

▶ TODAY'S VERSE

James 1:12 Blessed is the man that endureth temptation: for when he is tried, he shall receive the crown of life, which the Lord hath promised to them that love him.



▶ FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Shantel Morris smile? "When I see high school kids of all ages finding success when they didn't feel they could be successful," said the 1991 Noblesville High School graduate and former NHS Singer of three years. Born Shantel Fiechter, she was in theater all four years of high school. Deborah Wittstein was her choir director. After she graduated, Mrs. Wittstein called her back to start doing choreography. She is a graduate of Ball State University with a degree in entertainment architecture. Shantel worked at Walt Disney and Universal Studios in the show and ride department, as a show and ride designer and lived in Orlando, Fla. Her expertise was combining theater and design, and also used that in Orlando, where she and her husband, Jim Morris, operated Trilemma Productions equity theater company. They have two children in school. She is now a real-estate broker and owns her own brokerage and still does design and has her own design company. Since moving back to Indiana, she has been choreographing NHS productions since 2013 and is considered a part-time musical assistant. **What else makes her smile?** "The No. 1 thing that makes me smile is when I see a kid actually figure out their character and they finally figure out how to bring that character to life. It's like a light bulb goes on for them in all things, the acting side and for the importance of the story they're telling."

And Another Few Things...

1. State of the State

Gov. Eric Holcomb will deliver his 2023 State of the State address next Tuesday to a joint session of the Indiana General Assembly in the House of Representatives chamber. The address will begin at 7 p.m. and is expected to fit in a 30-minute window.

The State of the State address will be live-streamed online at youtube.com/watch?v=hpbMmXKYUyo

2. Chamber Luncheon

The Northern Hamilton County Chamber of Commerce will host their first luncheon of the year from 11:30 a.m. to 1 p.m. next Thursday. The luncheon will feature panel of local restaurants. To hear about nearby menus, offerings and the vision behind some of your neighborhood eateries, make sure you get out and join the Chamber. A few of the restaurants include The Remnant Coffee Shop, 10 West and The Choo Choo Cafe.

The luncheon will be held at the Red Bridge Community Building.

3. Winter Market

It's "Snow" Joke! The first Westfield Winter Market is today! After a three year hiatus, the first Winter Market of 2023 will take place today from 9 a.m. to 12 p.m., noon and run weekly through April 1. West Fork Whiskey Company Westfield location will serve as the 2023 host location for the Westfield Winter Market.

The 35,000 square foot facility is located at 10 E 191st St. in Westfield. West Fork Whiskey is home to The Mash House Restaurant, Stave Cocktail Lounge and a 5,000 square foot Event Center. West Fork Whiskey offers whiskey education and tastings 5 days a week with private dining and seasonal events. Their whiskey distilling operations are expected to be fully operational in early 2023, at which point distillery tours will begin.

Stop by for baked treats, fresh produce, meat, cheese, dog treats, honey, fresh flowers, handcrafted items and so much more. The market is free and open to the public.

The TIMES

Hamilton County's Own Daily Newspaper

NOBLESVILLE, INDIANA

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Boomer Bits

Ask Rusty - Will The Family Maximum Limit My Benefits?

Dear Rusty: I have a question about the family maximum SS retirement benefit. As I understand it, if the breadwinner is drawing retirement benefits or is deceased, the family maximum is calculated from a formula that yields a figure between 150 percent and 188 percent of the breadwinner's primary insurance amount — his or her monthly benefit if claimed at full retirement age. That age is 66 and 4 months for people born in 1956 and will gradually increase to 67 over the next few years. Is this calculation only applicable at full retirement age (in my case 66 and 4 months) or is it still applicable if I delay taking SS until 68 or 70? My assumption is the "breadwinner" is the spouse with the higher income. **Signed: Planning my Retirement**

Dear Planning: The Family Maximum applies only when more than one dependent is collecting benefits from the



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.

record of a worker who is either deceased or collecting Social Security retirement benefits (the "breadwinner"). That might typically be a spouse and a minor child, multiple minor children, or, perhaps, multiple children and a spouse as well.

The Family Maximum doesn't apply, for example, when both a current spouse and an ex-spouse are collecting benefits from that "breadwinner" — only when a current spouse and minor children are collecting too. The Family Maximum also does not apply when only one dependent (e.g., a spouse) is collecting benefits from the "breadwinner," or when no dependents are collecting benefits on the

"breadwinner's" record. Neither would the Family Maximum restrict your benefit if you wait until you are age 70 to claim your maximum personal benefit. So, if your concern is that the Family Maximum might limit your, or your wife's benefit if you wait until age 68 or 70 to claim, you can discard that concern.

You are correct that the Family Maximum formula, when it applies, yields a maximum total limit of 150% to 188% of the worker's "primary insurance amount" or "PIA," which is the amount the worker is due at full retirement age (FRA) and, as

▶ See RUSTY Page A5

How Nursing Homes Are Preventing Patient Falls

(StatePoint) Falls are the leading cause of injury-related death in U.S. adults aged 65 or older, according to the Centers for Disease Control and Prevention. The economic impact of falls is immense, with fatal falls estimated to cost \$754 million and nonfatal falls \$50 billion annually. As the aging population enters long-term care facilities, fall prevention will become an increasingly important public health priority. The good news is a novel approach has recently come to light.

A first-of-its-kind, two-year study conducted by investigators at Brigham and Women's Hospital's Division of Sleep and Circadian Disorders—a division of Harvard University—and the Midwest Lighting Institute (MLI) found that dynamic, tunable lighting systems, when implemented at long-term care facilities, reduced falls by 43% compared to facilities that retained traditional lighting. The study focused on the positive effects of lighting on alertness, cognitive function, and sleep and how this affects fall risk.

For people who seldom get

▶ See FALL Page A5

Pandemic Make You More Concerned About Finances?

(StatePoint) The COVID-19 pandemic disrupted nearly every aspect of people's lives and, as it turns out, it also impacted their feelings about financial security and life insurance. In a national survey commissioned by Erie Insurance:

- Two-thirds of respondents (66%) said the pandemic made them more concerned about their financial security than they were before.

- Sixty-one percent said the pandemic made them more concerned about how their family would be taken care of financially if they became seriously ill or worse and could no longer provide for them.
- Half (49%) said the pandemic made them question whether they had the right type and amount of life insurance as part of their overall plan for financial security, and a quarter (25%) contacted their insurance agent about it.

If you're among those who want to make sure your family is taken care of in the event something unexpected happens to you, but you aren't sure where to start, here are three questions to ask your insurance agent:

1. How do I know whether I need life insurance? If you have family members or loved ones who depend on your income, it is a good idea to have life insurance to ensure they will

be taken care of. The mortgage on your house, your child's college tuition, car loans, and funds for your final expenses are just a few things that can be paid for with money from your life insurance policy. Even if no one depends on your income, it still may make sense to get a life insurance policy to cover your final expenses and debts — including student loans.

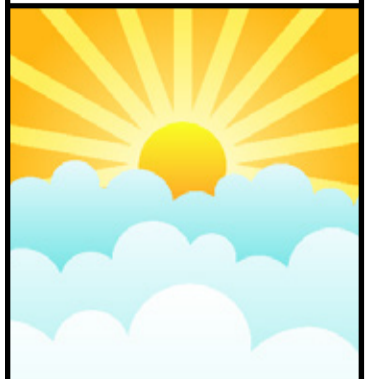
2. How do I figure out how much life insurance to get? There are several factors to consider, including the needs of the people you want to protect and how long they will need financial support. Consider your income, or if you aren't employed outside the home, what it would cost if those left behind would have to pay for services you currently provide, such as childcare or home maintenance.

3. Which is better, term life insurance or whole life? It depends on where you are. Term life insurance protects you for a specific amount of time. An example would be while you are still paying off a mortgage or paying off your child's college tuition. Whole life insurance accumulates cash value and allows for your loved ones to be covered throughout your lifetime.

Something else to take into account as you're considering purchasing life insurance is the

▶ See PANDEMIC Page A5

The Daily Almanac



Sunrise/Sunset
RISE: 8:06 a.m.
SET: 5:34 p.m.



High/Low Temperatures
HIGH: 40 °F
LOW: 27 °F



Today is...

- Distaff Day
- Harlem Globetrotter Day
- National Bobblehead Day



What Happened On This Day

- 1927 First transatlantic commercial telephone service is established from New York City to London
- 1959 The US recognizes the new Cuban government of Fidel Castro
- 1999 Senate trial in the impeachment of US President Bill Clinton begins



Births On This Day

- 1964 Nicolas Cage American actor, producer and director
- 1985 Lewis Hamilton English race car driver

Deaths On This Day

- 1943 Nikola Tesla Serbian/American physicist and engineer
- 1989 Hirohito Japanese Emperor

▶ INSIDE TODAY

- Service Directory.....A2
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▶ HONEST HOOSIER

Take heart — only 72 days until spring!



▶ TODAY'S HEALTH TIP

Water exercises are very helpful for people with back and joint pain. 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



▶ TODAY'S QUOTE

"Every moment is a fresh beginning."

- T.S. Eliot

▶ TODAY'S JOKE

Where's the warmest spot in a room? The corner. It's usually 90 degrees there.

▶ OBITUARIES

None

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



7 DAY FORECAST

27/40 LIGHT MIX LATE	30/36 RAIN SNOW SHOWERS	29/43 MOSTLY SUNNY	32/46 CLOUDS AND SUN	34/47 MOSTLY CLOUDY	41/50 RAIN CHANCES RETURN	46/48 RAIN SINCE COOLER
SAT	SUN	MON	TUE	WED	THU	FRI

Local Elected Officials Named to List of Influential Politicians

In their latest newsletter, Howey Politics Indiana released their annual list of the 50 most influential Indiana Politicians. Among those listed were local elected officials House Speaker Todd Huston (5), former State Senator, Noblesville Mayor and City Court Judge Luke Kenley (21), US Representative Victoria Spartz (39) and Noblesville Mayor Chris Jensen (46).

The newsletter gave descriptions of each politician, as well as a quote or two from each.

For Speaker Huston, they wrote, "The Fishers Republican once again lands in the top 10 of this powerhouse list, after successfully pushing for abortion-restricting legislation and income tax cuts in 2022. The latter was never a priority of Senate Republicans, so his ability to push it across the finish line and give Indiana some of the lowest income tax rates in the country was a feat. By nearly all measures, Huston had a successful election cycle last year as well in 2022. House Republican leadership, led by Huston, was able to successfully oust Reps. Curt Nisly and John Jacob, two of the most conservative members of the legislature who often created a headache for Huston by challenging him from the right. Meanwhile, in the general election, Republicans easily main-

tained their supermajority in the House as Huston glided to another term in leadership. Huston will be equally as powerful this year, if not more, as lawmakers draft the two-year budget and dictate how to spend billions of taxpayer dollars. With a new House Ways and Means chair at the helm, chances are he'll be looking to Huston for some guidance, more so than an experienced chair. Huston also has the advantage of having been the lead author of the budget bill back in 2019. Huston could be influential in the educational sphere this year, as he's committed to "rethink high school." He says he wants to ensure Hoosier children get "relevant" education, whether they seek post-secondary education or go immediately into the workforce. "I think there are opportunities with work-based learning to change what high school looks like," Huston said late last year.

For Kenley, Howey Politics said, "The former Senate Appropriations chairman co-chaired the Governor's Public Health Commission that has recommended increasing health funding to the tune of just under \$250 million a year. "This is a totally justified expense and idea on the part of state government. It's something that Indiana really needs to do and the time has come to do it," said Kenley. "The

fact that Indiana has a very weak public health delivery system is undeniable." According to Capital Chronicle, Indiana ranks 48th in the nation for public health funding, spending approximately \$55 per Hoosier on public health initiatives or \$36 less than the nationwide average of \$91 per capita."

They wrote of Spartz, "After prevailing in a crowded 5th CD Republican primary in 2020, Spartz went on to defeat Democratic candidate Christina Hale for a seat that was seen as the Democrats' best pick-up opportunity. Last year, Spartz trounced the Democratic nominee, Jeanine Lee Lake, 61.1% to 38.9%. Spartz's increasing electoral strength is not yet matched by legislative or management prowess. In her first term, she did not have a signature bill. She was best known for her vocal critiques of U.S. policy toward the war in Ukraine, the country of her birth. But she caused more headache for her congressional colleagues - including Republicans - than she did for the Russians with her erratic visits to Ukraine and her strident criticism of the Ukrainian government. She also has had trouble keeping staff on board. Her office is thought to be one of the most dysfunctional on Capitol Hill, according to a former staffer to a

member of the Indiana congressional delegation. If she runs for Senate, she may have a challenge making the case for why Hoosiers would want to elevate her to the upper chamber, even though she released an internal poll showing she is tied with Banks for second-most support behind Daniels. In the December Bellwether Research Poll, Spartz was fourth with 7% in a poll Mitch Daniels led with 32%. In a race without Daniels, Spartz was third with 12%, a point behind Rep. Banks and 2% behind Attorney General Rokita."

And finally, Howey Politics wrote of Jensen, "He is seeking a second term after using his first term to rebuild Pleasant Street, while the city has received more than \$1 billion in private investment. "Building on our strong foundation, I am running for reelection because there is more work to be done." Jensen said in announcing his bid last September. "Together we can continue to develop our workforce and make generational investments in infrastructure that will keep jobs and families moving to and around our hometown." He doesn't have an announced opponent at this writing."

You can read the full breakdown online at state-affairs.com/pro/indiana/hpi-power-50-2023/

January Events at the Sheridan Public Library

To celebrate the start of a brand new year, the Sheridan Public Library has announced its events for the month of January. The list includes their Winter Concert Series featuring The Elizabeth Lee Duo from 6-8 p.m. next Saturday and Hunter Wainscott from 6-8 p.m. on Feb. 11. This cozy fireplace concert will take place in the library. Tickets are on sale now at the front desk for \$10; they are also available for \$12 at the door the day of the concerts.

This series is sponsored by United Animal Health and all proceeds go to Friends of the Sheridan Public Library to directly support SPL.

To learn more about the artists, visit sheridan.lib.in.us/winter-concert-series/.

Babies + Toddlers:

• Jan. 12, 19 and 26 at 11 a.m. - Discovery Time (ages 0-2)

Preschool:

• Jan. 13 and 27 at 11 a.m. - Storytime with Wynn (ages 3-6) *Note - no Storytime on Jan. 20
Grades K-5:
• Jan. 11 at 4 p.m. - STEAM: Christmas
• Jan. 18 at 4 p.m. - Building Club: Christmas

• Jan. 25 at 4 p.m. - Comic Club-NEW!
Grades 6-12:
• Jan. 12, 19 and 26 at 4 p.m. - D+D Club
Adults:
• Jan. 12 - 6 p.m. - Murder Mystery Game*
• Jan. 10 and 24 at 1:30 p.m. - Euchre Club
• Jan. 16 at 6 p.m. - Pinner
• Jan. 18 at 5:30 p.m. - Sheridan Readers Book Club: Book-The Last Bookshop in London by Madeline Martin
• Jan. 26 at 6 p.m. - Cocoa + Canvas*
***Teens Welcome**
All Ages:
• Jan. 13 at 6 p.m. - Musical Bingo
• Jan. 14 at 6 p.m. - Winter Concert Series: The Elizabeth Lee Duo-sponsored by United Animal Health; Tickets are \$10 in advance or \$12 at the door.
• Jan. 20 at 6 p.m. - Bingo Night
• Jan. 27 at 6 p.m. - Family Game Night
"All the Feels" Winter Reading Program is for all ages and runs through Feb. 28! Signup today at sheridan.beanstack.org
For more information on programming and services, visit sheridan.lib.in.us

PUBLIC NOTICES

You are hereby notified that the Hamilton County Commissioners have petitioned the Commissioner of the Indiana Department of Environmental Management (IDEM) for an order establishing a Regional Sewer District to be known as the Hamilton County Regional Sewer District (RSD).
A public hearing will be held on January 11, 2023, at 6:00 p.m. (local time), at the Commissioners Courtroom in the Hamilton County Government Center, 1 N 8th Street, Noblesville, IN, 46060 to receive public comments on said Petition. IDEM will accept written comments on the petition until February 3, 2023, at the following address:

Mrs. Angela Bottom
Office of Water Quality
Indiana Department of Environmental Management
100 North Senate Ave., IGCN-1255
Indianapolis, Indiana 46204

For more information regarding the formation of regional water and sewer districts, see Indiana Code 13-26. Additionally, an electronic copy of the petition to form the Hamilton County Regional Sewer District can be found at <https://www.in.gov/idem/cleanwater/2400.htm>.

Individuals with disabilities requiring reasonable accommodations for participation in this event should contact the Indiana Department of Environmental Management Americans with Disabilities Act (ADA) Coordinator at:
ADA Coordinator
Indiana Department of Environmental Management
100 North Senate Ave., Suite 1322
Indianapolis, Indiana 46204
Please provide a minimum of five (5) days notification.
TL19949 1/4 1/5 1/6 1/7 1/10 5t hspaxlp

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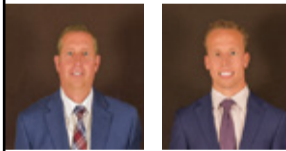
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Bicentennial Commission Announces Performers for Opening Ceremony

The stage lineup continues to grow as the Hamilton County Bicentennial Commission kicks off the county's 200th year celebration with a free, family-friendly event at 3 p.m. on Jan. 22, at the Palladium at the Center for the Performing Arts in Carmel.

Acclaimed local singer-songwriter Josh Kaufman, season 6 winner of The Voice and long-time local musician, will serve as emcee of the Hamilton County Bicentennial Opening Ceremony, with other performers including Mudsock Jazz Combo, the Moontown Pickle Stompers, the Freetown Village Singers and Conner Prairie storyteller Dwight Gallian.

Speakers will include local elected officials as well as county historian David Heighway. Attendees will receive a goodie bag while supplies last and a potentially a special, limited quantity commemorative item.

Tickets for this historic event are free and going fast. Attendees must reserve tickets in advance under the event listing at thecenterprepresents.org/Tickets-Events/ or



by phone at (317) 843-3800. The Center for the Performing Arts has provided key support for the event. Other Bicentennial sponsors include Duke Energy, Hamilton County Board of Commissioners and Hamilton County Tourism Inc. among many others.

The Opening Ceremony will be the first of many free, family-friendly events celebrating the Hamilton County Bicentennial throughout the year. A full calendar of events is available in digital and physical form, soon to be in local businesses. Stay up to date with activities by signing up for the Hamilton County Bicentennial newsletter at hamcoturns200.com/enewsletter.

About the Hamilton County Bicentennial

Commission:

The Hamilton County Bicentennial Commission was established by the Hamilton County Board of Commissioners as the official oversight agency for the 200th anniversary of the county during all of 2023. It will host the celebration in partnership with the Hamilton County Historical Society and Hamilton County Tourism, Inc. Duke Energy, Hamilton County, the Hamilton East Public Library and Hamilton County Tourism are lead sponsors of the Bicentennial activities.

For more information, visit hamcoturns200.com/ or follow HamCoTurns200 on Facebook (facebook.com/hamcoturns200) and Instagram (instagram.com/hamcoturns200).



Photo courtesy of the Hamilton County Sheriff's Office

Hamilton County Sheriff's K9 and resident good boy Echo shows off his new body armor, courtesy of Vested Interest in K9s, Inc.

Sheriff's K9 Gets Safe New Treat

The Hamilton County Sheriff's Office K9 Echo has received a bullet and stab protective vest thanks to a charitable donation from non-profit organization Vested Interest in K9s, Inc. K9 Echo's vest was sponsored by Leah Beale of Oklahoma City, OK and is embroidered with the sentiment, "This gift of protection provided by Leah A. Beale."

Vested Interest in K9s, Inc., established in 2009, is a 501(c)(3) charity whose mission is to provide bullet and stab protective vests and other assistance to dogs of law enforcement and related agencies throughout the

United States. This potentially lifesaving body armor for four-legged K9 officers is U.S. made, custom fitted, and NIJ certified. Since its inception, Vested Interest in K9s, Inc. has provided over 4,845 vests to K9s in all 50 states at a value of \$6.9 million, made possible by both private and corporate donations.

The program is open to U.S. dogs that are at least 20 months old and actively employed and certified with law enforcement or related agencies. K9s with expired vests are also eligible to participate. There are an estimated 30,000 law enforcement K9s throughout the United

States. Vested Interest in K9s, Inc. accepts tax-deductible contributions in any amount, while a single donation of \$960 will sponsor one vest. Each vest has a value of \$1,744-\$2,283, weighs an average of 4-5 lb., and comes with a five-year warranty.

For more information, or to learn about volunteer opportunities, please call (508) 824-6978. Vested Interest in K9s, Inc. provides information, lists events, and accepts donations at vik9s.org, or you may mail your contribution to P.O. Box 9, East Taunton, MA 02718.

Classifieds

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<p>Denied Social Security Disability? Appeal! If you're 50+, filed for SSD and denied, our attorneys can help get you approved! No money out of pockets! Call 1-855-995-4758</p>	<p>Thinking about installing a new shower? American Standard makes it easy. FREE design consultation. Enjoy your shower again! Call 1-855-475-0534 today to see how you can save \$1,000 on installation, or visit www.newshowerdeal.com/hoosier</p>	<p>AT&T TV - The Best of Live & On-Demand On All Your Favorite Screens. CHOICE Package, \$84.99/mo for 12months. Stream on 20 devices at once in your home. HBO Max FREE for 1 yr (w/CHOICE Package or higher.) Call for more details today! (some restrictions apply) Call IVS 1-844-412-9997</p>	<p>Guaranteed Life Insurance! (Ages 50 to 80). No medical exam. Affordable premiums never increase. Benefits never decrease. Policy will only be cancelled for non-payment. 833-535-1043</p>	<p>Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trustee by Authors Since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production, Promotion and Distribution. Call for Your Free Author's Guide 1-888-965-1444 or visit dorranceinfo.com/hoosier</p>	<p>DIRECTV for \$69.99/mo for 12 months with CHOICE Package. Watch your favorite live sports, news & entertainment anywhere. One year of HBO Max FREE. Directv is #1 in Customer Satisfaction (JD Power & Assoc.) Call for more details! (some restrictions apply) Call 1-888-885-8931</p>



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Consumer Alert: Products Recalled in December



Attorney General Todd Rokita

Attorney General Todd Rokita is alerting Hoosiers of important consumer protection concerns for products recalled in December.

"Now that the holidays have come to an end, there is no better time to make sure your gifts weren't recalled," Attorney General Rokita said.

"Hoosiers deserve protection from products

that, for whatever reason, are not reliable or may even cause injury. If you have one of the recalled products below, stop using it and pursue resolution from the manufacturer."

Attorney General Rokita encourages consumers to take advantage of opportunities available for those who purchased the recalled items.

According to the Consumer Product Safety Commission, the following consumer products were recalled in December:

- Gotway and Begode Unicycles from eWheels
- Cuisinart Compact Blender & Juice Extractor Combos from Conair
- Aduro Surge Protectors from JBR Solutions
- Cloud Island 4-Piece Plush Toy Sets from Target

- Viper Level PRO SD Climbing Treestands from Summit Treestands
- RZR Recreational Off-Road Vehicles from Polaris Recalls
- Discovery Cubes Animal Hide and Seek Activity Toys from HABA USA

- 2022 All-Terrain Vehicles from American Honda
- Utility Vehicles from Kubota
- Laundry Detergent and Household Cleaning Products from The Laundress

- Cordless Window Shades Battery Packs from Ningbo Dooya Mechanic & Electronic Technology Co.
- Scotch Thermal Laminators from 3M
- Gas Fireplaces from Ortal
- Darkest Blue Women's

Fleece Sweatshirts and Men's Fleece Shorts from The Life is Good Company

- Art of Green Laundry Detergent from AIEn USA
- E-Bikes from Gyroor
- Thornhill Baby Cribs from Crate And Barrel
- Good Matters Three-Wick Candles from Advantage Sales & Marketing

If you recently purchased a recalled product, stop using it and check its recall notice. Then follow the notice's instructions, including where to return the product or what steps must be taken to receive a replacement product.

To view recalls issued prior to December, visit the Consumer Protection Safety Commission website at cpsc.gov/Recalls



The Indiana Department of Revenue (DOR) wants individuals to be aware of several tax changes as the 2023 tax filing season approaches. In addition, DOR wants to remind low-income Hoosiers who received Social Security income in 2022 and who meet other eligibility criteria that they will need to file a tax return to claim the \$200 Automatic Taxpayer Refund, even if they do not normally need to file a tax return.

Major changes for this upcoming individual income tax filing season include:

Earned Income Credit Rate Change

- The earned income credit (EIC) is a tax credit for certain people who work and have earned income under a threshold set by the IRS. The Indiana income tax credit rate is increasing from 9% to 10% of the federal EIC. There are some differences between the Indiana and the federal credit, most notably for married individuals filing jointly and individuals with three or more qualifying children. Refer to IRS Publication 596 or State Publication 359, Indiana Earned Income Credit 2022, for more information.

Adoption Credits

- Indiana's adoption tax credit increases to 20% of the federal adoption credit (up from 10%) or \$2,500 (up from \$1,000), whichever is less. If the credit is claimed for multiple eligible children, the credit and limitation is computed separately for each child.

- No more than \$2,500 in credits may be claimed for each eligible child if credits are claimed over multiple years.

- Credits for tax years 2022 and later are refundable.

- Parents who claimed the federal adoption credit for 2015 through 2021 may claim a non-refundable credit for the year(s) they claimed a federal credit.

New Schedule IN-W

- Hoosiers with more than one wage statement, such as a W-2 or Form 1099, will need to list all wage statements on a new form, Schedule IN-W. DOR-certified software vendors should include

this form in their products. Paper filers will need to include the new form, along with other required forms and schedules, with their tax return.

Automatic Taxpayer Refunds

- Hoosiers may claim a \$200 Automatic Taxpayer Refund as a tax credit if they:

- o Were not eligible for last year's initial Automatic Taxpayer Refund; and

- o Received Social Security benefits in 2022; and

- o Are not claimed as a dependent on someone else's tax return.

- To receive the \$200 refund, they must file an Indiana resident tax return by Dec. 31, 2023, and claim the \$200 ATR as a refundable tax credit.

- Hoosiers who do not normally file a tax return due to their income will need to file a tax return to claim the ATR as a credit.

- Information on how to claim the \$200 ATR as a credit will be included in the 2022 tax year instruction booklets and included in DOR-certified tax software products.

- Eligible Hoosiers can claim the \$200 ATR using Form IT-40 or IT-40PNR (for part-year residents).

- Those who qualify to use Form SC-40 may be able to claim both the Unified Tax Credit for the Elderly and the ATR if they meet specific age and income requirements. Refer to the information on the back of Form SC-40 for more information.

Indiana Individual Income Tax forms for 2022 are now available on DOR's website. DOR will start accepting Indiana Individual Income Tax returns in January 2023 in concert with the IRS.

DOR reminds customers not to file their state tax returns before tax filing season opens and they have gathered all necessary documentation. Attempting to file without all documents can delay the process and ultimately postpone any refund a customer may receive.

DOR also encourages customers to utilize electronic filing, online payment and direct deposit to significantly improve the quality and speed of return and refund processing.

Meeting Notes

Noblesville Common Council

Meeting Agenda
Tuesday, Jan. 10, 2023
at 7 p.m.

City Hall, Council Chamber

Executive Session:
6:15 p.m. in Room A213; Pursuant to IC 5-14-1.5-6.1(b)(2)(D)(i), For discussion of strategy with respect to a real property transaction including a purchase.

1. Call Meeting to Order
2. Pledge of Allegiance
3. Roll Call
4. Approval of Executive Session Memorandum: Dec. 20, 2022
5. Approval of Minutes: Dec. 20, 2022
6. Approval of Minutes: Jan. 3, 2023 - Organization Meeting

7. Approval of Agenda
8. Petitions or Comments by Citizens Who Are Present
9. Council Committee Reports

10. Approval of Claims
11. Previously Discussed Ordinance

A. #63-10-22A Council to consider **Ordinance #63-10-22A**, an ordinance amending **Ordinance #63-10-22**, the 2023 Salary Ordinance for Appointed Officials and employees for the City of Noblesville (Holly Ramon)

12. New Ordinances for Discussion

A. #01-01-23 Council to consider **Ordinance #01-01-23**, an ordinance adopting a Change of Zoning from R1 Single Family Residential and Two Family Residential to R4 Single Family Residential for the Retreat

at Morse Development (Denise Aschleman, Matthew Skelton)

B. #02-01-23 Council to consider **Ordinance #02-01-23**, an ordinance adopting a Change of Zoning from R4 Single Family and Two Family Residential including a Preliminary Development Plan for the Retreat at Morse Development (Denise Aschleman, Matthew Skelton)

13. Miscellaneous
A. Council to consider **Resolution RC-1-23**, a resolution authorizing certain routine Fiscal Actions (Jeffrey Spalding)

B. Council to consider **Resolution RC-2-23**, a resolution authorizing the Appropriation of Grant Proceeds in 2023 (Jeffrey Spalding)

C. Council to consider an Interlocal Funding

Agreement with Hamilton County for the Little Chicago Road Pedestrian Trail (Alison Krupski)

D. Council to consider **Resolution RC-3-23**, a resolution concerning Acquisition of Real Property for Pleasant Street Phases II and III (Alison Krupski)

14. Transfers
A. Council to consider **Transfer TA-01-23A-D**, Appropriation Transfers in Multiple Funds for 2023 Base Pay Adjustments (Ian Zelgowski)

B. Council to consider **Transfer TA-02-23A-D**, Appropriation Transfers in Multiple Funds for a one-time Inflation Relief Stipend for City Employees that was adopted in the 2023 Budget (Ian Zelgowski)

15. Council Comments

16. Adjournment

Meeting Notes

Noblesville Board of Public Works and Safety

Meeting Agenda
Tuesday, Jan. 10, 2023
at 9 a.m.

City Hall, Council Chamber

1. Call Meeting to Order
2. Pledge of Allegiance
3. Petitions or Comments by Citizens Who Are Present
4. Approval of Agenda
5. Consent Agenda
6. For Approval
 - A. Approval of executive session memorandum: Dec. 20, 2022
 - B. Approval of

minutes: Dec. 20, 2022

7. New Items for Discussion
A. Board to consider Agreement with Councilman Hunsaker for Forest Park Aquatic Center Assessment/Study on behalf of Friends of Central Pool (Brandon Bennett)

B. Board to Consider a Lease Agreement with Noblesville Main Street at 839 Conner St. (Aaron Head)

C. Board to consider a Lease Agreement with NobleMade at 839 Logan St. (Aaron Head)

D. Board to consider Memorandum of Understanding with Nickel Plate Arts for a Public

Purpose Grant (Aaron Head)

E. Board to consider Memorandum of Understanding with Noblesville Main Street for a Public Purpose Grant (Aaron Head)

F. Board to consider Memorandum of Understanding with Noblesville Preservation Alliance for a Public Purpose Grant (Aaron Head)

G. Board to consider Memorandum of Understanding with Indiana Peony Festival for a Public Purpose Grant (Aaron Head)

H. Board to consider extension of a Service Agreement with ANOVA

for an Owner's Technical Representative for The Federal Hill Apartments Project (Sarah Davis)

I. Board to consider Utility Reimbursement Agreement with Duke Energy for Pleasant Street Phase I (Alison Krupski)

J. Board to consider permission to advertise for bids for 2023 Street Rehabilitation - Contract I (Andrew Rodewald)

K. Board to consider Temporary Closure of 6th Street between Conner Street and Maple Avenue for the installation of Water Service Lateral and Storm Sewer for East Bank Apartments (Odise Adams)

8. Adjournment

Meeting Notes

Noblesville School Board

Meeting Agenda
Tuesday, Jan. 10, 2023
at 7 p.m.

Educational Services Center Board Room, 18025 River Rd., Noblesville

1. Call to Order
2. Pledge of Allegiance
3. Moment of Silence
4. Oaths of Office
5. Organization of the Board
6. Recognitions
 - A. Hare Teacher Spotlight / Noblesville High School
7. Reports

A. Building Spotlight / Noblesville High School Dr. Craig McCaffrey, Principal

8. Public Comment
A. The board provides an opportunity for members of the public to address the board pursuant to Policy 0167.3 Public Participation at Board Meeting

9. Consent
A. By single motion, the board approves/adopts the following items or actions which reflect application of Board Policy and Indiana Code. Any items marked "Consent"

may be moved from the list at the option of a board member or the superintendent and acted on separately.

- a. Claims
 - b. Contracts
 - c. Donations
 - d. Minutes
 - e. Personnel
10. Action
A. By individual motions, the board approves/adopts the following items or actions which reflect application of Board Policy and Indiana Code.

a. J. Everett Light Career Center MOU

b. Bids - Gross Maximum Price / Noblesville High School Athletic Project

c. Organization of the Board

d. 2023 Board Meeting Dates

e. Resolution for Board Compensation

f. Retain Legal Counsel

g. Appointment of Treasurer and Deputy Treasurer

h. Purchasing Agents

11. Committee Reports

12. Adjournment
A. The school board president asks for a motion to adjourn.

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Lawmakers Cautiously Eye Property Tax Relief

By Leslie Bonilla Muñoz

Indiana lawmakers are drawing up changes to the state's property tax system, with high value assessments last spring pointing toward potentially high bills this year. But their approach has been cautious, laden with warnings about a lack of data and negative consequences.

Taxable assessed values shot up 15% from 2021 to 2022 — even after tax abatements, deductions and credits — according to data from the Association of Indiana Counties. That's compared to a 5% increase the year before, and increases under 5% in each year since at least 2014.

Association Executive Director David Bottorff said Indiana has several safeguards to protect property owners — caps, maximum levies, discounts — but said, "Admittedly, the system probably never anticipated this type of assessed value increase all in one year."

And because of the system's built-in delay, it's 2022's higher assessments that property owners will see reflected in their bills this spring. Sales one year influence assessments the next, which affect bills the year after.

But an increase in assessment doesn't automatically portend higher tax bills as tax rates can be adjusted downward to bring in the same amount of money. One study by Sen. Brian Buchanan, R-Lebanon, estimates the bills themselves might increase just 7%.

Is there a problem to fix?

House Speaker Todd Huston, R-Fishers, has repeatedly pushed property tax relief as a legislative priority. He told reporters at the legislative session's ceremonial start in November that Hoosiers "are going to want it."

But the potentially high bills are simply a byproduct of a market-based system, according to tax expert and Purdue University agricultural economics professor Larry DeBoer.

"What we're seeing is the assessment system working," DeBoer told the Capital Chronicle.

"Assessors have been capturing actual changes in home prices, and we know this is true because home prices actually fell back in 2009 and 2010, and sure enough assessed values fell in 2011 and 2012," DeBoer said. "... So, since 2021 was a big increase in home prices, then that's why we're seeing this increase in assessed value."

And others have pushed against quick fixes.

"It's probably premature to be looking for the panic button," said Indiana Office of Management and Budget Director Cris Johnston while on a fiscal leadership panel at a legislative conference last month.

"We still have to see what the bills actually say," Johnston added. "... What goes up is coming down. We'll have to see that over over the next couple of years. My caution would be: let's not take some sort of drastic action immediately."

Senate Tax and Fiscal Policy Committee Chair Travis Holdman, R-Markle, said he'd had to warn committee members to "be

careful with legislation."

"It's like pulling a thread," Holdman said, as part of the same panel. "We have a complicated property tax structure in the state of Indiana, with property tax caps. And if we started pulling that thread, we can see that the whole blanket becomes unraveled. There's not a quick fix."

Bill drafts abound

Despite the warnings, several lawmakers have already introduced property tax relief bills, ranging from small tweaks to major changes.

Four were available online as of Thursday, including a lengthy Republican proposal to ditch the market-based yearly adjustments to assessed values and a Democrat attempt to freeze property taxes for elderly longtime homeowners.

And lawmakers are sitting on more bills.

Senate Ways and Means Committee Chair Jeff Thompson, R-Lizton, said multiple drafts with other property tax relief strategies exist, but hadn't yet been put forth.

"We've not decided yet ... because some of those may not be the right solution," Thompson told the Capital Chronicle.

"There's multiple possible ways you might see this, but nothing's concrete."

"Once we get some hard data, that will really start to drive drive home what we're going to do," he added.

For instance, some suggestions focus directly on assessed values and ways to keep them low. But that could lead to arti-

cial prices that caused the state's property tax system to be found unconstitutional in the 1990s. Other approaches focus more on the bills themselves and how much they can increase in one year. But that limits revenue local government might need to provide services.

Good data, good decisions?

Thompson expected data from the Department of Local Government Finance to come in soon. Bottorff, of the Association of Indiana Counties, also said his organization was working to generate projected tax bill increases and distribute that information to lawmakers during the legislative session.

Bottorff said he wanted lawmakers to "wait until we get this data available to their hands, and make sure the decisions they make are based on facts that will address the unique situation." He warned against "an overreaction that changes the system in the long run to a negative situation that we'll never be able to, perhaps, recover from."

The language from the un-introduced bill drafts could come into play weeks down the line in amendments, Thompson said. He wasn't sure which lawmakers would carry the legislation.

An attempt could come from Buchanan, who told the Capital Chronicle he'd spent months reviewing historical property tax data going back 10 to 15 years. He declined to provide specific provisions from the bill drafts, but emphasized "sticker shock" from

sudden and large bill increases as a key problem.

"We are not looking to completely overhaul the property tax system in Indiana," Buchanan said. "... If anything, we may just need a few tweaks to stop those tremendous ... fluctuations from year over year."

Local governments worry

Property tax revenue goes to local governments — not the state of Indiana. And it's those governments' primary source of income.

Accelerate Indiana Municipalities (AIM), which represents the state's hundreds of cities and towns, said its members fear state changes would hurt local finances and functioning.

CEO Matthew Greller noted that income tax is a local government's second-biggest revenue source. If warnings of impending recession come true, those governments could be hit by a "double-whammy" of revenue declines.

Huston told reporters in November that he recognized "the concerns of local governments," and would work with them to address those concerns.

Ball State University economics professor Michael Hicks said state lawmakers should strive to maintain high-quality public services to draw more people toward Indiana.

"Thirty years ago, there was no way to know if schools were good. There was no No Child Left Behind [and] there was no internet," Hicks said on the December legislative conference panel. "Now, you can tell very

quickly if they're good or not. And so the quality of public services plays much more into the decision of households to locate someplace."

And businesses often made decisions, he said, based largely on the quality and quantity of the human capital available someplace.

But public services also get more basic, said Rachel Blakeman, director of Purdue University Fort Wayne's Community Research Institute.

"With fewer services, [if] you want your employees to get to work, that's not happening because they've decided they're not doing 24/7 snowplows," Blakeman said as an example. "They stop plowing at 10 p.m. and we'll get back to it at 6 a.m. Well, school buses start before then ... or [in] emergencies, you would kind of like the ambulance to be able to get to your house."

Blakeman urged further caution, asking, "Are we making this as a particular strategic decision about how we pay for services — and specifically, local services that people need and like — or are we doing this as a reactionary measure for a short-term political win?"

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Judge Orders Rokita to Release IG's Report About Former Job

By Casey Smith



Attorney General Todd Rokita

An informal advisory opinion issued to Indiana Attorney General Todd Rokita about the private-sector job he also held while beginning his term in state office must be made available to the public, a Marion County judge ruled this week.

The decision comes nearly two years after a local voting rights activist made a push for the document to be released. Barbara Tully originally asked the attorney general's office for a copy of the opinion, but the office denied her public records request.

Marion County Superior Court Kurt Eisgruber said in his Tuesday order that Rokita had 30 days to redact the opinion and then the judge will make it public.

Eisgruber noted that the Indiana Ethics Commission rules and the Indiana Access to Public Records Act (APRA) require the opinion to be accessible for review.

Rokita refused to release opinion

Rokita drew criticism after the Indianapolis Business Journal reported that he worked for Apex Benefits, a health care brokerage firm, while he was serving as attorney general.

He requested an informal advisory opinion from the inspector general's office to review potential conflicts of interest in January 2021, a day after he began as attorney general.

Before he was elected in November 2020, Rokita worked as general counsel and vice president of external affairs at the company. He continued working as a strategic policy advisor — and part owner of the company — after assuming state office. He left the company after the uproar.

"I have concluded my limited involvement in Apex Benefits and am

divesting my equity position so as to remove any potential concerns for the company and its clients," Rokita wrote in a March 2021 tweet from his attorney general account.

Marion County activist fights for public records

Tully requested to view the report after the attorney general's office publicly announced that the inspector general had determined Rokita's "interests and outside employment are all squarely within the boundaries of the law and do not conflict with his official duties."

But Rokita's office denied her public records request. The Indiana Public Access counselor additionally opined that Rokita had the discretion as to whether to release the information.

Tully then filed suit under APRA, seeking a court order to require Rokita to release the opinion.

In the complaint, Tully argued that Rokita waived his privilege to refuse to disclose the opinion when the attorney general's spokesperson voluntarily disclosed the essence of the inspector general's report.

Rokita, on the other hand, cited an inspector general's rule which purports to authorize the inspector general to issue "confidential informal" advisory opinions that can be selectively withheld from public disclosure at the requestor's discretion.

After unsuccessfully seeking dismissal of Tul-

ly's lawsuit, Rokita subsequently asked the court to grant summary judgment in his favor.

Eisgruber denied that request and rejected Rokita's argument, ruling that the inspector general's office lacks authority to issue secret ethics advisory opinions regarding a public official's outside employment.

The court further held that keeping such an opinion issued by a public agency from public inspection would be contrary to the letter, intent, and spirit of APRA's policy of governmental transparency.

Eisgruber ordered Rokita to submit a proposed redacted version of the inspector general's opinion for the court's review and withheld final judgment and assessment of attorney fees and costs for 30 days.

Tully said in a statement that she plans to ask the court to order the opinion's release without redactions.

A spokesperson for the attorney general's office said Rokita is reviewing the ruling. He can appeal.

"But as we have argued, this promotes bad public policy as there is significant value in state personnel seeking confidential advisory opinions before they act so good government can be maintained," Rokita's office said in a statement Thursday. "This ruling, if it stands, will have a chilling effect on state employees and drive behavior underground, resulting in waste, fraud, and abuse to the taxpayer."

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RUSTY

From Page A1

you know, your FRA is determined by your year of birth. If the Family Maximum applies because multiple dependents are collecting SS benefits on your record, Social Security will determine your maximum family dollar amount, deduct your PIA (your FRA benefit) from that amount, and the remainder would be available to be shared equally among your

multiple dependents. But if no one else, or only your wife, is collecting benefits on your record, the Family Maximum does not apply.

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

FALL

From Page A1

outside to experience daylight, such as older adults living in nursing homes, the body's natural sleep-wake cycle is disrupted. While this disruption can cause dangerous falls leading to injuries and worse, the results of this study show how institutional settings can implement lighting changes to their environment to make it safer for both residents and workers.

"The lighting we used in the study implemented specific spectrum and intensity levels timed to regularize sleep-wake cycles and boost the daytime alerting effects of light," says Brian Liebel, director of research at MLI, the non-profit organization that designed the study as part of its mission to improve lives by putting existing scientific findings about light into real-world practice. "When residents experience improved alertness and cognitive function during the day and better sleep at night, it not only improves their well-being, but also improves the working conditions for staff."

The system was installed in several long-term care facilities with goals of maximizing the home-like environment and helping residents, especially dementia patients, with "sundowning," which is the increased confusion, exit seeking, anxiety and verbal/physical aggression many experience in the afternoon and evening.

"There was just a general calmness at 6 p.m. with the lights dimmed, noticeably different as soon as it was installed," says Jennifer Nelson, dietary aide at Maple Ridge Care Center in Wisconsin. She noticed a tremendous difference in terms of behaviors such as exit seeking and anxiety, especially among dementia patients.

Current strategies to reduce falls typically include complex, multicomponent interventions requiring significant resources, staff time and resident education. The study's promising results, published in the "Journal of the American Medical Directors Association," provide a noninvasive and relatively

inexpensive method for lowering the risk of falls in nursing homes and long-term care facilities.

"What we know now is that modern lighting technology can promote the body's health and overall well-being, resulting in a decreased risk of falls among seniors," says Rodney Heller, president of MLI. "We believe these findings could pave the way for improving the health outcomes of those not only in nursing homes and long-term care facilities, but also in schools, hospitals, office buildings and in industrial environments with 24-hour shifts."

To learn more about this patented lighting system and how to get it installed in your institution, contact bliebel@midwest-lightinginstitute.org.

In the years ahead, fall prevention will become an increasingly important public health priority. The good news is that we have a solution to reducing falls and it has enormous potential to improve well-being and save lives.

PANDEMIC

From Page A1

value it provides, even if you never actually need to use it. "One of the best reasons to get life insurance is that it sets your mind at ease to know that your loved ones will be taken care of," said Louis Colaizzo, senior vice president of Erie Family

Life, Erie Insurance. "In fact, 44% of those who responded to our survey said the pandemic made them appreciate the peace of mind they get from having life insurance even more now than they did before."

To learn more about

life insurance, contact your agent or visit erieinsurance.com/life-insurance.

Amid the uncertainty created by the pandemic, consider channeling your concerns into action by creating a financial safety net for your loved ones.