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**TODAY'S VERSE**

Psalm 23:1-6 The LORD is my shepherd; I shall not want. He maketh me to lie down in green pastures: he leadeth me beside the still waters. He restoreth my soul: he leadeth me in the paths of righteousness for his name's sake. Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me. Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over. Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house of the LORD for ever.



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What makes Kate Baker smile? "The kindness of others, my nieces and nephew, laughter, my dogs, the ocean. There are so many things that bring me joy." She's "an incredibly proud aunt, the best title I've ever had," and "a proud mom" to her two sweet huskies, Dakota and Dasher. Since coming on to the job as Noblesville Main Street's executive director, Baker feels right at home. She invites everyone to stop in. "I love hearing about what people value about Noblesville Main Street and, of course, what they'd like to see from us in the future," she said. In Noblesville, Baker grew up singing and loving theater. She was involved in high-school drama productions and sang with NHS Singers and New Dimension show choirs, and she still sings in the chancel choir at Noblesville First United Methodist Church. The community can hear the First UMC Chancel Choir during a Christmas Festival of Music & Art at 6 p.m. Sunday at the church, with a Janus Art Sale, followed by a Christmas concert at 7 p.m., with free admission.

**And Another Few Things...**

**1. Progressive Dinner**

There is a new 'Progressive Dinner' holiday event for Westfield Chamber members. From 5-7 p.m. next Tuesday, members can go to five locations to enjoy discounted shopping, free food and free beverages.

At each location, you will get a passport stamp. Each visit enters you to win a \$250 AMEX gift card. Pre-register to receive another entry. There are more prizes and gift cards to win.

The five locations are Sundown Gardens, Hittle Floral, the Wine Vault, Chamber Office and Something Splendid. Visit westfieldchamberindy.com to pre-register.

# The TIMES

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## Boomer Bits

# Ask Rusty - Will My Wife's Benefit Change My Claiming Decision?

**Dear Rusty:** I'll be 69 in April 2023, and my wife will be 59 later this month. I'm still working and am trying to determine whether I should take Social Security at 69 or 70. My main question revolves around my wife's future Social Security benefits and how they will affect my decision on whether to start mine at 69 or 70. I would like to know how to map this all out. *Signed: Waiting but Wondering*

**Dear Waiting:** Since you're now 68 and not yet collecting benefits, you have been (since you were 66) earning Delayed



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.

Retirement Credits (DRCs) which will result in an increased personal Social Security benefit for as long as you delay claiming, up to age 70 when your maximum benefit is reached. If you claim at age 69, your benefit will be 24% more than

it would have been at your full retirement age (FRA) of 66; if you wait until age 70 to claim your benefit will be 32% more than it would have been at 66 (8% additional benefit for wait-

➔ See RUSTY Page A5

## Social Security Administration Launches New Site at SSA.gov

As of earlier this week, visitors to SSA.gov will experience a fresh homepage and a new design to help them find what they need more easily.

"SSA.gov is visited by over 180 million people per year and it is one of our most important tools for providing efficient and equitable access to service," said Kilolo Kijakazi, Acting Commissioner of the Social Security Administration.

"Whether providing service in person or online, our goal is to help people understand what they may qualify for and seamlessly transition them to an application process." Improved

self-service capability allows people to skip calling or visiting an office, which helps Social Security staff focus on those visitors who need in-person assistance.

Part of ongoing efforts to improve how the public can do business with the agency, the redesign is intended to provide a clear path to the tasks customers need to accomplish. Many of the most visited sections of SSA.gov are now live with a more user-friendly and task-based approach. New pages and improvements based on public

➔ See SITE Page A5

## AMAC's 2020 Man of the Year

The Association of Mature American Citizens [AMAC] membership voted for President Donald Trump to be its 2020 Man of the Year but had delayed its presentation due to the pandemic. Rebecca Weber, AMAC's CEO, finally had the opportunity to present it to the former president at an event at his Mar-a-Lago estate on December 1. To say that a majority

➔ See AMAC Page A5

## Tri Kappa, Trustees Get With The Times Again to Help Kids



**BETSY REASON**  
The Times Editor

Every year near the holidays, Tri Kappa sorority asks us at The Times newspaper to partner up in the promotion of the Beta Epsilon chapter's annual Red Stocking Fund drive.

And every year, I ask the drive's coordinator, along with Noblesville Township Trustee Tom Kenley, or this year's incoming Trustee Theresa Caldwell, to put on their Christmas red and Santa hats to snap a photo to promote the drive.

We here at The Times are always glad to help with this 17th annual fundraiser, which kicked off in November in The Times.

Money raised will ensure the children of Noblesville have shoes, clothing, school supplies, and shelter as well as medicines and other necessities. In 2021, more than 100 students and their families were assisted.

If you see a Tri Kappa, be sure to thank the Tri Kappas for all that they do for our community.

Tri Kappa distributes 100 per-



The Times photo courtesy of Betsy Reason

**Theresa Caldwell (left), who will take office in January as the new Noblesville Township Trustee, and new Red Stocking Fund chairperson Kim Claussen, along with current Trustee Tom Kenley, invite the community to donate to this year's Tri Kappa's Red Stocking Fund.**

cent of the money donated to the school children of Noblesville through Noblesville Schools and Noblesville Township Trustee Office. The Trustee Office, a

Tri Kappa partner, distributes the funds throughout the year to the school children of Nobles-

➔ See BETSY Page A5

➔ **HONEST HOOSIER**

15 Hamilton County shopping days until Christmas. Make sure those tires are in good shape for winter driving. See our pals at Best One!



➔ **TODAY'S HEALTH TIP**

Poor dental health can lead to an increased risk of heart disease. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Times and online at www.thetimes24-7.com.



➔ **INSIDE TODAY**

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➔ **OBITUARIES**

**Albert C. 'Bud' Rees**  
**Harold I. 'Steve' Stevens**

➔ **TODAY'S QUOTE**

"I wish we could put up some of the Christmas spirit in jars and open a jar of it every month."

- Harlan Miller

➔ **TODAY'S JOKE**

The boss was doing last minute shopping for his better half and asked a sales clerk to help him. She brought out a really nice dress that costs several hundred dollars. The boss made some excuse. So she showed him a bottle of high-end perfume. Again, he declined. This time she carried out some really expensive jewelry. Exasperated, the boss exclaimed, "Don't you have anything cheap?" The clerk handed him a mirror!

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



**13 WTHR 7 DAY FORECAST**

40/48 PARTLY CLOUDY FRI	36/48 PARTLY CLOUDY SAT	38/42 MOSTLY CLOUDY SUN	32/44 MOSTLY CLOUDY MON	32/48 PARTLY CLOUDY TUE	42/50 PARTLY CLOUDY WED	45/47 PARTLY CLOUDY THU
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## ⇒ OBITUARIES

### Albert C. 'Bud' Rees

April 12, 1924-December 8, 2022

Albert C. 'Bud' Rees, 98, of Fishers, passed away on Thursday, Dec. 8, 2022 at his home and surrounded by his family.

He was born on April 12, 1924 to Jesse and Helen (Rudd) Rees in Richmond, Indiana.

Mr. Rees graduated from Fortville High School and proudly served his country in the United States Army. As a Private First Class in the Quartermaster Service Company, he and his fellow soldiers courageously stormed the beaches of Normandy on June 6, 1944, liberating France and forever altering the course of history. For over 40 years, he worked as a millwright for International Harvester, retiring in 1982. Mr. Rees was a member of the Hamilton Masonic Lodge and a lifetime member of the NRA. An avid outdoorsman, he loved to fish and hunt and travel with his wife.

Survivors include his son Mark (Karen) Rees; daughter-in-law Marilyn; 3 grandchildren Todd (Rachel) Rees, Jennifer (Troy) Carolan and Joshua (Kara) Rees; and 8 great-grandchildren Morgan, Cheaney, Rayel, Jolie, Ava, Easton, Waylon and Willow.

In addition to his parents, he was preceded in death by his wife Chlora Beth Rees; son David Scott Rees; 2 sisters; and 1 brother.

Visitation is scheduled to run from 4-8 p.m., with Masonic Services scheduled to begin at 7:30 p.m., on Monday, Dec. 12, 2022 at Randall & Roberts Fishers Mortuary, 12010 Allisonville Rd., Fishers. Services are scheduled for 11 a.m., with an additional visitation scheduled to start at 10 a.m., on Tuesday, Dec. 13, 2022 at Cyntheanne Christian Church, 13151 Cyntheanne Rd., Fishers, with the Rev. Larry Renihan officiating. Burial will be at Gravel Lawn Cemetery in Fortville.

Memorial contributions may be made to Shriners Hospitals for Children Processing Center, PO Box 863765, Orlando, FL 32886 (shrinershospitalforchildren.org/shc). Online condolences may be made at randallroberts.com

### Harold I. 'Steve' Stevens

November 21, 1938-December 8, 2022

Harold I. 'Steve' Stevens, 84, of Tipton, formerly of Arcadia, passed away at 5:18 a.m. on Thursday, Dec. 8, 2022 at home.

He was born in Tipton County on Nov. 21, 1938 to John F. & Edna M. (Hines) Stevens.

On July 5, 1991 he married Faye (Brooks) Ogden.

Mr. Stevens worked at Steel Parts Corporation in Tipton, retiring in 2001. He was an elder and a member at the Emanuel Lutheran Church in Arcadia. He enjoyed golf, playing whenever he found the time. Mr. Stevens was a fan of IU Basketball and the Cincinnati Reds and he enjoyed traveling. He was a former member of the Arcadia Lions Club.

Survivors include his 4 children Jenny (Tim) Kronenberg of Noblesville, Dee (Brian) Shepherd of Aurora, Colorado, Randy (Lisa) Stevens of Cicero and Elana Stevens of Cicero; 3 step-children Theresa (Willie) Louthen of Tipton, Clyde (Sally) Ogden of Roswell, Georgia and Michael Ogden of Bloomington; 6 grandchildren Jacob (Chloe) Shepherd, Max Shepherd, Joshua (Kayla) Stevens, Chelsey Stevens, Luke Rhinebarger and Hank Rhinebarger; 12 step-grandchildren Mick Genereaux, Austin Kane, Sierra Kane, Ian Kane, Laitham (Samantha) Louthen, Colby Louthen, Alana Ogden, Megan Ogden, Marshall Ogden, Alex Ogden, Drew Ogden and Ross Ogden; and 8 great-grandchildren Hadley Shepherd, Henry Stevens, Rylan Genereaux, Jace Genereaux, Obadiah Kane, Micah Kane, Victoria Cuparencu and Aliyah Ogden plus one on the way.

He was preceded in death by his wife on Jan. 4, 2018; siblings Keith (Vivian) Stevens, Mary (Bob) 'Peg' Oetting, Lucy (Lowell) Jones, Becky (Bill) Daugherty, Joan (Pat) Endicott, Shirley Brewer, Jerry (Carolyn) Stevens and Ernie (Kay) Stevens.

Funeral services are scheduled to be held at the Emanuel Lutheran Church in Arcadia on Monday, Dec. 12, 2022 at 11 a.m. with the Rev. Thomas Ludwig presiding. Burial will follow at Fairview Cemetery. Visitation is scheduled for Sunday, Dec. 11, from 2-5 p.m. at Young-Nichols Funeral Home and on Monday at the church from 10 a.m. until service time.

Memorial donations may be made to Emanuel Lutheran Church 355 Shaffer St., Arcadia, IN 46030.

## ⇒ Meeting Notice

### Noblesville Board of Public Works and Safety

The City of Noblesville

Board of Public Works and Safety will meet in special session on Tuesday, Dec. 27, 2022 at 9 a.m. in the Council Chambers at City Hall, 16 South 10th St.

# Spartz Considering Potential Run for Open Indiana Senate Seat in 2023



REP. VICTORIA SPARTZ  
Guest Column Name

*Editor's Note: Congresswoman Victoria Spartz sent a release earlier this week announcing she would take the coming weeks to consider running for Senator Mike Braun's seat in 2024.*

Fellow Hoosiers,

## ⇒ Meeting Notes

### Carmel Redevelopment Commission

Meeting Agenda  
Thursday, Dec. 15, 2022 at 3:30 p.m.  
Council Chambers, City Hall, One Civic Square  
1. Meeting Called To Order  
2. Pledge of Allegiance  
3. **Bid Opening** – sale of property  
4. **Appointment** – 4CDC board member  
5. Annual Report to Taxing Districts

It has been an honor serving you for the last two years in Congress. I also look forward to serving the Fifth Congressional District for the next two years in a Republican Majority. As you know, one of Indiana's U.S. Senate seats will become open in 2024, and I have been asked to consider it. It's a great honor serving the people but it's also an enormous responsibility and hard work to deliver results.

I have been involved in Republican politics for over a decade now and won a lot of tough battles for the people and our freedoms. I came to Washington, D.C. two years ago and planned to

serve for not more than 6 years, three terms, in the U.S. House of Representatives. I love our Republic dearly and understand how important these times are for our nation, but I need to decide if I am ready to commit at least 8 more years to Washington D.C. As some of you might know, I am not a huge fan of it. We know the Senate is failing us as an institution that is supposed to represent the interest of the States and provide long-term policy solutions. It definitely could use more real people from the ground, not more DC creatures, but it's a huge undertaking to make it better. I have to decide how and where I can bring

the most value and will let you know for sure in January-February of next year.

Regardless of what I do next, Indiana already made history electing a girl from a poor, socialist town with no running water to become a U.S. Congresswoman. My life is a testament that the American dream is still alive and well, but no doubt it's under siege.

*Rep. Victoria Spartz represents the Indiana 5th District, comprised of the north side of Indianapolis, Marion, Carmel, Anderson, Noblesville, Fishers and parts of Kokomo. She is the first Ukrainian-born person ever elected to Congress.*

6. Approval of Minutes  
A. November 16, 2022
7. Financial Matters  
A. Cash Flow Report  
B. Approval of Claims
8. Executive Director Report
9. Committee Reports  
A. Architectural Review Committee
10. Old Business
11. New Business  
A. **Action Item #1** – Resolution 2022-33: De-feasance of 2013 Illinois Street Bonds  
a. **Synopsis:** This will approve paying off

the balance of the 2013 Illinois Street Bonds.

B. **Action Item #2** – Declaratory Resolution 2022-34 re: ATT allocation area

a. **Synopsis:** This is the first step in creating the ATT allocation area.

C. **Action Item #3** – Declaratory Resolution 2022-35 re: Crossing allocation areas

a. **Synopsis:** This is the first step in creating the Crossing 1 and Crossing 2 allocation areas.

D. **Action Item #4** – Declaratory Resolution

2022-36 re: 111 Penn Redevelopment Area.

a. **Synopsis:** This is the first step in creating the 111 Penn Redevelopment Area.

E. **Action Item #5** – Approval of 2023 Budget

a. **Synopsis:** This will approve the CRC's budget for 2023.

12. Other Business

13. Execution of Documents  
A. **Next Regular Meeting:** Wednesday, Jan. 18, 2023 at 6:30 p.m.  
14. Adjournment

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# 2023 Dairy Margin Protection Program Enrollment Deadline Extended to Jan. 31

The U.S. Department of Agriculture (USDA) has extended the deadline for producers to enroll in Dairy Margin Coverage (DMC) and Supplemental Dairy Margin Coverage (SDMC) for program year 2023 to Jan. 31, 2023.



**Supplemental DMC:** Last year, USDA introduced Supplemental DMC, which provided \$42.8 million in payments to better help small- and mid-sized dairy operations that had increased production over the years but were not able to enroll the additional production. Supplemental DMC is also available for 2023. The enrollment period for 2023 Supplemental DMC is also extended to Jan. 31, 2023.

DMC is a voluntary risk management program that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer.

"We recognize this is a busy time of year with many competing priorities, so we've extended the DMC enrollment deadline to ensure every producer who wants coverage for 2023 has the opportunity to enroll in the program," said Farm Service Agency (FSA) Administrator Zach Ducheneaux.

"Early projections indicate DMC payments are likely to trigger for the first eight months in 2023. We all know that markets fluctuate, sometimes at a moment's notice and sometimes with no warning at all, so now's the time to ensure your operation is covered. Please don't let this second chance slide."

Nearly 18,000 operations that enrolled in DMC for 2022 have received margin payments for August and September for a total of \$76.3 million. At \$0.15 per hundredweight for \$9.50 coverage, risk coverage through DMC is a relatively inexpensive investment.

DMC offers different levels of coverage, even an option that is free to producers, aside from a \$100 administrative fee. Limited resource, beginning, socially disadvantaged, and military veteran farmers and ranchers are exempt from paying the administrative fee, if requested. To determine the appropriate level of DMC coverage for a specific dairy operation, producers can use the online dairy decision tool.

Producers who enrolled in Supplemental DMC in 2022, the supplemental coverage will automatically be added to the 2023 DMC contract that previously established a supplemental production history.

Producers who did not enroll in Supplemental DMC in 2022 can do so now. Producers should complete their Supplemental DMC enrollment before enrolling in 2023 DMC. To enroll, producers will need to provide their 2019 actual milk marketings, which FSA uses to determine established production history.

**DMC Payments:** FSA will continue to calculate DMC payments using updated feed and premium hay costs, making the program more reflective of actual dairy producer expenses. These updated feed calculations use 100% premium alfalfa hay rather than 50%.

For more information on DMC, visit the DMC webpage or contact your local USDA Service Center. Find yours by visiting [farmers.gov/working-with-us/service-center-locator](http://farmers.gov/working-with-us/service-center-locator)

# USDA, Social Security Administration Work to Improve Nutrition Security through SNAP

The U.S. Department of Agriculture Food and Nutrition Service (FNS) and the Social Security Administration (SSA) earlier this week announced a strengthened partnership to help connect Supplemental Security Income (SSI) and Supplemental Nutrition Assistance Program (SNAP) benefits.

USDA and SSA's new joint agreement, or memorandum of understanding, will improve efficiency, helping to advance food and nutrition security and reduce the hurdles families face to obtain the government assistance they need. SSA continues its commitment to help people access SNAP benefits in two critical ways.

SSA employees notify SSI applicants and recipients of their eligibility for SNAP. And, when everyone in a household is applying for or receiving SSI, SSA will help them apply for SNAP. Under federal law, FNS reimburses SSA for time and resources spent on SNAP screenings and applications.

The updated memorandum of understanding, which is renegotiated every five years, prioritizes efficiency by piloting alternatives to outdated paper-based application processes and collecting data to inform future improvements. Expanding

the use of electronic applications and telephonic signatures will make it easier for SSI recipients to complete their SNAP application.

SSA will also provide additional data to USDA on the number of SSI applicants not receiving SNAP and at what point they drop out of the application process.

"Social Security is committed to reducing barriers and ensuring people who are eligible for benefits receive them," said Acting Commissioner Kilolo Kijakazi.

"Partnering with USDA to test more efficient ways to apply, share information, and help SSI families apply for SNAP assistance makes it easier for people to obtain the services they need."

"USDA is dedicated to working collaboratively with our federal partners to improve access to our nutrition assistance programs," said Stacy Dean, deputy under secretary for USDA's Food, Nutrition, and Consumer Services.

"Allowing SSI applicants and recipients to apply for SNAP with SSA prevents applicants from having to provide the same paperwork to multiple offices and reduces burden on state and local administrators. We're continually working to make it easier for all people, but especially vulnerable populations —

like adults and children with a disability or blindness and people age 65 or older — to access the nutrition assistance they need and deserve."

This partnership supports Executive Order 13571 on Streamlining Service Delivery and Improving Customer Service and underscores the Biden-Harris Administration's commitment to delivering better results for the American people by modernizing government programs and expanding equity in federal assistance programs. It also supports Pillar 1 of the Administration's recently released National Strategy on Hunger, Nutrition, and Health, improving food access and affordability.

USDA's FNS works to end hunger and improve food and nutrition security through a suite of more than 15 nutrition assistance programs, such as the school breakfast and lunch programs, WIC and SNAP. Together, these programs serve 1 in 4 Americans over the course of a year, promoting consistent and equitable access to healthy, safe, and affordable food essential to optimal health and well-being.

FNS also provides science-based nutrition recommendations through the co-development of the Dietary Guidelines for Americans. FNS's

report, "Leveraging the White House Conference to Promote and Elevate Nutrition Security: The Role of the USDA Food and Nutrition Service," highlights ways the agency will support the Administration's National Strategy, released in conjunction with the historic White House Conference on Hunger, Nutrition, and Health in September 2022. To learn more about FNS, visit [fns.usda.gov](http://fns.usda.gov)

SSA has provided financial protection for our nation's people for over 85 years. With retirement, disability, and survivors benefits, Social Security is one of the most successful anti-poverty programs in our nation's history. The SSI program is a Federal income supplement program funded by general tax revenues (not Social Security taxes).

SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people age 65 and older without disabilities who meet the financial qualifications.

To learn more about the SSI program, visit [ssa.gov/benefits/ssi](http://ssa.gov/benefits/ssi). Visit [www.ssa.gov](http://www.ssa.gov) to learn more about SSA programs and services. Visit [ssa.gov/socialmedia](http://ssa.gov/socialmedia) for options to follow SSA on social media.



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# Agency Budget Presentations Document Big Needs

By Whitney Downard

Requests for funding are up across the board for state agencies in their budget presentations before the State Budget Committee this week, especially for personnel, construction costs and technology services.

But key budget drafters have their concerns about whether the state can sustain those requests, especially when the forecast predicting the state's revenues for the next two years won't be out for another week.

Bremen Republican Sen. Ryan Mishler, who leads the Senate's budget efforts, noted the various challenges ahead for the two-year spending plan and had concerns about meeting all of the asks.

"(It) all adds up and that's before we even start talking about K-12 - the biggest part of our budget," Mishler said. "All of that concerns me when people are asking (for more). But until we get the (forecast) numbers... I'll feel better about it."

The state of the state's reserves

Mishler argued that the state's estimated \$4 billion reserves don't reflect the state's actual savings, since three of the reserve accounts - Medicaid, tuition reserve and rainy day - are only available in an economic emergency.

Mishler said he focuses on the roughly \$1.7 billion in general fund reserves when talking about places to potentially spend more money - a fund already depleted by the summer's \$1 billion automatic taxpayer refund and \$2.5 billion contribution toward the unfunded pre-1996 teacher retirement fund.

"We're really down to \$700 million," Mishler said. "We already know we're a billion short on the (capital improvement) projects from 2021. So we start 2023 with needing



Photo by Whitney Downard courtesy of Indiana Capital Chronicle

**Agencies began their budget presentations this week, including INDOT Commissioner Michael Smith.**

to budget to do those projects... we're already negative \$1 billion to start."

Committee members heard in Wednesday budget presentations that inflation had nearly doubled some project estimates, ranging from a 20% increase to a 94% increase on state-owned buildings. The biggest increase, for the Westville Correctional Facility in northwest Indiana, will need \$1.2 billion to construct - a 200% increase from its initial \$400 million allotment.

The state's general fund reserves filled up as revenues came over projections repeatedly in the last year, but Mishler warned that the great economy pushing those revenues won't last forever.

"I am concerned about the cost overruns and I'm concerned that everybody thinks we have all of this money to spend," Mishler said. "The economy looks like it's slowing down a little bit so that's another concern. I guess I always take the pessimistic approach and look at the worst-case scenario for the budget."

Asks from agencies, the governor

This comes as Gov. Eric Holcomb is expected to push for salary increases across the board for state agencies, especially following

the loss of hundreds of employees throughout the pandemic - 10% of high performers with an overall turnover rate of 25%.

Holcomb, in an email to the Indiana Capital Chronicle, said the State Personnel Department conducted a year-long analysis to draft a new compensation plan for civil service employees that wrapped up in October.

"It's imperative for the state to remain competitive in attracting and retaining high-quality public servants. The state of Indiana, like many businesses, has experienced high turnover and lost many high-performing employees over the past two to three years," Holcomb said. "We are covering the cost of increases for the remainder of the fiscal year with existing funds, and my budget request for the next biennium will include the cost of the new salaries."

The State Budget Agency in their budget presentations detailed a 5% average increase in salaries in 2022 but a compensation study suggests more is needed - with a General Fund share of a \$160 million for a total of \$253 million. Technology costs will increase by 5%, driven in part by increased licensing fees from Microsoft.

Commodity Index	2020-Q3 to 2022-Q2 % change
Structural Steel	118%
Hot Dipped Galvanized Steel	143%
Steel Rebar	98%
INDOT Asphalt Binder Index	72%
Concrete Pipe	20%
Portland Cement	11%
Sand Gravel and Crushed Stone	13%
Construction Machinery	14%
Equipment Rental and Leasing	8%
Plastic Materials and Resins	45%
Paints and Coatings	33%
Aluminum Sheet Plate and Foil	49%
Indiana Gasoline (Retail)	110%
Indiana Diesel (Retail)	121%
Inputs to Construction	43%

Graphic from INDOT Budget presentation courtesy of Indiana Capital Chronicle

**A chart from INDOT's budget presentation documenting their cost increases.**

Other governor priorities include funding another round of READI grants for Indiana communities and \$243 million for public health. The first round of READI grants were funded using federal COVID-19 dollars, a source that has dried up.

Some agencies forecast additional funding challenges in the near future, especially as polluting emissions decline and drivers pivot to electric vehicles.

The Indiana Department of Transportation has especially struggled with supply chain and inflation-related cost increases, reporting increases in commodity prices in its budget presentations for things like hot dipped galvanized steel (up 143%) and concrete pipe (up 20%).

But losing fuel tax revenues as electric vehicle use increases could cost the agency \$2.55 billion over 15 years.

"That's why we're talking about it now. Because by (2035) we'll need some adjustments to be made," Joe Gustin, the agency's chief financial officer, said.

Decreased emissions, while good for the environment and overall

health of Hoosiers, cuts into the funding that the Indiana Department of Environmental Management gets from fees. The agency will need to restructure its program or risk a federal takeover of the Title V air program, Commissioner Brian C. Rockensuess told committee members.

Several of the state's biggest agencies have yet to make their budget requests, including the Department of Child Services, the Department of Education and the

Family and Social Services Administration. Those agencies will present on Wednesday at 10:30 a.m.

*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*

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# Top Farmer Conference Focuses on Positioning Strategies in 2023

Farmers can stimulate their thinking about agriculture's future and how to position their farm to be successful in the years ahead at Purdue University's annual Top Farmer Conference on Jan. 6.

Farm management experts and agricultural economists from Purdue, the University of Kentucky, Iowa State University, Schrader Real Estate and Auction Co. Inc., and Halderman Real Estate & Farm Management will be on hand to guide participants on how to analyze financial challenges and discuss opportunities for their operations.

"Agriculture is a dynamic and changing industry," said James Mintert, Purdue agricultural economics professor and director of the Center for Commercial Agriculture. "We developed the Top Farmer Conference with that in mind. We want producers and

agribusiness professionals alike to understand the current economic climate and identify strategies that will position their operations for future growth and success."

This year's conference features sessions on the interest rate outlook and how it will impact farms, what's ahead for farmland values, key factors affecting used farm machinery values and understanding the drivers of fertilizer prices.

The conference will conclude with a presentation on the outlook for corn and soybeans as well as a longer view of what's ahead for the U.S. agriculture economy and the management implications.

The one-day conference will take place 9 a.m. to 4 p.m. at Purdue's Beck Agricultural Center, 4550 U.S. 52, West Lafayette on Jan. 6. Registration is \$150. If you are unable

to attend in-person, you can still join remotely. Note that conference video recordings and slide deck presentations will be available only to registered participants.

The conference is sponsored by Purdue's Center for Commercial Agriculture and Farm Credit Mid-America. For more information or to register, contact Sarah Zahn at smithse@purdue.edu or (765) 494-7004, or visit [purdue.ag/topfarmer](http://purdue.ag/topfarmer).

Session topics and presenters:

- "How High Will Rates Go & Implications for the Farm Economy," Jason Henderson, professor and senior associate dean, Purdue's College of Agriculture; Michael Langemeier, professor and associate director, Purdue's Center for Commercial Agriculture; and Brady Brewer, Purdue associate professor of agricultural economics.

- "Farmland Prices: How High is too High," Todd Kuethe, Purdue associate professor and Schrader Endowed Chair in Farmland Economics; R.D. Schrader, President, Schrader Real Estate and Auction Company Inc.; and Howard Halderman, president and CEO, Halderman Real Estate & Farm Management.

- "Fertilizer Outlook: What's in Store for 2023 & 2024," Mike Rahm, independent consultant, Michael R Rahm Consulting LLC.

- "Rising Used Machinery Costs: Is There an End in Sight," Tyler Mark, associate professor of agricultural economics, University of Kentucky.

- "Ag Outlook: Looking Beyond the 2023 Crop Year," Chad Hart, professor of economics and crop marketing specialist, Iowa State University.

## RUSTY From Page A1

ing that extra year). Your wife's future spousal benefit while you are both living (if she is entitled to one) will be based on your age 66 amount, not the higher amount you will get because you waited to claim. But your wife's benefit as your surviving widow will be based on the amount you were actually receiving at your death, not on your age 66 amount. So, if your goal is to maximize your younger wife's benefit as your widow, then waiting until you are 70 to claim your benefit will do that. Keep in mind that your wife's surviving spouse benefit will be affected by her own age when she claims. If she has reached her own full retirement age of 67 when she claims, she will get the maximum survivor benefit available to her. Claimed at age 67 while you are both living, her spouse benefit will be 50% of your age 66 benefit amount, if that is more than she is personally entitled to on her own. If you die first and your wife claims her survivor benefit at or after age 67, she will get 100% of the benefit you were receiving at your death instead of her own smaller benefit. But if she claims her survivor benefit before reaching her own FRA of 67, that benefit will be actuarially reduced according to the number of months prior to her FRA it is claimed. Note your wife can wait to claim her survivor benefit until it reaches maximum at her full retirement age.

So, to recap: Your wife's spousal benefit while you are living will be based on your age 66 amount and her age when she claims it, and your wife's benefit as your widow will be based on 100% of what you are getting when you die and her age when she claims it. The maximum benefit for your wife in either case is attained when she reaches her FRA (67) but claimed earlier will be reduced.

And you waiting until age 70 to claim will maximize your wife's benefit as your widow.

Finally, since you are still working, you should know that if your current earnings are among the highest of your lifetime, you will still get credit for those earnings even after you start collecting your Social Security benefits. Your SS benefit when you claim will be based on the highest-earning 35 years over your lifetime (adjusted for inflation), but SS will monitor your earnings each year to see if a benefit increase is warranted because your current earnings are higher than any used in originally computing your benefit amount.

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### About AMAC:

The 2.4 million member Association of Mature American Citizens [AMAC is a vibrant, vital senior advocacy organization that takes its marching orders from its members. AMAC Action is a non-profit, non-partisan organization representing the membership in our nation's capital and in local Congressional Districts throughout the country. And the AMAC Foundation ([www.Amac-Foundation.org](http://www.Amac-Foundation.org)) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors.

## AMAC From Page A1

of the association's membership voted for him is an understatement, says Weber; 42,187 votes were cast of which 34,123 were for Mr. Trump-- a more than 80% margin.

In a report in the AMAC Magazine announcing the honor, AMAC cited President Truman who said that "Men make history and not the other way around. In periods where there is no leadership, society stands still. Progress occurs when courageous, skillful leaders seize the opportunity to change things for the better." Donald J. Trump was, indeed, a skillful leader, according to Weber.

In presenting the award to the former president, she recalled the early days of his administration -- the country was in "economic disarray" and the new president faced "a dangerous world crisis and a political opposition that would stop at nothing to prevent his success."

That didn't stop him, Weber recalled. "He did

what he needed to do and that was to Make America Great Again. He cut taxes and regulations, leading to the greatest economy our nation has ever seen. He forged new trade deals to defend American workers. He secured our border; rebuilt our military; made America energy independent; and mobilized our country like never before."

"Under President Trump's leadership, America defeated the ISIS Caliphate, eliminated dozens of notorious terrorists, and brought peace closer in the middle east with the historic Abraham Accords ... He kept the cruel Iranian regime in check and brought North Korea to the negotiating table and stopped its nuclear threats."

Weber concluded her speech by stating "the facts can't be argued with, and the record is clear ... and someday historians will have to say what the American people already know: Donald J. Trump was the most successful

first-term president in all of American history."

Prior to the event, AMAC had also collaborated with renowned artist Jon McNaughton on an original painting to present to President Trump. Jon McNaughton is America's foremost conservative artist. An outspoken critic of the left, McNaughton strives to paint images that express his ideas and beliefs. The painting is fittingly titled "Saving a Generation," a nod to President Trump's Supreme Court appointments that all voted in favor of overturning Roe v. Wade. The painting description states the following: "President Donald J. Trump has saved more American lives than any other President in American History. How was this possible? One of the greatest acts that President Donald J. Trump did during his presidency was to appoint three conservative justices to the Supreme Court of the United States of America. Generations

will thank him for his profound respect for the Constitution and the life of every unborn child. The monumental overturning of Roe v Wade will result in millions of lives saved for generations to come." McNaughton's purpose behind his painting is to communicate that although American politics are filled with nuance and shades of grey, he sees the world through a prism of light and truth. He wants future generations to know exactly how he felt during this time in our country's history.

Former President Trump was moved by the event and thanked Rebecca for her great speech and award. It attracted a crowd of 600, including not only the president's son, Donald Trump Jr., but a cadre of high-profile friends and politicians. This special night was one to remember, not only by Rebecca and the Association of Mature American Citizens but by former President Donald J. Trump as well.

## BETSY From Page A1

ville. "One-hundred percent of your contributions go to a worthy cause," said Township Trustee Tom Kenley, who has served in the position since 2015 and whose first task is helping the needy in Noblesville Township. Kenley retires at the end of this month.

"Noblesville Township has a long history of managing the Red Stocking and I hope the relationship will continue," Kenley said.

Tri Kappa doesn't control how the Township distributes the funds.

"The funds are used to sponsor two free shoe and clothing events annually for needy families. We also use the funds to support special circumstances for Noblesville children where use of taxpayer dollars are not necessarily allowed. I'm certain incoming Trustee Theresa Caldwell will continue in that tradition," he said.

"The fund is a great asset to our office," Kenley said. "Please donate if you can."

Every year since the fund drive's beginning, Tri Kappa has met or surpassed its \$10,000 fundraising goal.

During its first year, in 2006, the Red Stocking Fund began with 157 donors, raising \$11,778.

Last holiday season, more than \$13,500 was raised and then used throughout the year for the students of the Noblesville community who are less fortunate. In the past 17 years, more than \$204,500 has been raised to support this Community Fundraiser.

The Red Stocking Fund provides the more than 100 children with shoes from Shoe Carnival and clothes from Kohl's. The bottom line is without this money, we would not be able to do those two events," Caldwell said.



Tom Kenley

"We have a lot of families who can get by but might need a little extra help with school supplies, clothes, or shoes. The Tri Kappa funds make it possible for families to have new back-to-school clothes and shoes that might not otherwise be able to get those items," she said.

Caldwell, currently deputy trustee and who has been part of the team since 2013, has enjoyed working with Tri Kappa over the past several years. "I hope as the new Trustee we can continue to work together. Our office is always here to help Tri Kappa in any way we can, and I look forward to continuing to provide great programs for the Noblesville community."

She said, "Programs like this are going to become more important to families as the cost-of-living continues to rise. For some families, their (monthly) rent has either doubled in the last year or increased by \$300 to \$500. Duke Energy has increased their cost to customers by at least 16 percent. Then throw in the cost of groceries and gas on top of all that. Many families are needing extra help right now. I hope not just Tri Kappa but the people that donate to the Red Stocking see how important this project is."

Each Wednesday, names of donors and their messages are printed in The Times.

"I think it's a special

way for people to help their community, and it's fun for people to see their names in the newspaper," said Kim Claussen, who has been a Tri Kappa for 25 years and who took over the Red Stocking Fund in 2022 from Mary Jane Polsgrove and Anita Beck.

"Giving back to the community is important to me," she said. Claussen graduated from Noblesville High School and has lived in Noblesville for 40 years. The former Noblesville Schools teacher has a husband, Marc, and children, Kyle, Laura, Cooper, Nick and Caroline.

Polsgrove in 2017 took over the Red Stocking Fund with Beck, a long-time co-chairman. Pam Lehman, a retired athletic secretary for Noblesville Schools for 23 years, is the former longtime co-chairperson who with her husband Lynn Lehman, moved to Noblesville in 1984 and supported the fund since its beginning in 2006. She was involved 2011-17. I remember what Pam Lehman once told me: "I think when you work in a school setting all your career, you care about the paths the students travel. You see the hardships some of them face everyday."

The original founder of the Red Stocking Fund, Vicki Smith, is a former member of Tri Kappa.

Beck, a Tri Kappa member, took the reins from Smith when she stepped down. Beck, a former preschool teacher of 15 years for the Noblesville First United Methodist Church, loves to volunteer but retired from Red Stocking co-chairman duties following the 2021 Red Stocking season.

So this is how the fund drive works. Each donor completes a donation form that's published in The Times and mails with the

form a check to Noblesville Red Stocking Fund. With each donation, donors are invited to submit a greeting or message that will be published in The Times, along with the donor's name. The amount donated is not published. So, take a look. It's always fun to read all of the donor names and each of the greetings as the donations come in and are published each Wednesday in The Times.

The Beta Epsilon chapter of Tri Kappa, celebrating its 107th year, is busy year-round raising funds and helping the community. The chapter sold cheeseballs during December First Friday on the Courthouse Square and annually in March sells handmade chocolate and peanut butter Easter eggs. And in the fall annually sells an array of nuts, which recently were delivered in time for the holidays. This year, Tri Kappa also had its first Bingo fundraiser in April at the Noblesville Moose. "We're doing that again in the spring," Claussen said. "It was very successful for us."

Every year since my daughter was born, through 2017, we attended Tri Kappa's former Breakfast with Santa on the first Saturday of December. Tri Kappa member Moffett Craig always played Mrs. Claus, who read stories and played games with the kids. Tri Kappa members sang Christmas carols.

Thanks to all of these fundraisers, the Noblesville chapter, through the years, has awarded more than \$200,000 in scholarships to deserving Noblesville students.

For all of these reasons, The Times newspaper is glad to help Tri Kappa reach its goals.

Contact Betsy Reason at [betsy@thetimes24-7.com](mailto:betsy@thetimes24-7.com).

## SITE From Page A1

feedback will continue to be unveiled in the coming months.

Visitors to SSA.gov can use interactive tools to:

### Check eligibility for benefits

The new benefit eligibility screener is a convenient and simple way for people to learn if they might be eligible for benefits.

### Save time on Social Security Number (SSN) and card online services

If a person loses their SSN card, they may not need a replacement. In most cases, simply knowing their SSN is enough. If a person does need a replacement card, they may be able to request it online by visiting [www.ssa.gov/ssnumber](http://www.ssa.gov/ssnumber). Individuals can also start an application for an updated card or request an SSN for the first time. People may never need to visit an office and, if they do need to visit an office to complete the application, they will save a lot of time by starting online.

### Start an application for Supplemental Security Income (SSI)

People can start the application process online and request an appointment to apply for SSI. The benefits by answering a few questions at [ssa.gov/benefits/ssi/](http://ssa.gov/benefits/ssi/)

### Apply for Social Security

### Apply for Social Security benefits and other online services

For most benefits, people can apply online or start an application online. In many cases, there are no forms to sign. The agency will review the application and reach out with questions or for more information. Visit [ssa.gov/onlineservices](http://ssa.gov/onlineservices) to apply for retirement, disability or Medicare.

Many Social Security services do not require the public to take time to visit an office. Using a my Social Security account, a personalized online service, people can start or change direct deposit or request a replacement SSA-1099. For individuals already receiving Social Security benefits, they can print or download a current Benefit Verification Letter if they need proof of their benefits.

People not yet receiving benefits can use their online account to get a personalized Social Security Statement, which provides their earnings information as well as estimates of their future benefits. The portal also includes a retirement calculator and links to information about other online services. The agency encourages people without a my Social Security to create one today at [ssa.gov/myaccount/](http://ssa.gov/myaccount/)

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# WEEKEND

## In The Home

Weekend, Dec. 10-11, 2022

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

## Selecting, Keeping Your Christmas Tree Looking Its Very Best

By Melinda Myers

The hunt for the perfect tree is oftentimes an important part of family tradition. Buy local whenever possible by supporting local Christmas tree growers. Purchasing locally grown trees also reduces the risk of spreading unwanted pests into your landscape. Your local University Extension Service and Department of Natural Resources provide updates on any threats.

Family tradition may dictate your tree choice. Many prefer the fragrance of balsam fir and needle retention of other firs like Fraser, white, Grand, and Noble. Though not a true fir, Douglas fir needles have a wonderful aroma when crushed. White pine lacks the fragrance that many prefer. Its pliable branches only support lightweight ornaments, but the soft needles have less bite than the popular Scots or Scotch pine. This evergreen has stiff branches that support heavier ornaments and its needles hold even when dry.

Check for freshness. A fresh tree will last throughout the holidays. Run your hand along the stem. The needles should be pliable yet firmly attached to the branch. Avoid trees with lots of moss, lichens, vines, broken branches, and other signs of poor care.

Look at the overall shape and size of the tree. Stand the tree upright to make sure it will fit in the allotted space. Check the trunk. It should be straight and the base small enough to fit in your tree stand. Make a fresh cut,



Photo courtesy of MelindaMyers.com

**Proper selection and care of your Christmas tree will keep it fresh and looking its best throughout the holidays.**

removing at least an inch from the base of the trunk before setting it in the stand. Straight or diagonal cuts work equally well. A diagonal or V-shaped cut may make it difficult to properly support the tree in the stand.

Proper watering is key. Fill the stand with water and check it often. Fresh trees can absorb as much as 2 quarts of water in the first 24 hours. Keeping your tree stand filled with water is the best way to keep your tree looking its best throughout the season.

Once your tree is in place, you can add lights and decorations. Then take

time throughout the busy holiday season to relax with your favorite winter beverage and enjoy the beauty of your Christmas tree.

*Melinda Myers has written more than 20 gardening books, including the recently released Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and her website is www.MelindaMyers.com.*



Photo courtesy of MelindaMyers.com

Aloe vera plants grow best in sunny windows away from cold drafts.

## Growing Easy-Care Aloe Vera, Nature's Burn Ointment

By Melinda Myers

Grow your own burn ointment by adding Aloe vera to your indoor plant collection. This succulent has been used for centuries to treat superficial burns, cuts, sunburns, and more.

The gel inside the leaves is the medicinal part of the plant. Just cut away the outer part of the leaf and use just the gel on the problem areas. Make sure to remove the latex plant sap located between the outer layer (skin) of the leaf and the gel that can cause skin irritation. It is always best to test a small area of your skin first.

You may have read about Aloe vera being used in beverages and desserts. Properly prepare the aloe before consuming. Make sure to remove the latex and use only the gel to avoid cramps, diarrhea, and stomach upset. Keep Aloe vera plants out of the reach of children, cats, and dogs.

Plant Aloe vera in a container with drainage holes. Consider using a clay pot that allows the soil to thoroughly dry between watering and prevent larger often top-heavy plants from tipping over. Use a pot as wide as it is deep whenever possible to accommodate the spreading nature of this plant.

Cover the drainage hole with a coffee filter

or piece of paper towel. This prevents the potting mix from leaking out the drainage holes after planting. Use a well-drained cacti and succulent potting mix.

Grow this plant in a sunny window along with your other cacti and succulents. South and unobstructed east or west-facing windows are usually the best. Set it under artificial lights if a brightly lit location is not available.

Water thoroughly whenever the top third of the soil is dry. Avoid applying water over the center of the plant where it can collect between the leaves and lead to rot. Pour off excess water that collects in the saucer.

Prevent early death of your plant by avoiding waterlogged soil. Watering too often or allowing the pot to sit in excess water can lead to root rot and the death of the plant. You will need to water less often in winter when days are shorter, light intensity is lower and plant growth is limited.

Keep plants away from cold drafts and temperatures below 50 degrees Fahrenheit that can damage the plants. Northern gardeners may need to move the plants back a bit from the window in winter as outside temperatures drop.

Clean leaves occasionally with a damp rag.

This removes any dust that may collect on the leaves and helps reduce the risk of insect pests such as mealy bugs and aphids. These plants are sensitive to many chemicals so check the label and test a leaf before treating the whole plant if additional treatment is needed.

Watch for small plants to form at the base of the original plant. You can use these offsets, often called plantlets or pups, to start new plants to grow or share with others. Use a sharp knife to separate the small plants, roots and all, from the parent plant. Repot the offsets in small containers just an inch or two larger than the remaining root system.

Enjoy the beauty and medicinal benefits of this easy-care plant. Then consider gifting a few to your favorite gardeners and cooks.

*Melinda Myers has written more than 20 gardening books, including the recently released Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and her website is www.MelindaMyers.com.*

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# WEEKEND

## In The Home

A7

Weekend, Dec. 10-11, 2022

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

# LIVING COLOR

## ON-TREND HUES REFLECT COMFORTING LIFESTYLE DESIGN



### FAMILY FEATURES

Upgrading your home design is an opportunity to tap into new color schemes. Knowing what shades are trendy and how different hues can work together for a cohesive design is an important step in creating an attractive design aesthetic.

While you might turn to family or friends for inspiration for your next DIY project, another resource for collecting concepts and options to upgrade your space is the internet. Consider the Valspar Color-verse, which allows visitors to explore colors in a unique way and offers paint color inspiration and decor trends they can envision within their own homes.

The interactive virtual home showcases the latest paint and design trends so you can get creative for your next project. After experiencing the Valspar 2023 Colors of the Year firsthand by painting walls and art from the collection to see the 3D virtual house come to life, you can find the perfect paint shade for your space.

"Through the Color-verse, visitors can experience the 12 Colors of the Year in a realistic virtual home," said Gus Morales, vice president of brand marketing for CBG Sherwin-Williams. "Aside from exploring the Colors of the Year, the home is an engaging space for visitors to create art, play games and order paint chips to see how their top color picks look and feel in their homes."

### Color Trends to Consider

Many of this year's popular nature-inspired designs are all about finding comfort, embracing a flexible lifestyle, rediscovering joy and leaning into the growing DIY movement. The most trend-worthy, forward-thinking and livable colors reflect specific facets or emotions of life so you can update your well-used spaces with thoughtful colors that evoke positive energy and lasting change.

**Comfort and Contentment:** If your goal is to create a space that envelops you in a sense of comfort,

consider a white with a yellow undertone that makes a space cozy like a soft blanket, like Cozy White from Valspar. Complement the softness with a muted clay that brings in brown undertones that suggest gentle contentment.

**Calming Restoration:** Tap into the calming tones of nature with a hazy green that has duality, which brings in both the calm and liveliness of the great outdoors. Another option is a deep midnight blue used as an elegant calming shade to restore mind, body and home.

**Healthful, Mindful Living:** Create an uplifting space where your wellness is a priority. Evoke a greater sense of health consciousness with a light blue that has a dose of softness used as a fresh neutral with uplifting qualities of a modern pastel, like Valspar's Rising Tide. Reinforce the benefits of mindful living with a cool gray that is balanced by the warmth of the yellow undertone, a natural hue like a cotton muslin cloth.

**Connections and Joy:** Establish spaces where you can celebrate relationships with others, the world around you and happiness in your being. Consider hues like a white softened by a violet undertone, a harmonious shade promoted by digital connectivity. Evoke joy with a dependable classic tan that features a yellow undertone suggesting new life with uplifting qualities.

**Natural Balance:** Bringing hints of the outdoors into a well-loved living space creates a soothing ambiance. Consider a warm neutral brown tone inspired by the shades found in nature or a cooled down blue that strikes a beautiful balance between cool and warm shades in your design.

**Inspirational Thought:** A work-from-home or crafting space needs color to inspire great thinking. Try a faded natural terracotta that sparks individuality and warmth or a deep blackened olive, an on-trend neutral that embodies charm and sophistication.

Explore the tool and find more colorful ideas at [Valspar.com](https://www.valspar.com).



## Navigate New Colors

Exploring color options before you apply them to a home improvement or design project gives you the chance to experience and visualize different styles before you fully commit. Using a tool like Valspar's Color-verse, a 3D virtual home, you can experience on-trend color palettes that inspire your next big project through resources like:

- An interactive feature that allows you to repaint walls of a living room, dining room, bedroom, bathroom, kitchen, walls and cabinets using the 12 Colors of the Year then takes you directly to the site to order free paint chips to try at home
- An artistic element where you can create a 3D panorama nature scene, explore others' artwork and share creations on social media
- A light-hearted game that inspires you to get on the road to gather your home improvement essentials

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# WEEKEND

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Photo courtesy of Getty Images

## Healthy Habits for Your Home

### FAMILY FEATURES

If you're like most Americans, health is an important aspect of your resolutions when each new year rolls around. While factors like diet and exercise are keys to healthy living, so are the ways you care for your home and belongings.

Your home living environment plays a major role in your health and comfort, so incorporating some new habits like these from the cleaning experts at Swash Laundry Detergent can help you establish a healthier lifestyle.

#### Control Air Quality

Especially during the winter months when your home tends to be closed tight, air can grow stale. Do your best to keep air quality strong by opening windows on mild days to circulate fresh air, using an air purifier to remove irritants and pollutants, frequently vacuuming and sweeping to keep floor dust and debris under control and regularly cleaning textiles that can trap allergens and other particles.

#### Scale Back Detergent Use

Using too much laundry detergent isn't just risking buildup and unnecessary wear on your washer and dryer; it can also increase

the residue and buildup in your clothes, which can lead to skin irritation and damage fabric faster. Using only what you need helps protect your belongings and your skin. An option like Swash Laundry Detergent, which features a Precision Pour Cap, dispenses the detergent for you, so you only pour what you need to effectively clean each load and fight stains. A single bottle of the ultra-concentrated formula – available in Simply Sunrise, Free & Clear and Pure Linen scents – washes up to 83 loads while taking up less space than traditional, bulky detergent bottles.

#### Make Use of Natural Light

When winter brings day after day of dark, dreary weather, it can take a toll on your mood. Brightening your living space with natural light can positively influence your emotional state while helping with your electric bill. If you're concerned about privacy, utilize window treatments at night, but let the sunlight bring good cheer to your living spaces during the day.

#### Switch Bedding on Schedule

While you sleep, your body sheds oils, cells and elements you carry into your home like pollen. Sheets should be washed once a

week on the hottest water setting your fabric will tolerate (check tags for laundering directions on your sheets before washing). If your schedule makes weekly washing, drying and remaking the bed unrealistic, consider having a couple sets you can rotate so you always have fresh, clean sheets waiting to remake your bed on laundry day.

#### Work Up (and Wash Out) a Sweat

The materials that keep you feeling cool and fresh by wicking away sweat can quickly get stinky, but over-washing can make them lose their shape and fade. Even so, washing after every use is a must. Washing workout clothes inside out exposes the surfaces that have absorbed sweat and body oil to detergent and agitation. Be sure to close zippers, buttons, clasps and other fasteners to prevent snags. Pre-soaking with equal parts vinegar and cold water can also help eliminate odors, and washing in a gentle, cold-water cycle and drying on low heat can help protect the fabric's elasticity and wicking properties.

Start your year off right with more advice for healthy habits around the home at Swash.com.

## 5 Ideas for an Organized, Intentional Laundry Space

Having an organized and decorated laundry room can ease the weight of your to-do list and the tension you feel from the day-to-day grind. It can also help keep your laundry routine simple, orderly and organized. Consider these tips from the laundry experts at Swash:

### 1. Think like a minimalist.

Empty your laundry space and sort through what you need and what you don't. Eliminating the extras leaves room to evaluate your space. Consider whether you could organize differently to make frequently used items more accessible and make the most of your storage space. Cutting down on clutter may even make it possible to incorporate shelves or cabinets that add stylish functionality.

### 2. Update your space with open shelving.

Open laundry shelves offer a sense of more space, and the horizontal lines can lend a sense of calm. For an easy and attractive upgrade, try hanging 2-3 open shelves within easy reach. If you're hesitant about the open feel, limit to just one shelf for the everyday necessities and keep the rest of your laundry supplies out of sight in a complementing cabinet. Baskets offer another option for concealing your belongings, whether you use them on the open shelves or inside cabinets to keep things tidy and clutter-free.

### 3. Create a practical workspace.

Mundane laundry chores like folding can be more enjoyable when you have a comfortable, dedicated space for the job. An open counter or table that folds down from the wall gives you the surface you need to fold clothing within your laundry space without disrupting the rest of the house. Other ways to add practical space include areas for sorting garments that need special attention and a place to hang items that shouldn't be dried in the dryer.

### 4. Use colors and materials that evoke calm.

Natural materials and a neutral color palette can lend to a more peaceful space. Lighter neutral colors reduce stress and anxiety, promote relaxation and can even make a space feel more expansive. For a calm, refreshing area, start with a base of white then add natural textures like woven baskets, faux or real plants and marble stone accents in the tile flooring or backsplash. Add a calming color like blue to evoke the tranquility of the sky or ocean, or consider green to incorporate the soothing effects of nature.

### 5. Invest in products that bring you joy.

Choose quality pieces that aren't overly trendy and will stand the test of time. Consider how your investment of laundry decor, including your washer and dryer, will serve you in the space in the coming years.



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