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**TODAY'S VERSE**

Romans 8:28 *And we know that all things work together for good to them that love God, to them who are the called according to his purpose.*



**FACES OF HAMILTON COUNTY**

People who call our community their own.

**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.

**And Another Few Things...**

**1. Closing Time**

The holidays mean a few changes in schedules.

For the most part, banks and government offices will be closed on Sunday and Monday, Christmas and the day after. This includes the U.S. Post Office as well.

The same schedule follows a week later when New Year's Day falls on Sunday. Government offices and many businesses will also be closed Monday, Jan. 2. This also includes the U.S. Post Office.

For us at The Times, we don't have Sunday and Monday issues, so there are no changes for us. We will continue to publish Tuesday through Saturday. However, it is important to note that our offices will be closed for the holidays from Dec. 26 through Jan. 2. If you need something during that time, please e-mail Tim Timmons at [ttimmons@thetimes24-7.com](mailto:ttimmons@thetimes24-7.com).

**2. Baker Celebrated**

In the Indiana Office of Community & Rural Affairs Good News Newsletter sent out earlier this week, new Noblesville Main Street Executive Director Kate Baker found herself in a prominent spot. The newsletter highlighted her experience prior to coming to Main Street, including her work at "Conner Prairie as the organization's senior manager of advancement and board relations... Her prior experience also includes roles with Fuel TV, HBO and small businesses based in Hamilton County."

Baker said of her new role, "It is my honor to step into this position... Noblesville raised me and gave me the confidence to step out into the world. As a resident of Old Town, I'm thankful that I can play an active part in the future of our culture downtown. Noblesville Main Street puts the history, vibrancy, and the unmatched charm of our treasured city at the forefront. I'm looking forward to all the ways Noblesville Main Street will be able to support our community in the days ahead, making it even more of a place for all to belong."

Congratulations to Baker on the recognition!

# The TIMES

Hamilton County's Own Daily Newspaper

NOBLESVILLE, INDIANA

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## Boomer Bits

# Ask Rusty – Do I Get Survivor Benefits if I'm Still Working?

**Dear Rusty:** I lost my wife several years ago and I qualified for Social Security Spousal benefits. Unfortunately, because of my income, I have not been able to take advantage of this benefit. I am currently 64 and still working. I believe I have until the age of 70 to receive this. Is there any way to claim any of this before I start taking my Social Security in a couple of years?  
*Signed: Working Widower*

**Dear Working Widower:** Your entitlement to surviving spouse benefits from your wife actually never expires so, you can wait until you stop working full time, or until you reach your full retirement age (FRA), to claim your benefit as a widower.

Social Security's "earnings test" lasts until you reach your full retirement age which, for you, is 66 years and 8 months.



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](http://amacfoundation.org/programs/social-security-advisory)) or email us at [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).

That is the age at which your earnings from working will no longer affect your Social Security benefit. So, you can simply defer claiming your survivor benefit until you reach your FRA, or until you stop working full time and won't exceed the annual earnings limit (the earnings limit changes yearly; for 2023 it is \$21,240). But there is no way to avoid the earnings test if you're collecting SS benefits of any kind before you reach your full retirement age. If you collect your surviving spouse benefit early and

exceed the earnings limit, SS will take away benefits equal to \$1 for every \$2 you are over the limit (half of what you exceed the limit by), and if your work earnings are high enough it can temporarily disqualify you from receiving SS benefits. The penalty for exceeding the earnings limit is also less severe in the year you reach your FRA.

You might take some comfort in knowing, anyway, that taking your survivor benefit before your FRA would mean it would

➔ See RUSTY Page A6

## Safeguard Your Grandchildren's Online Privacy

Apple's App Store and Google Play list dozen of holiday-themed apps: children can video chat live with Santa himself, light the menorah, watch Santa feed live reindeer, track his sleigh on Christmas Eve, or relay their Christmas wish lists. With the COVID-19 pandemic changing the way consumers have interacted over the past two years, apps may continue to play a large role in the holiday season. Before allowing a child to download any app, be sure what data it's collecting and set permission requirements.

BBB and Children's Advertising Review Unit (CARU) recommend these tips to keep in mind this holiday season:

**Know your privacy rights**  
The Children's Online Privacy Protection Act (COPPA) gives parents control over who collects information from and about their children. COPPA applies to all mobile apps and websites directed to kids, even those based at the North Pole.



COPPA, updated in 2013, was designed to ensure that parents can consent to the collection of personal information from children under the age of 13. Personal information includes names and addresses, email addresses, birth dates, photographs, or geolocation informa-

➔ See ONLINE Page A6

## Don't Let Scammers Ruin Your Christmas



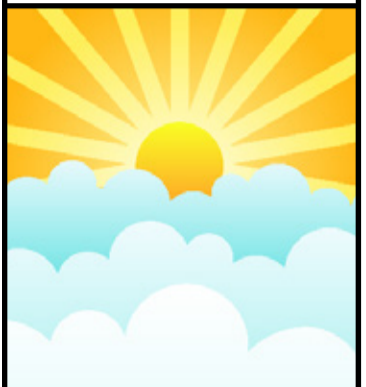
Attorney General Todd Rokita

Attorney General Todd Rokita is warning Hoosiers to avoid scams this winter. This is a time to celebrate the holidays and be with family, but it's also a time for scammers to find new victims, especially when dealing with winter weather.

"Scammers don't hibernate in the winter, and they're counting on, you to be the target of a winter weather scam," Rokita

➔ See SCAMMERS Page A6

## The Daily Almanac



**Sunrise/Sunset**  
RISE: 8:03 a.m.  
SET: 5:23 p.m.



**High/Low Temperatures**  
HIGH: 11 °F  
LOW: -2 °F



**Today is...**

- Christmas Eve
- Last-Minute Shopper's Day
- Super Saturday



**What Happened On This Day**

- 1814 Representatives of the United Kingdom and the United States sign the Treaty of Ghent, ending the War of 1812
- 1968 Crew of Apollo 8 enters into orbit around the Moon, becoming the 1st humans to do so
- 1973 District of Columbia Home Rule Act is passed, allowing residents of Washington, D.C. to elect their own local government



**Births On This Day**

- 1971 Ricky Martin Puerto Rican/American singer-songwriter and actor
- 1973 Stephenie Meyer American author and film producer

**Deaths On This Day**

- 1914 John Muir Scottish/American environmentalist and author
- 2008 Harold Pinter English playwright, screenwriter, director, actor and Nobel Prize laureate

**HONEST HOOSIER**

1 Hamilton County shopping days until Christmas. Thanks for reading all of us here at The Times! Merry Christmas, Hamilton County! Now get on the radar screen and watch for Santa!



**INSIDE TODAY**

- Obituaries.....A2
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**TODAY'S HEALTH TIP**

Minimize your sun exposure between the hours of 10:00 a.m. and 4:00 p.m. 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](http://www.thetimes24-7.com).



**OBITUARIES**

**Richard Keith 'Rick' Mahoney Marinell Parkhurst**

**TODAY'S JOKE**

How do snowmen get around? They ride an icicle!

**TODAY'S QUOTE**

"And there were in the same country shepherds abiding in the field, keeping watch over their flock by night. And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid. And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord. And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men." - Luke 2:8-14

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





## ⇒ OBITUARIES

### Richard Keith 'Rick' Mahoney March 24, 1955-December 20, 2022

Richard Keith 'Rick' Mahoney, 67, of Noblesville, passed away on Tuesday, Dec. 20, 2022, surrounded by his family.

He was born on March 24, 1955, in Madison, Indiana, the son of Norman Delbert and Bonnie Jean (Andrew) Mahoney.

Mr. Mahoney graduated from Tell City High School, Class of 1973. He went on to receive a Bachelor of Science in Industrial Management degree from Purdue University and a Master of Business Administration from Butler University.

Mr. Mahoney recently retired as Assistant Vice President of Technology from Pension Fund of the Christian Church.

Survivors include his wife of 43 years Cheri (Rowe); daughter Courtney; son Cameron (Joanna (Yarborough)); 2 loving grandchildren Bella and Beau; grand-pup Mac; brother David (Diane) M. Mahoney of Tell City, Ind.; brother Darrell Mahoney of Madison; sister Norma Jean Mahoney of Madison; brother Patrick Mahoney of Jackson, Tennessee; as well as many nieces, nephews, aunts, uncles and other relatives.

He was preceded in death by his parents and eldest brother Ron Mahoney of Indianapolis.

Mr. Mahoney suffered from amyloidosis for the past 6 years, despite the care and support of a wonderful team of doctors.

Family and friends are scheduled to visit on Friday, Dec. 30, 2022 at 10 a.m., until the service, which is scheduled for 11 a.m., at Randall & Roberts Fishers Mortuary, 12010 Allisonville Rd. in Fishers.

Mr. Mahoney had requested that memorial contributions be made to the Amyloidosis Foundation in hopes there would one day be a cure for this disease (Amyloidosis Foundation, 7151 N Main St., Suite 2, Clarkston, MI 48346 (amyloidosis.org).

Online condolences may be made at [randallroberts.com](http://randallroberts.com)

### Marinell Parkhurst

May 24, 1934-November 17, 2022

Marinell Parkhurst, 88, of rural Arcadia, near Bakers Corner, passed away on Thursday, Nov. 17, 2022 at Miller's Merry Manor in Tipton.

She was born on May 24, 1934 at Houlika, Mississippi to Walter and Nell (Holladay) Ouzts.

Mrs. Parkhurst met the love of her life, Robert Leon Parkhurst, and they were married on Jan. 17, 1953 and began her new role of homemaker. They settled near the small town of Bakers Corner and she soon became active in the Bakers Corner Wesleyan Church. A very social person, Mrs. Parkhurst liked to entertain gatherings at her scenic country back yard and garden. She also liked to host more formal dinners in her home. In addition, she worked at Delco Electronics in Kokomo for over 35 years where she assembled circuit boards, radios and tape players. Leisure time would find Mrs. Parkhurst working on crossword puzzles or reading and studying her Bible. She was also a member of the Senior Citizens of Hamilton County.

In addition to her parents, she was preceded in death by her husband Robert Leon Parkhurst, son Roger Dale Parkhurst; and brother Hugh Harper Ouzts.

Survivors include her granddaughter Rachael Elizabeth Parkhurst and grandson Mason Wayatt Cole, both of Hawi, Hawaii.

A memorial service may be held at a later date. Her final resting place will be beside her husband at Summit Lawn Cemetery in Westfield.

Memorial contributions may be made to The Humane Society for Hamilton County, 10501 Hague Rd., Fishers, IN 46038.

Hartley Funeral Home Cicero Chapel is entrusted with Mrs. Parkhurst's arrangements.

Online condolences may be made at [hartleyfuneral-homes.com](http://hartleyfuneral-homes.com)



Photo courtesy of the Noblesville VFW

The Noblesville VFW will be open on Christmas Eve, Christmas Day and New Year's Eve.

## Noblesville VFW to Be Open on Christmas, Christmas Eve

Noblesville Ralph Lehr Veterans of Foreign Wars Post 6246 will be open this holiday weekend.

The post, at 654 S. Ninth St., will be open from noon to 8 p.m. Christmas Eve today and will open at 4 p.m. to 8 p.m. Christmas Day on

Sunday. Chili will be served on Christmas Day.

The post will also ring in the New Year on Dec. 31 with karaoke, taco bar and fireworks.

For information, call (317) 773-9956 Noblesville Ralph Lehr Veterans of Foreign Wars Post 6246.

# Call Out for Performing Artists with Disabilities

During the month of March 2023 the City of Fishers Advisory Committee on Disability, Fishers Arts Council (FAC) and Conner Prairie are looking to invite small performing arts groups that feature individuals with developmental or intellectual disabilities to show off their talent at Conner Prairie and at FAC's Collaboration Hub Gallery.

These events are a way to demonstrate the importance of all artists as we celebrate "Building Our Future Together" during 2023 March Disability Awareness Month in the City of Fishers.

### Deadline for Submission:

Performing Artists interested in participating must submit a request by 3 pm January 13, 2023, to [info@fishersartscouncil.org](mailto:info@fishersartscouncil.org) indicating their desire to participate.

All submissions should include in the subject line "March Disability Awareness Month" and the following information:

- Artist/performance group name
- City of residence
- Phone number
- Email address
- One or two sentences regarding their performance art area (for example: poetry reading, vocal, instrument performance, etc.)
- How much space is needed for the performance art
- A video link or social media link showcasing your talent (if available)

**Eligibility:** Performing artists must:

- Have one or more members who have a disability
- Be a performance artist
- Be able to appear at

the Conner Prairie Arts Reception (March 3, 2023) or at the FAC Collaboration Hub Gallery Second Friday Arts Reception (March 10, 2023)

- Provide their own equipment necessary for the performance (speakers, music, microphones, etc.)
- Agree that the Committee may adjust the size and or length of your performance if said performance does not properly fit the space and or time allotment

**Selection Process:** The Fishers Advisory Committee on Disability will review all submissions and select the participating artists for the receptions.

**Notification:** Artists will be notified of their acceptance into the exhibit by January 20, 2023 via email.

**Compensation:** A small compensation stipend will be awarded.

**Performance:** Artists will be required to arrive at the designated performance venue at least 30 minutes before they are scheduled to perform.

**Questions:** For more information, contact [info@fishersartscouncil.org](mailto:info@fishersartscouncil.org)

**About the Fishers Arts Council:** Fishers Arts Council is a 501(c)(3) nonprofit arts organization whose mission is to support, advocate and cultivate visual and performing arts opportunities that educate and enhance the lives of those who live, work and visit Fishers. You can visit their art gallery space at the Collaboration Hub at Hamilton County Community Foundation, 11810 Technology Dr., Fishers, online at [FishersArtsCouncil.org](http://FishersArtsCouncil.org) or by calling them at (317) 537-1670.

## ⇒ News Briefs

# Residents Can Call 211 to Find Local Warming Centers in Winter Weather

With extreme cold expected this weekend, warming centers will be open across the state for those in need of a safe and warm place to stay. Indiana 211 is your communi-

ty's resource for updated locations and hours of warmings centers in your area, as many of the traditional locations people may seek shelter could be closed due to the holidays.

# Indiana Gas Sales Tax to Hit 10-Month Low

By Leslie Bonilla Muñiz

Hoosiers will get to ring in the new year with cheaper gas, as Indiana's gas sales tax drops to the lowest it's been in nearly a year.

Starting Jan. 1, the monthly tax will be 19.9 cents per gallon, the Indiana Department of Revenue announced this month. That's down from December's 23.3-cent rate; the last time the tax was lower was back in March.

The changing tax rate reflects lower gas prices statewide: Hoosiers paid an average of \$2.84 per gallon from November 16 to December 15, according to the revenue department. That's multiplied by the 7% retail rate to obtain a new monthly gas sales tax rate.

Indiana was averaging \$2.97 a gallon as of December 22, according to AAA, and below the national average of \$3.10.

Hoosiers pay two state taxes on gas: the sales tax (19.9 cents/gallon) and a state excise tax (33 cents/gallon). Both taxes fund state and local road projects.

They also pay a federal excise tax (18.3 cents/gallon) and a second, tiny federal tax funding hazardous waste clean-ups (0.1 cents/gallon).

That adds up to 71 cents of tax on every gallon of gas.

High gas prices pushed Indiana's gas tax revenue to new heights over the summer.

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# Federal Omnibus Bill Sets End Date for Continuous Medicaid Coverage

By Whitney Downard

Hundreds of thousands of Hoosiers who had continuous health insurance coverage under Medicaid will begin to lose their benefits this spring under an omnibus spending bill passed by the Senate Thursday.

During the pandemic, anyone who qualified for Medicaid at any point would keep their coverage, even if their financial circumstances changed for the better. The federal government sent additional money to states to incentivize the continuous coverage, meaning no one lost their insurance during the national Public Health Emergency (PHE).

But a federal bill would uncouple that provision from the PHE, ending the enhanced coverage in April, regardless of whether President Joe Biden ends the emergency proclamation or not.

The number of Hoosiers utilizing the program is estimated to hit nearly 2.3 million in the spring, compared to 1.5 million before the pandemic. The Family and Social Services Administration said earlier this month they'll need roughly a year to review each Medicaid recipient and redetermine their coverage but project that between 300,000-400,000 Hoosiers no longer qualify.

The \$1.7 trillion spending deal must be passed to continue funding government activities through the

rest of year, though negotiations are ongoing. The bill included \$40 billion for natural disaster recovery, \$45 billion for assistance to Ukraine and a bill clarifying how Congress certifies electoral votes for president in addition to ending continuous Medicaid coverage.

A group of 25 Republican governors, including Gov. Eric Holcomb, sent a letter to Biden earlier this week imploring him to end the PHE in April, citing their bloated Medicaid rolls.

"Since the beginning of the pandemic, states have added 20 million individuals to the Medicaid rolls (an increase of 30%) and those numbers continue to climb..." the letter states. "We urge you to end the national emergency and the PHE in April and provide states notice of those intentions well in advance to allow us to adequately plan for the future."

Hoosiers currently relying on continuous Medicaid coverage should update their information in the FSSA Benefits portal to aid in the redetermination process.

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**Obituary deadline**  
The Times publishes obituaries daily at [www.thetimes24-7.com](http://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](http://www.thetimes24-7.com).

Thanks for reading The Times!

## NELSON'S BARBERSHOP

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Thursday	9-9		

## NOW Hiring

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Early Wednesday morning newspaper delivery route available!

This does NOT include home delivery. It is delivering to post offices mostly.

Must have insurance, reliable transportation and a clean driving record.

Send resume and vehicle information to [jobs@thetimes24-7.com](mailto:jobs@thetimes24-7.com).



# The Feeding Team Feature – Merry Christmas and God Bless Us Each and Everyone



**MARK HALL**  
Guest Columnist

This month's column is being written during the aftermath of the storm ensuring that Hamilton County gets a White Christmas. It's minus 7 degrees this morning and the pantries are stocked for the Christmas weekend. The pantries are in use even today. You see, hunger in its cruelty doesn't care about the weather. Hunger doesn't care that it's the Christmas season either. Hunger is simply a fact of life for far too many of our neighbor's.

This is the season of giving. We give because we care about the people in our lives, and we give to support our community too. We are pleased to report that this month has been one of the most generous in our history. Between individual donations, the reverse advent program, and corporations running food collection programs we have been blessed to receive thousands of meals in donations. Many of these contributions from the community have

already made their way into pantries and then to neighbors in need. Many more meals will be deployed over the weeks ahead. This past month we exceeded 10,000 meals placed in pantries.

In Hamilton County an ever-changing group of neighbors in need, use Feeding Team pantries to supplement what they can obtain elsewhere. As a no questions asked food source, some neighbors use the pantries as the primary source of food for their families. This is a big challenge for Feeding Team, we are designed to provide a few meals for many, rather than many meals for a few.

In the spirit of Christmas, your giving makes a tremendous difference in the lives of hundreds of people every week. We are thankful for your partnership with Feeding Team. We wish a Merry Christmas to our hosts, neighbors who use the pantries, volunteers, and donors (those known and unknown). May your holiday season be one of peace and joy. May your new year be filled with good health. With over 27,000 food challenged neighbors in Hamilton County, [www.feedingteam.org](http://www.feedingteam.org) is a registered 501C3 not for profit organization that provides outdoor 24x7x365 no questions asked free food pantries throughout the county. The pantries exist, to meet the food insecurity needs of

GAP families, neighbors that may not qualify for public assistance and could use a few meals before payday. The pantries serve as many food-challenged neighbors as possible, and our hearts are with those that like my family, could not always make ends meet.

Thank you for supporting the pantries. We love serving with so many neighbors across Hamilton County. In future columns we will share more stories about how your generosity served neighbors in times of need. The face of hunger in Hamilton County is not what you may think.

In practical terms this straightforward way to help neighbors is having real impact on lives, families, and our communities. Thank you. A few meals can change the course of a person's life. A can of green beans means so much more when you have nothing to feed your kids. Would you like to get involved? Volunteer opportunities are available. We are evaluating new pantry locations. If you think you have a potential area location, please contact us.

*feedingteam.org facts – 49 pantries, 10,000 meals in November 2022, over thirty volunteer families. Mark & Lisa Hall are the Founders of Feeding Team. They may be reached at [lisa@feedingteam.org](mailto:lisa@feedingteam.org) and [mark@feedingteam.org](mailto:mark@feedingteam.org) or (317) 832-1123.*

## Indiana Secretary of State Holli Sullivan to Join Regional PR Firm C2 Strategic Communications

C2 Strategic Communications, a leading regional public relations firm, announced that departing Indiana Secretary of State Holli Sullivan will join the company next month. Sullivan will lead the team's Indiana business operations, which includes large scale transportation, infrastructure and energy clients from Indianapolis to Evansville.

Sullivan's experience as an industrial engineer, Indiana legislator and the state's chief election official gives her a broad understanding of core issues facing Hoosier communities.

"Our team thrives on telling success stories for clients that are improving and growing communities we serve," said C2 Strategic CEO Chad Carlton.

"Holli's understanding of advanced manufacturing, workforce development, higher education and infrastructure are directly connected to the work we are doing at C2 to inform and prepare communities for growth."

"Through my career, I've learned how effective communications can build bridges," said Sullivan. "Joining C2 Strategic is a natural extension of my work in connecting varied groups of people for common causes. I'm looking forward to helping share stories that build a stronger, better Indiana."

Sullivan is an industrial engineer who worked at General Motors and Toyota and started her own consulting business before representing northern



Secretary of State Holli Sullivan

Evansville and Newburgh in the Indiana House from 2014-21.

In 2017, she co-authored and championed the passage of Indiana's fully funded 20-year infrastructure plan, then chaired the House Roads and Transportation Committee for four years.

As Secretary of State, she developed the Election Integrity Bill which created measures to strengthen election security.

"I'm excited that Holli's next chapter will be with a trusted communications partner dedicated to building communities," said Evansville Mayor Lloyd Winnecke.

"Holli's diverse professional background will greatly enhance C2's service to the Greater Evansville Region."

"Holli's commitment to community is well known here and across the state," said Tara Barney, CEO of the Evansville Regional Economic Partnership.

"C2 Strategic has driven community conversations about the I-69 bridge and the Lloyd Expressway — the kinds of projects that bring people together. We are excited that Holli will bring her hometown

understanding and connections to her new position."

C2 Strategic Communications has more than 30 employees across three offices in Indianapolis, Louisville and Lexington. Services include strategic planning, media relations, crisis communications, social media, marketing, advertising, videography and photography. The company's diverse roster of more than 50 clients includes businesses, government agencies and non-profits that includes:

- Ford Motor Co. and SK's joint venture, Blue Oval SK Battery Park in Glendale, KY
- AES Indiana, the leading electric utility for the Indianapolis region
- River Ridge Commerce Center, the region's largest economic development campus
- Anthem of Kentucky
- Kentucky Economic Development Cabinet
- Caesars Southern Indiana

C2 Strategic is also the leading provider of communications and public engagement services for the Indiana Department of Transportation, Kentucky Transportation Cabinet and engineering firms. The company has built the region's most experienced communications team to inform and involve citizens in major transportation projects such as new bridges linking Louisville/Southern Indiana and Evansville/Henderson and major highway expansions in Central Indiana and Eastern Kentucky.

**Thanks for reading The Times, Hamilton County!**

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## Buy. Sell. Rent. Lease.



**THE TIMES classifieds.**



# 1000's of Disabled Hoosiers Need Home Health Aides; There Aren't Many

By Whitney Downard

Becky Sinkovic just needs a little help at home.

Sinkovic, born with dwarfism, has an average torso but shortened limbs along with several spinal conditions, including: scoliosis, severe spinal stenosis, kyphosis and lordosis.

She could live independently until 2015, when doctors urged her to get a series of back surgeries that fused her spine to prevent permanent paralysis and required intensive physical and occupational rehabilitation at a local nursing home.

Desperate to come home, her mother — a retired registered nurse and certified case manager for Indiana University Health — signed her up for Medicaid to supplement Sinkovic's Medicare disability coverage. Medicaid would cover at-home health aides for Sinkovic, easing the burden on her mother, who was undergoing treatment for the ovarian cancer that would eventually claim her life.

"She was trying to take care of me and trying to take care of herself at the same time," Sinkovic said. "So when I came home (from the nursing facility), my best friend broke her lease to move in with me and my mom and she took care of both of us when she could but she also had a full-time job."

During the friend's working hours, Sinkovic and her mother paid for someone out of pocket at \$21 per hour, usually for three to four hours each day until her Medicaid benefits started.

Just months after Sinkovic came home, her mother died. Beyond losing her only living parent — Sinkovic's dad died when she was an infant — she also lost her greatest caretaker.

"My mom was a huge advocate for me; she talked for me a lot when it came to medical stuff — not in a bad way, she just knew better than I did. Like how to navigate this (benefits system)," Sinkovic said.

But sometimes, after her mother's death, no one could come from the home health agency. And Sinkovic, still bedbound at the time, remembers laying at home and urinating on herself with nothing to do but sit in it and wait.

"I can do stuff now; I can manage. But back then it was really hard and I couldn't imagine for other people who are paralyzed or bedbound and being... left alone," Sinkovic said. "It scares me for my future and when I get older."

**The state of home health in Indiana**

Sinkovic, 33, is one of thousands of disabled Hoosiers who need home

health aides. And with hundreds of thousands of Baby Boomers expected to hit retirement age in 2030, at which point more and more will start needing the same intensive care, Indiana doesn't have the infrastructure to handle it.

In 2019, Indiana spent 35% of its Medicaid long-term services and supports funding on home- and community-based services — which would cover home health aides — far below the nationwide average of 59% and the second-lowest in the nation.

According to the Alzheimer's Association 2022 report, Indiana had an estimated 43,460 home health and personal care aides in 2018, also known as the direct care workforce. By 2028, Indiana will need 59,990, a 37.5% increase.

During the COVID-19 pandemic, elderly Hoosiers looking to avoid nursing homes, which were uniquely vulnerable to the virus, realized they had few options to age at home due to the shortage of providers and employees. Additionally, advocates found that COVID-19 complications, or COVID-19 longhauers, have increased the number of younger populations in need of home assistance.

"When the pandemic came, it really brought into focus the need to really reform the system," said Dr. Dan Rusyniak, the director of the Family and Social Services Administration. "If we (don't) have a workforce that (is) in the communities, then as this population of Medicaid recipients ages, it's going to be difficult to keep people at home if we're not able to provide services."

Recognizing this, the Family and Social Services Administration is urging the General Assembly to pay for a fundamental shift in how the state delivers services. Currently, Indiana operates under a fee-for-service model, which means states pay providers for each covered service. Starting in 2024, the agency would like to pivot into a managed care model, which they say would save the state money in the long term.

Under managed care, the state pays an insurance company to oversee the care of an individual — which Indiana already uses for government insurance programs like the Healthy Indiana Plan or Hoosier Healthwise. Opponents say the cost savings will be the result of fewer services approved for clients.

Stakeholders have known this change is coming but struggled to overcome the embedded challenges. Indiana has long relied on and invested in institutional care, such

as nursing homes, even though the vast majority of Hoosiers prefer care at home.

**Low wages, benefits stifle workforce**

A 2017 brief from The Arc of Indiana, which advocates for Hoosiers with intellectual and developmental disabilities, analyzed Indiana's direct service workforce and reported that low wages in the industry prompted turnover as high as 45%. The average worker was 38 but had just three years of experience in the field.

"No one is satisfied with the current situation of multiple and frequent(ly) changing caregivers and compromised quality of care resulting from the inconsistency of the current (direct service provider) workforce," the brief said.

Sinkovic has regained some mobility, even getting a bariatric surgery early in the pandemic to increase her range of motion. She primarily uses her motorized wheelchair to get around but has started using a walker for short periods.

But she still needs home health aides, especially for showers and other personal care. Her fused spine means she can't touch her own toes or sweep the floors of her two-bedroom, two-bathroom apartment. Because of that, her home health aides are supposed to help her with some light housekeeping — dishes, laundry or sweeping — but some aides reprimanded her for asking for help.

"One time I got sternly told by an aide, 'I'm not here to be your maid,' when I asked her to do the dishes," Sinkovic said. "(They're) not supposed to do that... I could do it myself but you can (do it) much easier and faster."

To do the dishes, Sinkovic would have to park sideways in the kitchen but would still have limited access to the sink due to her shortened limbs and fused spine — which means she can't rotate her torso. Something on a top shelf would be out of reach for her.

Her benefits means she qualifies for aides three times a day, scheduled around her shifts as a part-time phlebotomist. Beyond the occasional rude or condescending aide, some have stolen from her — credit and debit cards, even a glass top coffee table.

She's had aides she's loved but the high turnover, combined with frequently changing providers, means she doesn't see the same person for long.

**State involvement**

In a case like Sinkovic's, Rusyniak said the state's ombudsman system investigates and responds to reports of abuse or

neglect by state healthcare providers. But to improve the system, Rusyniak pointed to the state's Direct Service Workforce Advisory Board and Direct Service Workforce Plan, which calls for investments to curate a workforce that is "well-trained, reliable and stable."

In particular, the \$130 million in Workforce Investment Grants, launched in November, are rewarded to providers to combat the industry's low wages, which fall below the state's living wage, and inadequate benefits.

At least 95% of the funding must go directly to workers. Going forward, FSSA will review its rate setting.

But Rusyniak noted that training for providers varied greatly from agency to agency and needed to be more comparable.

"If you're a direct service worker, training... It's provider specific, meaning that you go and you get hired by a specific provider and they provide the training," Rusyniak said. "So one of the strategies that we're looking at is how do we develop a more portable training and certification for individuals who are direct service workers so that everyone would get the same type of training."

Advanced training would allow these workers to specialize in caregiving types, such as dementia care or intellectual disabilities.

**FSSA believes managed care would help Hoosiers navigate resources**

Sinkovic's apartment isn't designed for someone living in a wheelchair with limited mobility. Her kitchen and hallways are so narrow she can't turn around and years of living in such tight spaces has scuffed the walls. She'd love to live somewhere else but this particular unit was the only one she could find with a walk-in shower — a necessity for her.

"I'm paying a ridiculous amount to live here just so I can have a walk-in shower," she said.

Sinkovic said she didn't know if the state had programs for someone like her seeking accessible housing. When asked, three separate press secretaries shared a half dozen programs across several government entities — a confusing process for anyone but especially someone who is short on time and needs immediate help.

Rusyniak urged Hoosiers to contact 211, which pivoted during the pandemic to respond to over 1.3 million calls about COVID-19 immunizations and testing resources. But the resource is designed to do much more, including housing or utility assistance.

But Rusyniak said that was another reason why pivoting to managed care would help elderly or disabled Hoosiers. Under that system, someone like Sinkovic would be matched with one person responsible for navigating the myriad of systems for her — similar to how her mom helped Sinkovic before she died.

"Healthcare in general — and it's not specific to Indiana, it's across the board — is complicated. And then when you blend in not just healthcare and health-related services but social services, etc. it gets even more complicated," Rusyniak said. "But (the resources are) all kind of disconnected."

**An uncertain future for Sinkovic**

Changes to increase the workforce — and the overall home- and community-based services — would benefit the thousands of Hoosiers like Sinkovic, who thought she wouldn't need in-home assistance until she was much older.

"I'm still young; I don't like relying on other people... I don't want to

inconvenience others," Sinkovic said. "I just want to be independent again... I want to date and have a relationship. I feel like relying on other people to help me interferes with that and it's an embarrassment."

Sinkovic does have two brothers living out of state but doesn't want to leave the state where she grew up, has a robust community of friends, volunteers at a local community theater and has a network of fans who purchase her intricately decorated cookies and cakes. But other states do a better job at providing the services she needs.

As Sinkovic's spinal condition worsens, she risks needing an additional surgery to fuse her neck — which would end her ability to drive in her specially adapted van. But without the surgery, she could lose sensation in her hands, jeopardizing both her career as a phlebotomist and a baker.

Sinkovic wonders how she can plan out her life, including marriage and children, around those surgeries when help is already so uncertain.

"I'm in my 30s. Now's the time to find a husband and have a family. Do I do all of that first and then wait until my child is growing up then go into the hospital for months... that's unfair to the child," Sinkovic said. "I don't frickin' know and that's what I hate. Who's going to take care of me — whether or not I have a husband?"

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# New Indiana Chamber Study Highlights the Importance of Durable Skills for Employers

The Indiana Chamber of Commerce has teamed up with national partners America Succeeds and Lightcast to promote the “High Demand for Durable Skills” report, which emphasizes the importance of durable skills and which of these skills are most in demand by Hoosier employers.

Durable skills – or what used to be called soft or life skills – are those that learners can take with them to whatever careers they choose and wherever they go professionally. These skills include leadership, critical thinking and the ability to collaborate on a team while effectively communicating with others.

The new report examined 1.6 million Hoosier job postings in the past two years and found that 1.2 million, or 75%, of those demanded at least one durable skill. More than half (55%) of the job listings – 928,000 of them – requested two or more durable skills.

“Technical skills are ever changing with economic and technological trends, but durable skills never change,” says Kevin Brinegar, Indiana Chamber president and CEO. “Once durable skills are learned, they can be applied in a variety of situations and careers. This study emphasizes the importance of integrating these durable skills into education so students can be prepared for a successful work life.”

In producing this study, Moscow, Idaho-based Lightcast analyzed the 1.6 million recent job postings to see how often the following competencies were listed: character, collaboration, communication, creativity, critical thinking, fortitude, growth mindset, leadership, metacognition (awareness of one’s



learning and thought process) and mindfulness.

After studying over 29,000 companies across Indiana, the “High Demand for Durable Skills” report found that communication, metacognition and leadership are the top three durable skills Hoosier employers are looking for. Critical thinking, collaboration and character take the next three spots.

“This study is quite compelling because it focuses on the benefits of cultivating these skills and traits from a very early age. Whether that’s fostering creativity or your thought process, learning the importance of good character or working well with others,” Brinegar offers. “These findings are something educators, policymakers and business leaders should pay attention to and ask themselves: ‘Are we really preparing students for the future?’”

A common misconception among job seekers is that hard skills – such as writing, math, operating a machine and other learned skillsets – are what stand out the most to employers.

But the “High Demand for Durable Skills” report shows that in Indiana the top five durable skills are wanted by employers three and a half times more than the top five hard skills.

“The need for inclusive, soft skills-based education and hiring was apparent long before the pandemic but COVID-19 has greatly accelerated existing trends,” states Tim Taylor, co-founder and president of America Succeeds. “We launched this unique research initiative to start a national conversation around durable skills, so that schools understand the importance of educating for them and corporate leaders recognize the urgent need to partner with the education system to solve their workforce challenges.”

Adds Anna Brown, economist and vice president of education consulting at Lightcast, “Six of the 10 most requested skills by Indiana employers were durable skills. It is our belief that by working together with educators and business leaders, we ensure that students and communities can become more resilient in the rapidly evolving world of work.”

The Indiana Chamber will use the report to further its goal of creating the workforce Hoosier employers need and for setting students up for success in school, work and life. The “High Demand for Durable Skills” report is available at [indianachamber.com/durableskills](http://indianachamber.com/durableskills)

**About America**

**Succeeds:**

America Succeeds is a non-profit organization based in Denver that is committed to improving educational opportunity, outcomes, and equity by harnessing the power and acumen of the business community in accelerating systems change. The organization is uniquely positioned between business and the education policy sector—acting as an “education voice to business” nationally and a “business voice for education” at the state-level.

**About Lightcast:**

Lightcast is a leader in advanced labor market analytics, including the development of skills data to better connect job seekers and employers. Lightcast provides its clients with the knowledge and tools needed to make strategic, data-driven decisions, increase the efficiency and effectiveness of their action plans, which result in wealth creation for their citizens.

For over 20 years, Lightcast’s economists and data scientists have been taking traditional labor market and industry data and making it understandable and actionable for clients. Lightcast Skills represents the next evolution of analyzing labor market information, now from a real-time perspective.

## Tips to Keep Pets Safe, Warm

Just as we’ve prepared our homes, cars and families for the extreme temperatures and weather events of this week, it’s important to also remember our pets’ needs during winter weather events and throughout this time of year. As colder temperatures set in this week, Jennifer Bruns, D.V.M., M.P.V.M. at PetSmart shares tips on how to ensure your pets are warm and happy throughout this winter storm and full winter season.

**Tips for Protecting Your Pets from the Elements:**

*Limit outdoor walks and activities.*

Letting your dog outside to use the bathroom or go for a quick walk is okay, but never leave a pet outside for a long period of time, especially during a winter storm or extreme cold.

*Add extra layers.*

Pet sweaters aren’t just for fun, they also help to keep your pet warm. If your pet is shivering, that’s a sign they need some extra layers like a sweater or coat. To help keep in body heat and protect their paws from the extreme cold as well as salt and ice, consider using booties on paws when venturing outside.

*Watch out for hazardous chemicals.*

Many people use snow-melting products like deicers, antifreeze and salt which can cause skin irritation, and if ingested by your pet, can be fatal. After a walk, it’s important to thoroughly rinse your pet’s paws and stomach, especially after walking in areas where these products are frequently used.

*Keep skin protected.*

Just like humans, many pets get dry skin during the winter. When they need a bath, try using a pet-friendly moisturizing shampoo to help keep skin healthy and hydrated. If your pet’s skin seems extra dry, supplements like fish oil can be added to your pet’s food or specialty treats can be given to help the skin and coat.

*Dry your pet.*

Having wet fur is a really fast and sure way to dry out their skin and decrease the temperature of their body. After a jaunt

in the snow or splashing in puddles, be sure to dry your pet with towels or a hair dryer.

**Tips for Surviving Weather-Related Emergencies with Your Pet:**

*Create an emergency pet kit in case of a storm or power outage.*

The kit should include the supplies needed to keep them fed, warm and secure during emergency conditions like blizzards or extreme cold. Tuck a copy of their vaccination and medical records, veterinary contact information and a current photo of your furry friend in your emergency kit, in case needed as well.

Ensure you have any care items your pet may require such as medications, puppy pads, waste bags, litter box supplies and calming spray.

Store a one-week supply of food in a waterproof container along with bottled water and portable bowls.

*Keep all identification information current.*

While winter emergencies may add to the importance, it’s crucial that your pet wears a tag displaying your phone number year-round.

Microchip and register your pet with current contact information.

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## 🔪 RUSTY

From Page A1

be reduced (by 4.75% for each full year early) but waiting until you reach your FRA to claim it would mean you'll get 100% of the survivor benefit you're entitled to (the same amount your wife was entitled to when she died). And you can claim your survivor benefit (only) first and collect that, while allowing your personal SS retirement amount to continue to grow, up to age 70 if you wish. You should strive to maximize whichever benefit will be highest — your own, or your survivor benefit — and collect that benefit for the rest of your life. If you choose to claim your survivor benefit at your FRA and switch to

your own higher amount at 70, your personal SS retirement benefit at 70 will be almost 27% more than it will be at your full retirement age. That would be a good way to avoid the earnings test, maximize both benefits, and secure the highest possible Social Security benefit for as long as you live.

Whether waiting until 70 to claim your own SS retirement benefit makes sense depends on whether it will be higher at age 70 than your survivor benefit at your FRA, and on your life expectancy. Average life expectancy for a man your current age is about 84 and you would break even moneywise at about age 81 if you wait until

age 70 to claim your own SS retirement benefit. So, you'd get the most in cumulative lifetime benefits by waiting until your FRA to claim your survivor benefit and - if it will be higher - waiting until you're 70 to claim your own SS retirement benefit. The choice is yours to make but longevity is the key, so you should carefully assess your potential life expectancy, including your family history, your current health, and your lifestyle to help you decide:

### About the Association of Mature American Citizens (AMAC):

The 2.4 million member Association of Mature American Citizens (AMAC) (amac.us) is a

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.

The AMAC Foundation (AmacFoundation.org) is the Association's non-profit organization, dedicated to supporting and educating America's Seniors. Together, they act and speak on the Association members' behalf, protecting their interests and offering a practical insight on how to best solve the problems they face today. For more information, visit amac.us/join-amac

## 🔪 SCAMMERS

From Page A1

said. "Hoosiers can protect themselves by asking the right questions and doing their research before hiring anyone."

Unlicensed contractors and scammers don't just call you anymore, they email, or knock on your door. Don't fall for their promises to inspect your furnace, repair your leaky roof, or offer to remove snow and ice. Sometimes they don't deliver — and they just take your money and run without doing some or all the work.

To prepare for winter weather emergencies while avoiding scams, the Office of the Indiana Attorney General and the Indiana Builders Association offer the following tips to avoid falling victim to a home repair scam:

- Ask your family, friends, and co-workers for contractors they have used who have done good work.
- Before signing a contract or making a payment, contact the Attorney General's Consumer Protection Division and

the Better Business Bureau for complaint information on contractors you are considering.

- Get multiple bids from local contractors in writing.
  - Avoid contractors who spontaneously show up at your door offering a "bargain" price for painting, driveway sealing, roof repairs, etc.
  - Never pay for the entire or a large part of the project before the work begins.
  - Don't make the final payment to the contractor until you know all suppliers of materials and all subcontractors have been paid.
  - Get a contract — never rely on verbal or handshake deals. Make sure all promises are in writing and that you understand what you're signing.
  - Search online for the company's name with words like "scam" or "complaint."
- If you believe you have been the victim of a scam, file a complaint at indianaconsumer.com with the Attorney General's office.

## 🔪 ONLINE

From Page A1

tion.

### Tips for parents before downloading any app, parents should:

• **Look for a privacy policy and give it a skim:** Responsible apps directed to children provide a description of the service's information collection practices before a parent or child downloads an app to their device. COPPA requires, at the very least, that the privacy policy is on the homepage of the app when you open it. Many apps also have a link in the app store platforms. If you can't find a privacy policy, that's a red flag. It's very likely that they're on Santa's naughty list. A privacy policy should include: a list of who is collecting personal information; what information the device collects and how it's used; how personal information is stored; who has access to data; a list of your parental rights, and consumer opt-out tools.

• **Learn what personal information is collected:** Online services directed to children may not collect, maintain or share a photograph, video or voice recordings or even a device identifier of a child

from children without first getting consent from a parent or guardian. The law also requires that apps get parental consent before allowing kids to disclose personal information publicly. Before your child downloads an app, check out what information it might collect using helpful tools like Apple's new Privacy Details section in the App Store.

• **Set permission requirements:** Many apps that are listed as free in the app store have in-app purchases that might be accessed by children after a parent has allowed them to download the app. Ensure that your child's device is set to require a password for each download.

• **Be wary of free apps:** Most free apps contain more advertising than apps that require even a nominal fee. Free apps, even those labeled as educational, may have deceptive and disruptive advertising practices—some even advertise inappropriate content. Ads may pop up extremely frequently and kids are often required to view these ads in full to continue in the game. Ads may also trick kids into clicking by plac-

ing them behind enticing items like coins or adorable creatures. If an app is meant for both children and parents to use, then not all of its advertisements may be appropriate for younger children; it may contain ads for games or films intended for older audiences. Finally, even a free app that does not display advertising might have third-party code collecting data for later future ad targeting. To avoid surreptitious ad targeting, make sure to adjust your iOS or Android device settings.

• **Think before you download:** Sometimes, free apps might contain a form of malicious code called malware. To avoid downloading an app that might cause problems with your phone, make sure its page in the app store has a privacy policy link, contact information, and address information for the app publisher. Use common sense when looking at the app to see if it appears reputable. Crude designs or imitations of commonly known cartoon or fictional characters might be a red flag.

• **Check out reviews:**

Services such as Common Sense Media tell whether the app's content is appropriate for your child.

CARU asks parents who come across an app or other online service that they think violates COPPA to file an anonymous consumer complaint on CARU's website.

For more information about CARU and keeping children safe online, visit the BBB National Programs' website.

For more holiday tips, visit the BBB Holiday Tips page.

### About BBB Serving Central Indiana:

The Better Business Bureau has empowered people to find businesses, brands and charities they can trust for over 110 years. In 2021, people turned to BBB more than 200 million times for BBB Business Profiles on 6.3 million businesses and Charity Reports on 25,000 charities, free at BBB.org. Local, independent BBBs can be found across the United States, Canada, and Mexico, including BBB Serving Central Indiana, which was founded in 1916 and serves 46 counties.

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# WEEKEND

## In The Home

Weekend, Dec. 24-25, 2022

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## Invite Songbirds to Your Winter Garden

By Melinda Myers

Winter has many birds searching for food. Lend a helping hand by starting, continuing, or expanding your bird-feeding efforts.

If you are not able to plant a shepherd's crook in the ground to hang your feeder, look for other options. Sturdy tree branches, hooks and supports used for summer hanging baskets, and deck railings are a few possibilities.

Recycle your Christmas tree into a bird shelter and feeder after the holidays. Move it outdoors and decorate it with slices of oranges, strands of cranberries, and other songbird treats.

Place bird feeders within three feet and no more than 30 feet away from your home to reduce the risk of deadly window collisions. Further reduce the risk by hanging streamers in front of the windows or placing decals on the windows.

Select locations with nearby trees and shrubs that provide songbirds with a quick escape from predators. Avoid low-growing shrubs that provide cover for outdoor cats that kill over a billion songbirds each year.

Avoid excessively windy, wet, or otherwise exposed areas that may discourage birds from visiting your feeders. Provide a bit more shelter from the elements by fastening an evergreen bough above the feeder.

Add a source of water to support and attract a wide variety of birds. Those in colder areas will need a bubbler, heater, or aerator to prevent the water from freezing. As always, it is important to keep your



Photo courtesy of MelindaMyers.com

**Use a variety of feeders and seeds to attract a diverse group of birds.**

birdbath clean.

Purchase quality bird-seed mixes. These may cost more but contain a higher percentage of seeds the birds like to eat. This means more quality seed for each dollar spent. Many cheaper brands fill their mixes with milo, oats, and wheat that the birds tend to discard in favor of more desirable seeds in the mix.

Use a variety of seeds and feeders to attract a diverse group of birds. And don't forget about ground feeders like juncos, quails, and mourning doves.

Black oil sunflower seeds are a favorite of cardinals, buntings, chickadees, finches, grosbeaks, jays, juncos, nuthatches, titmice, and woodpeckers. They are also a favorite of squirrels.

Install squirrel baffles if you don't want these critters devouring all your bird seed. Or use safflower seeds instead to keep cardinals, grosbeaks, finches, doves, and sparrows happy instead of the squirrels.

Nyjer thistle is a favorite of finches, goldfinches, siskins, and buntings. Purchase fresh seed and use a feeder that keeps it dry. Finches and others will tend to avoid stale and wet Nyjer thistle seed.

White millet is another popular seed and a favorite of ground feeders such as juncos, siskins, and towhees. You will also find cardinals, finches, grosbeaks, and sparrows feasting on them.

Nuts and cracked corn attract Jays, woodpeckers,

nuthatches, and brown creepers. Mix them with other seeds or include a specially designed nut feeder in your landscape.

Suet is an excellent food for woodpeckers, nuthatches, chickadees, and jays. You may even find other birds like wrens and cardinals visiting your suet feeders.

Help the birds find new sources of food by sprinkling some seed on the ground near the feeders. If birds dine on the scattered seed but still don't visit the feeders, keep leading them closer with additional seed.

Keep your feeders clean and filled so the birds know there is a reliable source of food. If your feeders go empty, it may take a few days to attract them back to your yard.

Evaluate your existing landscape and look for opportunities for adding new plants that provide food, shelter, and nesting spaces for birds. Creating a more bird-friendly landscape helps increase the number and variety of winged visitors. Their presence adds color and motion to the winter landscape and watching them will help lift your spirits.

*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.*

## Tips on Minimizing Your 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.

## Lifestyle Changes to Boost New Years Savings

Americans have been wrestling with inflationary pressures all year. As the New Year approaches, millions of individuals and families have set resolutions to save more money.

"Looking to boost your savings is a worthy goal. But to make it work, you have to take small steps that add up to big change over time," said Amy Maliga, financial educator with Take Charge America, a nonprofit credit counseling and debt management agency. "By exploring a few small changes in your day-to-day life, you can curb spending and put more money in your savings throughout 2023."

Maliga explains several changes with a financial impact:

- Start living on a budget. When you have

a clear picture of your income and expenses, you can make any needed changes to prioritize or improve your savings. Use paper and pencil, a spreadsheet or one of numerous apps like PocketGuard or Mvelopes to track your spending. Try for 30 days to get a sense of where you can save.

- Deposit cash-back rewards. If you have a cash-back credit card, deposit your rewards directly into your savings account. This way, every time you use your card, you'll automatically add to your savings. Just be sure to pay off your card balance on time every month.

- Upgrade your bank account. If your existing savings account isn't yielding much interest, shop around for an account with a better rate. A higher rate

can help you reach your savings goals more quickly. Paying too many fees for your checking account? Research free checking account options that can help you save even more.

- Declutter your email. Tempted by too many emails from your favorite retailers? Go through and unsubscribe to eliminate the temptation. Do it manually or use email decluttering services like Unroll.Me and Clean Email to unsubscribe from unwanted emails quickly and easily.

- Compare prices. Spending a few minutes to compare prices can save you money in the long term. Use apps like ShopSavvy or BuyVia when out shopping to scan barcodes and find the best price. When shopping online, install browser

extensions like Honey and InvisibleHand that alert you of a lower price for an item you're about to buy. They also find sales and promo codes to ensure you're getting the best deal.

For additional money-saving resources, explore Take Charge America's Budget Tools.

About Take Charge America, Inc.

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