhance classroom experiences while engaging in downtime together after the final school bell rings.

Find more gadgets to help families balance learning and pleasure this school year at qualcomm.com.



Photo courtesy of Getty Images

Technology-enabled devices for parents and children

Lightweight, Powerful Computing

Weighing in at less than 1.2kg, the convertible Acer Chromebook Spin 513 is not only light but also barely larger than a sheet of paper so it slips easily into any compact bag or backpack. Powered by the Snapdragon 7c Compute Platform, it delivers more than enough processing power, battery life and reliable connectivity to get you or your student through the day. A quick flip between laptop and tablet modes means it can be used to doodle, watch classroom instruction and learn on the go. Built-in cellular connectivity means the device seamlessly converts between 4G LTE and trusted Wi-Fi networks.



A Phone to Keep Everyone Connected

Choosing a phone means looking for the fastest speeds, highest resolution camera, loudest audio and boldest display. Powered by the latest Snapdragon 8 Gen 1 Mobile Platform processor, the Motorola edge+ (2022) delivers. This industry-leading smartphone is a high-performance choice that brings unparalleled processing power on the industry's fastest mobile platform, fueling cutting-edge 5G, AI, gaming, camera and Wi-Fi and Bluetooth technologies. What's more, features like extended battery life and 512 GB of storage mean your phone is ready whenever you are.



Headset Hero

Designed from the ground up to drive advanced features, Snapdragon XR2 is the force behind the Meta Quest 2 headset's freedom of movement and high-resolution display. This headset allows families to become completely immersed in the virtual reality applications and games played for maximum adventure experiences. Even better, hundreds of hit games, one-of-a-kind experiences and a growing community await users of this next-level hardware that's both easy to set up and safe to use.

Wearable Connectivity

Powered by the Snapdragon Wear 2500 Platform, the Gabb Watch is a safe wearable phone for kids that does extra duty as a GPS tracker, phone and interactive smartwatch. The watch offers kid-friendly sweat and dirt resistance and enables GPS tracking, calling, voice and text messaging to help parents and kids stay connected. With a lock mode, safe zone location management and emergency notifications, it's a smart first step toward independence for junior users.



First Work Then Play

A practical choice, the Lenovo Duet 3 Chromebook is an ideal work and play device for a hyper-mobile student, delivering superior experiences with an 11-inch 2K near-borderless display. Faster connectivity options, all-day battery life and the powerful, fanless and efficient performance of the Snapdragon 7c Gen 2 Compute Platform ensure things get done. Thanks to the speedy, secure and simple-to-use Chrome OS, you can tackle tasks on this 2-in-1's detachable keyboard with anti-pry, water-resistant keys then seamlessly switch to pleasure pursuits by folding into tablet mode.



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WEEKEND *Travel or stay! and Play*

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

Comedy Superstar Jeff Terre Haute's Favorite Holiday Concert Returns! Dunham Announces Launch of His "Still Not Canceled" Tour

After more than a decade of non-stop blockbuster touring across the U.S. and the world, Comedy Superstar Jeff Dunham and his delightfully irreverent proteges, Peanut, Walter, José Jalapeño, Bubba J. and Achmed along with the newest cast member, millennial nerd URL, will set out on their brand-new forty-four city North American tour "Still Not Canceled".

The new tour will tip off at Gainbridge Field-

house in Indianapolis and will make its way across country bringing with it fun and boisterous laughter along the way. Tickets on sale now at jeffdunham.com. Dunham recently completed the taping of his new one-hour Comedy Central special "ME THE PEOPLE" at the legendary Warner Theatre, in Washington D.C. The new special is set to premiere on Friday, Nov. 25.

For more information Visit jeffdunham.com

Ring in the holiday season with a treasured Wabash Valley tradition! The Terre Haute Symphony Orchestra, conducted by David Bowden, will take the stage for its annual holiday concert, Joyful Holidays, on Saturday, Dec. 3 at 7:30 p.m. at Tilson Auditorium. Music-lovers of all ages will enjoy holiday favorites such as O Holy Night, Little Drummer Boy, Hanukkah Medley plus an audience sing-along! The performance will also feature Terre Haute native and soprano Caroline Goodwin, whose cameo appearance dazzled in last year's THSO holiday concert. Tickets are going fast, so make plans soon to attend this festive musical celebration!

The concert will open with Leroy Anderson's Sleigh Ride, first recorded in 1949 by the Boston Pops Orchestra. Hailed as "one of the great American masters of light orchestral music" by John Williams, Leroy Anderson is best known for his Christmas compositions. Another of Anderson's famous works, Bugler's Holiday, will open the second half of the program. Anderson also has ties to Terre Haute and was initiated as an honorary member of the Gamma Omicron chapter of Phi Mu Alpha Sinfonia at Indiana State University in 1969.

Caroline Goodwin's soprano voice has been described as "filament fine, but powerful" and full of "rising star sparkle." As an emerging young artist, Caroline has shown

herself to be a versatile musician and performer. While engaging in classical training, she has also developed her passions for contemporary music, musical theatre, and jazz. Caroline is an ardent supporter of the local music community and is thrilled to be performing with her hometown orchestra this holiday season.

"I know it will be such a joy to sing for my hometown audience again this year! I love seeing all the familiar faces in the audience," shared Goodwin about performing with the symphony. "My Grandma Nancy first brought me to the THSO's holiday concert when I was three years old, and I've gone with my family almost every year since. I can't wait to get up on the stage with my lifelong favorite orchestra!"

The program will include one of Caroline's favorites, Adele's Laughing Song from Johann Strauss's operetta Die Fledermaus. Goodwin takes on the role of Adele, a maid who has gone to a party without permission and is recognized by her mistress's husband. The operetta first premiered in Vienna in 1874 and has become a staple in solo soprano repertoire ever since. Caroline will also perform holiday favorites including The First Noel, Chestnuts Roasting, and more.

This concert is proudly sponsored by First Financial Bank, Penny and Bob Schafer, Ross Elliot Jewelers, and Walter Balcavage in honor of his late wife, Betsy Balcavage.

Supper at the Symphony The THSO is pleased to host Supper at the Symphony prior to Joyful Holidays! Come to the concert early and enjoy a delicious three-course dinner served in the McKee Family Heritage Ballroom of Tirey Hall, right down the hall from Tilson Auditorium. The cash bar opens at 5:00pm, and dinner is served promptly at 5:30pm. Dinner reservations are \$25 per person. Entrée choices include Boursin & Spinach Stuffed Chicken with Roasted Red Pepper Sauce, Bourbon Glazed Ham, or Vegetable Wellington. All guests will enjoy a house salad to start and fresh apple pie for dessert. Reservations can be made at www.thso.org or by calling the THSO office at (812) 242-8476.

Concert Conversations Listen to Artistic Director, Dr. David Bowden, discuss the repertoire performed on this concert and interview Caroline Goodwin during Concert Conversations in the McKee Family Heritage Ballroom in Tirey Hall on the campus of Indiana State University before the concert at 6:45pm. FREE to all concert ticket holders!

Concert Tickets Patrons can purchase concert tickets by visiting www.thso.org or calling the Hulman Center at (812) 237-3737. Ticket prices for adults are \$17, \$38, and \$54. Student and youth tickets are \$4, \$7, and \$10. Prices do not include facility and venue fees.

ISU Student Tickets ISU students receive FREE tickets to THSO

concerts! Students can show their student ID at the Tilson Auditorium ticket window starting at 6:30pm before a concert to receive a free ticket. Only 100 tickets are available for ISU students. Students can get their tickets in advance by visiting the Hulman Center box office.

Accessible Entrance

An elevator is available for patrons who need accessible entry at the rear of Tirey Hall. Patrons can be dropped off behind Tirey Hall in the alley between Fairbanks and Tilson for direct access to the elevator or enter through the ground level at the front of Tilson Auditorium via the downstairs lobby. Signage will be posted at the venue with directions to the elevator.

Parking

Free parking is available in the Indiana State Parking garage located at 750 Cherry Street between 4 PM and 11 PM on December 3rd. Enter the parking garage on Cherry Street. The parking garage is located across the street from Tilson Auditorium. Check www.thso.org for additional parking, street closings, and travel suggestions related to Joyful Holidays.

Travel Updates

On Dec. 3, during the THSO's Joyful Holidays performance, the following roads will be closed for Miracle on 7th Street in Downtown Terre Haute:

- Wabash Avenue from 5th Street to 9th Street
- 9th Street from Wabash Avenue to Cherry Street

Cut the Stress Out of Holiday Travel Planning

(StatePoint) The holiday travel season is just around the corner, and experts are expecting it to be a busy and expensive one, with airline ticket prices for the winter holidays increasing nearly 30% since last year. While travel experts recommend you start organizing trips at least three months in advance, do not fret if you're a last-minute planner. There are still a few ways to maximize your travel plans and save a few dollars while you're at it.

Hit the Highway: For those planning on taking a road trip this season, make sure your vehicle is up to date on all registrations and maintenance so you don't experience any road bumps. If you're planning a road trip and you're a T-Mobile customer, you get a year of AAA membership for free with all Magenta plans. This means you can get from point A to point B with the confidence and safety of 24/7 roadside assistance, if you need it. Plus, T-Mobile customers also save \$0.10 per gallon of gas from Shell via the T-Mobile Tuesdays App.

Opt for Low Traffic Travel Days: When booking airline travel, CheapAir.com recommends avoiding Thursdays-Sundays. Instead, book airline travel on Tuesdays or Wednesdays if possible, as those are the slowest travel days of the week. According to CheapAir.com, traveling on actual holidays like Thanksgiving Day or Black Friday can save you \$75-\$90 in flight ticket prices. Christmas Eve and Christmas Day are also expecting lower airfare prices this year.

Check the Cancellation Rules: Make sure you can cancel your hotel, airline, or car rental reservations if

you need to, and understand what additional fees you may be subject to if you do need to adjust your trip. Plans can change at the drop of a hat, especially in the post-COVID world.

Use Those Travel Perks: Many credit card companies offer benefits like points and frequent flier miles, which you can redeem on flights, hotels and more. If you're a T-Mobile customer, you can save up to 40% on select hotels and car rentals by booking through T-MobileTravel.com. Most come with free, flexible cancellations. You can also save your travel perks to use for your holiday travel plans and save even more.

Stay Connected: The internet can be hit or miss when traveling abroad, so make sure you're well-versed in the details of your data plan before logging on. Luckily, T-Mobile customers with Magenta MAX plans can get 5GB of free high-speed data worldwide in more than 215 countries and destinations, plus free in-flight Wi-Fi and streaming all flight long on four of the biggest U.S. airlines. Visit <https://www.t-mobile.com/travel> to learn more about T-Mobile's travel benefits.

Pack Smarter: Make sure all your tech items are within arm's reach during your trip. Pack charging cables, headphones and tablets to keep children entertained on trips. Packing a portable charger in your carry-on is a game-changer when all the outlets at the airport are in use.

Holiday travel can be stressful, but it doesn't have to be. Do your research, take advantage of deals and you'll cut out the hassle of planning your upcoming travels.

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