

TODAY'S VERSE

Micah 6:8 He hath shewed thee, O man, what is good; and what doth the LORD require of thee, but to do justly, and to love mercy, and to walk humbly with thy God?



FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Steve Younce smile? "Definitely my wife, funny people, odd situations. I notice things that aren't really noticeable that make me laugh, things that are random," said the 67-year-old downtown Noblesville resident. He lives in an 1880 Victorian home, "which is a daily project" and has been on the Noblesville Preservation Alliance Home Tour twice. He lived in Cicero before moving to Noblesville 10 years ago when he married Anne Kenley. He retired from a 30-year career as an insurance adjuster. "I have found myself being way more busy than intended in retirement," said Younce, who lives a three-minute walk from the downtown Square. He has a daughter, three step-daughters and a couple of grand-kids. His passions? "Art, music, history, geography." He became an artist in his 50s, oil painting with artists Rodney Reveal and Creston Stokes. He was born and raised on Indianapolis' East Side and graduated from Warren Central High School. He went to Ball State University and after college worked a job at the Grand Canyon. He sings in the church choir at First Presbyterian Church of Noblesville. What else? "I've always wanted to be a great rock musician. That didn't happen." said Younce, who worked at Karma Records and managed record stores in Tucson, Ariz., and Austin, Texas. He owns 1,200 records and has a Facebook blog called Steve's Record Box, "about music that I love that's from my era." Also, speaking of records, check out Turntable Thursdays at Primeval Brewing in downtown Noblesville, where folks bring their favorite vinyl to play on a provided turntable at 5:30 p.m. on Thursdays. He has attended almost all of the Turntable Thursdays since they started.

And Another Few Things...

1. Appointments

Yesterday, Governor Eric Holcomb announced several appointments to various state boards and commissions. Gov. Holcomb reappointed Shelley Rauch of Noblesville, representing health facility administrators, to the Executive Board of the Indiana Department of Health. Rauch will serve until Dec. 31, 2026. Rex McKinney of Cicero, representing hospital administrators, was newly appointed to the board; he will serve until Aug. 31, 2025. The governor made two new appointments to the Indiana Protection & Advocacy Services Commission, who will serve until September 30, 2025: Kim Dodson of Westfield, CEO of the Arc of Indiana, and Heather Stephenson of Carmel, founder of Sam's Wish and special education teacher at Carmel Clay Schools. Andrew Cummings of Westfield, Executive Director of Administration at Ivy Tech Indianapolis, was a new appointment to the Indiana School for the Blind & Visually Impaired Board. Cummings' term will expire on Dec. 31, 2026.

2. Spartz Town Hall

Congresswoman Spartz will host a town hall in Howard County at 11 a.m. today in the Cardinal and Peony rooms at Kokomo-Howard County Public Library South Branch, 1755 E Center Rd., Kokomo. For any questions, contact Rep. Spartz Carmel office at (317) 848-0201

3. DNR at Boat Show

The Indiana Department of Natural Resources wants to see you at the Indianapolis Boat, Sport and Travel Show on Feb. 17-19 and 22-26. The show takes place at the Indiana State Fairgrounds. The DNR and State Park Inns will have an information booth in Tackle Town in the Blue Ribbon Pavilion. The booth is a convenient one-stop shopping opportunity for licenses, state park passes, lake-use permits and Outdoor Indiana magazine subscriptions. DNR biologists and State Parks interpretive naturalists will be on hand to share program information and resources, as well as answer fish and wildlife and parks questions.

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Boomer Bits Ask Rusty - Will Social Security Be There for Me?

Dear Rusty: I am 56 and hope to hold out to get maximum Social Security at age 70. However, with all of the talk of Social Security funds being depleted, is it wise to continue with this mindset? Will there even BE Social Security benefits for folks in my age bracket? Should I think about starting Social Security benefits as soon as I am eligible? I am employed; however, I don't have a large amount of savings. I contribute to my company's 401(k) and receive the match, and I own my own home (almost paid off) with an estimated \$250,000.00 in equity, but I won't be able to stay in the home long term. Any insight you can provide would be greatly appreciated. Signed: Weary Worker



ASK Rusty Social Security Advisor

Social Security Matters

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Dear Weary Worker: I don't suggest changing your strategy due to fears of Social Security not being there - it will be. Although the program is facing some future financial issues, the very worst that could happen is that everyone's benefits might be cut by 20+ % if Congress fails to act to restore the program to solvency before the Trust Funds are depleted

In my opinion, Congress will not likely fail to act because to do so would be political suicide. The fact is, they already know how to fix Social Security's financial issues; they just lack the bipartisan spirit and political fortitude to do so until they extract every possible ounce of political capital from the issue. So, it's

See RUSTY Page A6

An Inspirational Moment With Fox News Anchor Harris Faulkner



Harris Faulkner

By John Grimaldi

Most of us are reluctant to bring up the subject of religion in conversations, according to a Pew Research survey, but Fox News anchor Harris Faulkner, not so much. She is unabashed when the subject comes up. In fact, she's written a book

about it called Faith Still Moves Mountains. Faulkner delved into the topic in a recent conversation with Rebecca Weber, CEO of the Association of Mature American Citizens, on AMAC's Better For America podcast.

While some people might be reluctant to "speak boldly about faith ... I don't care. I'm unapologetic about how I worship and how I get through covering tragedies of these hard times. In this book, I get to show people some of the stories that I've worked on and also some of the people who've survived who boldly talked about their faith. As a journalist, I'm tasked with being a witness, but I now am telling the entire story, faith included, and everybody is more blessed by that, especially me,

See FAULKNER Page A6

BBB Tip: How to Spot and Avoid Identity Theft

It's Identity Theft Awareness Week and Better Business Bureau has some tips to keep you safe.

Scams are designed to either steal your money, or steal your identity in order to steal your money later. Scammers have all kinds of techniques to collect personally identifiable information (PII). Once they have it, they can effectively become you, using your identity to open accounts, file taxes, or obtain medical coverage.

How identity theft scams work:

How do people steal your identity? With enough personal information, a scammer can pretend to be you and commit

See BBB Page A6

Rep. Spartz Announces She Will Not Run for Reelection

Yesterday, Rep. Victoria Spartz (IN-05) announced that she will not run for reelection in 2024 and will not enter the primary race for Senator Mike Braun's Senate seat.

In a statement, Congresswoman Victoria Spartz said, "It's been my honor representing Hoosiers in the Indiana State Senate and U.S. Congress and I appreciate the strong support on the ground. 2024 will mark seven years of holding elected office and over a decade in Republican politics."

Spartz went on to say, "I won

a lot of tough battles for the people and will work hard to win a few more in the next two years. However, being a working mom is tough and I need to spend more time with my two high school girls back home, so I will not run for any office in 2024."

Rep. Spartz was first elected in 2020, after former Congresswoman Susan Brooks opted out of running for reelection. She previously spent three years in the Indiana State Senate, replacing the retired Luke Kenley.

See SPARTZ Page A6

4th Candidate for Carmel Mayor's Race Among Last-Minute Filings



BETSY REASON The Times Editor

When the candidate filing period ended at noon Friday, there were 106 candidates vying for 59 seats in Hamilton County races. Nine candidates filed Friday morning.

Any surprises? The Carmel Mayor's seat on Friday attracted a fourth candidate, Fred Glynn, a Republican two-term Hamilton County Council member who ran for State Representative in District 32 and who ran against Carmel Mayor Jim Brainard in 2019. Glynn filed to run for the vacant

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HONEST HOOSIER

I reported how many days were left until spring and said I couldn't wait to get winter behind me. That brought out a call from someone who said they love winter. Well good for you. Move to Minnesota!



TODAY'S QUOTE

"If what you have done yesterday still looks big to you, you haven't done much today." Mikhail Gorbachev

TODAY'S JOKE

What did one piece of toast say to the other? You're my butter half!

TODAY'S HEALTH TIP

Don't smoke around kids - it can lead to increased numbers of ear infections and lung infections. 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



OBITUARIES

None

The Times appreciates all our customers. Today, we'd like to personally thank JOHN KENLEY for subscribing!

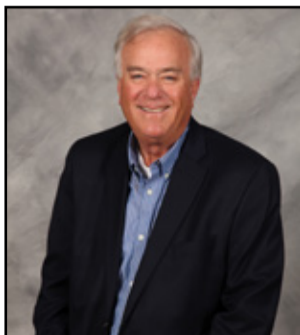


Westfield Mayor Andy Cook Announces He Will Not Run for Reelection

Westfield Mayor Andy Cook has announced that he will not seek reelection, ending four terms as Mayor in 2023.

"I'm in my 16th year as Mayor of the city that I love," said Cook. "I've been Westfield's first and only Mayor as we have grown from a small farming community into a city of over 50,000, listed by national publications as one of the safest and most desirable places to live in America. I'm very proud of the progress that we've made, but we've got a good field of younger people, and it's time for the next generation to lead Westfield into the future."

Under Mayor Cook's administration, Westfield experienced tremendous population growth and saw significant developments championed during his tenure in office. He spearheaded the creation of the over 400-acre Grand Park Sports Campus, which



Westfield Mayor Andy Cook

has helped to attract 1.5 billion dollars in economic development.

He also led the charge for a downtown park to become the anchor for future growth. That led to the 6-acre, award-winning Grand Junction Plaza with several mixed-use development projects planned nearby.

"Andy represents the best in public service," said Carmel Mayor Jim Brainard.

"A compassionate leader who understands that great cities aren't just made of bricks and mortar. They

are places that help educate, nurture, and enrich the lives of their citizens. He's been a valued colleague, and I know his commitment and dedication to Westfield will be greatly missed.

Among his proudest accomplishments is creating the Westfield Youth Assistance Program in 2009. WYSP serves as an early intervention advocate for youth ages 3-17 who face challenging life circumstances. The program has helped reduce the number of kids entering the judicial system by half.

Mayor Cook will remain in office through the end of 2023. "We face some important challenges, including managing our future growth while continuing to attract top companies to our city. I believe we helped lay the groundwork for the next administration to continue this important work on behalf of our current and future citizens."

Noblesville Common Council Member to Retire After 16 Years of Service

Noblesville Common Council member Greg O'Connor has decided not to run for another term on the Noblesville City Council after 16 years of service to the citizens of District 5 and Noblesville.

O'Connor began serving his fourth term on the Noblesville Common Council in January 2020. O'Connor served as 2016 council president, a position he previously held in 2009 and 2012. A 36-year resident of Noblesville, O'Connor earned his bachelor's and master's degrees in business administration from Butler University.

"I have had the distinct pleasure of serving the citizens of Noblesville for the last 15 years," Greg O'Connor said. "I am grateful and humbled by the District 5 citizens support and confidence over these years. I'm proud of a number of the projects and infrastructure improvements that have been completed and are currently in process. Most importantly, we have continued to increase the tax base of the City which will not only bring new



Councilman Greg O'Connor

jobs to the community, but will insure an ongoing flow of funding to continue to support future development, public safety, and infrastructure needs."

O'Connor has been the Chair of the Council's Finance & Economic Development Committees and has also been a member of the Noblesville Plan Commission. O'Connor has been engaged in a number of projects, including the recently announced Firestone property transaction. He has been instrumental in setting fiscal policy for the city and enhancing accounting and financial strategies in coordination with the city controller to promote stewardship of taxpayer funds.

"The City is well positioned from a financial perspective to meet the challenges ahead. I am confident the current Administration along with the Council will continue to set the pace for quality development & job creation on an ongoing basis," said O'Connor.

O'Connor has been employed at BMO Commercial Bank for 31 years and serves as Senior Vice President & Director of commercial banking. He previously worked for Huntington Bank and American Fletcher National Bank, also known as J.P. Morgan Chase.

In the community, O'Connor has served as a member of the board of directors of the Noblesville Chamber of Commerce and is currently the Secretary/Treasurer of the board of directors of the River-view Hospital Foundation. He is an active member of Bethel Lutheran Church in Noblesville and has volunteered for a number of other philanthropic endeavors.

O'Connor's term will end on Dec. 31.



Photo courtesy of Hamilton County Sheriff's Office

Above, Mended Hearts volunteers (from left to right) Maureen Price, Bard Ryberg, Jim Grabowski, Marvin Norman, Linda Mason stand with Support Division Captain Scott Goff (in black).

Mended Hearts, County Sheriff's Community Foundation Partner on Employee Heart Scans

February is American Heart Month. This is great time of year for everyone to focus on their cardiovascular health. According to the Center for Disease Control, one in three deaths in the United States is related to cardiovascular disease.

In response to this public health issue, the Hamilton County Sheriff's Office Community Foundation partnered with Mended Hearts of Noblesville (non-profit committed to heart health) to provide HCSCO staff members with 40 heart scans for zero cost to the employee.

The life expectancy of a police officer is 20 years less than civilian counterparts and average age of a law enforcement officer who has suffered a heart attack is 49 years, compared to 67 years of age



for the general population. Additionally, law enforcement officers are 25 times more likely to suffer death and disability from heart disease than from a violent action of a suspect, according to the International Association of Chiefs of Police published data (Violanti, 2013).

Risk factors for heart attacks include the following: women 50+, men 40+, smoking, stress, diabetes, cholesterol, blood pressure, family history, body mass index. Sheriff's deputies, correctional officers and staff often experience many risk factors (shift work, stress, etc.). Heart scans check for

blockages in the arteries. The process is painless and takes about 15 minutes to complete. Mended Hearts reports, typically one in five scans finds an issue.

Everyone's journey to a healthier life is different, but proactive lifestyle choices can make a huge difference. These healthy habits can help: seek out nutritious foods, reduce stress, maintain a healthy body weight, exercise and don't smoke.

Furthermore, utilize medical professionals to check cholesterol levels, control blood pressure, manage diabetes and use medications as directed.



Photo courtesy of Center for the Performing Arts

Co-chairs for the Center Celebration 2023 are, from left, Jeff Worrell, Shari Worrell and Adam Arceneaux, with his wife, Margaret.

CPA Unveils 2023 Gala Committee Co-Chairs

Three local residents have volunteered to lead the steering committee for this year's fall fundraising gala at the Center for the Performing Arts.

The Center Celebration 2023 presented by Ice Miller is scheduled for Sept. 23 at the Palladium. Jeff and Shari Worrell of Carmel, serving their second year as committee co-chairs, are joined by Carmel resident Adam Arceneaux in the first of his two years as a co-chair.

Arceneaux is a partner at law firm Ice Miller LLP, the gala's presenting sponsor, and he serves on the boards of the Center for the Performing Arts and the affiliated Great American Songbook Foundation. He and his wife, Margaret, have been Carmel residents for two decades and have three adult children.

Jeff Worrell is an at-large Carmel City Council member, founder and

vice president of customer engagement for Indianapolis-based Advantage Medical, founder of the Good Day Carmel email newsletter, and board member for multiple community organizations. Shari Worrell is a volunteer at the Merciful H.E.L.P. Center in Carmel and a former board member of the Indy SurviveOars breast cancer support organization. They have two adult children.

All enjoy concerts and other events at the Center, but they are especially interested in supporting the Center's growing catalog of education and enrichment programs for people of all ages.

"While the Center provides unending possibilities to entertain our citizens and visitors, it is the mission of providing educational programs to students that motivates Shari and I to do everything we can to support the gala," Jeff Worrell

said. "The gala is an opportunity to celebrate the Center and to support the impact it has within our community and throughout the region," Adam Arceneaux said.

The Center's 2022 gala marked a return to an on-site, in-person format after two seasons away. Featuring a headlining performance by Straight No Chaser, the sold-out event Sept. 16 at the Palladium raised more than \$689,000 in support of the Center's arts and educational programming.

The Center Celebration 2023 is set for Sept. 23, at the Palladium. The headliner will be singer-songwriter Amy Grant, winner of six Grammy Awards, 22 Gospel Music Association Dove Awards and a Kennedy Center Honor. Information and table reservations are available now at TheCenterPresents.org/Gala.

Meeting Notice

Noblesville Council Roads Committee

Some City of Noblesville Council Roads Committee meetings in 2023 have been changed as follows:

- The March 3 meeting has been rescheduled to 9:30 a.m.
- The April 7 meeting has been rescheduled to April 14 at 8 a.m.
- The June 2 meeting has been rescheduled to 9:30 a.m.

- The Sept. 1 meeting has been rescheduled to 9:30 a.m.
 - The Dec. 1 meeting has been rescheduled to 9:30 a.m.
- All other meetings remain as originally advertised.

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Thanks for reading The Times, Hamilton County!

Purdue's Next Big Move: The Mitchell E. Daniels, Jr. School of Business

Purdue's next big move in a decadelong series of major strategic investments will honor a celebrated president who led transformative change during his tenure, as plans for the state-of-the-art Mitchell E. Daniels, Jr. School of Business were approved Friday (Feb. 3) by the university's Board of Trustees. The reimagined Daniels School will prepare tomorrow's leaders and entrepreneurs, grounding them in the hallmarks of a Purdue education, including STEM disciplines and business analytics.

"To be associated with any aspect of Purdue's academic enterprise is an inestimable honor, but this one in particular touches me deeply," said Daniels, Purdue's 12th president, who retired from the role in December.

"Practiced with integrity, business careers are the noblest of life choices; they create new jobs and wealth for others and bring into being the resources which the public and nonprofit sectors take to pursue their goals. This modernized School of Business will send out its graduates armed with a sense of mission and the tools to fulfill that mission in the most complex of enterprises."

This announcement marks the first time Purdue's business school will have a formal name. The board committed to retaining the Krannert name, long associated with the school's graduate offerings since the naming began, for its graduate and executive degree programs within the newly named Daniels School.

Charting a new course for business education, the Daniels School will be marked by graduates who embody the values of wisdom and creativity, grounded in a firm grasp of today's technologies and their likely evolution; who are aware of the history of progress that freedom of enterprise has created and continues to advance; and who are trained to lead and inspire others with strength and decisiveness. The reimagined Daniels School will instill these values and qualities, preparing each graduate as they leave Purdue to found and

lead businesses and be the successful entrepreneurs and industry leaders of tomorrow.

The new name not only celebrates Daniels' acclaimed tenure as Purdue president, but also his highly reputed business acumen in the private sector. Before his time at Purdue, Daniels held several top executive posts in an 11-year career at Eli Lilly and Company, including president of Eli Lilly's North American pharmaceutical operations and senior vice president for corporate strategy and policy.

Fortunes soared during Daniels' tenure, his longest in any role in his professional life, as part of the leadership team that saw assets, revenue and income more than double. He also has served as CEO of the Hudson Institute, which is a major contract research organization, and on the boards of a number of public and private companies, including Penske Entertainment, Norfolk Southern Corp. and Interactive Intelligence.

As the 49th governor of Indiana, Daniels transformed the nearly \$800 million deficit he inherited into an annual surplus of \$370 million within a year. Daniels reduced the state's overall debt by 40% and left Indiana with a budget surplus, reserve funds equal to nearly 15% of annual spending and its first AAA credit rating.

The public-private Indiana Economic Development Corp., Daniels' first legislative success while in office, broke previous records for creating new jobs in the state and was associated with more than \$18 billion of new investment. In 2008 Site Selection Magazine and CNBC both named Indiana the nation's Most Improved State for Business. Thanks to the turnaround under the Daniels administration, Indiana has enjoyed favorable national rankings of business attractiveness and job creation to this day.

"President Emeritus Mitch Daniels is regarded as the most innovative university president in America, and his private sector business leadership

is as outstanding as his public service. It is truly fitting and exciting to place his name upon this impactful growth to the Purdue landscape," said Mung Chiang, Purdue's 13th president.

"Through the launch of the Daniels School of Business, Purdue will have a world-class business school that carries out even more top-caliber research and educates many future leaders of a technology-driven, free market economy."

The advances of science across almost all economic sectors have created a clear need for a future crop of business leaders who fully understand not only the data in front of them, but also from where the next breakthrough may come.

At the Daniels School, students will master the skills of gathering big data and using it to drive business decisions to become the most valuable working professionals of today and tomorrow. This transformation will be rooted in preeminence in business analytics and degrees that blend business with technology, which will enable Purdue to scale innovation.

Capitalizing on the momentum of a 33% enrollment increase since 2019, bucking the trend of declines in college-going rates nationwide, the Daniels School of Business relaunches with ambitious plans to increase the undergraduate student body significantly, double the enrollment of the graduate school, and significantly add to the facility's physical size through expansion and renovation.

The initial phase will also include attracting large cohorts of preeminent faculty and national thought leaders, as well as curricular and experiential education additions. With excellence at scale, the Daniels School positions Purdue to become a world leader in business education and a top 10 business school, with its graduates uniquely prepared to bring discoveries to the marketplace and scale up innovations.

The Daniels School will build upon Purdue's mission as a land-grant

university to provide affordable and accessible education while combining technological excellence and business expertise. Some of that foundation has already been established with Purdue's recently inaugurated Integrated Business and Engineering degree; its highly ranked business analytics programs; the new Dean V. White Real Estate Finance program; and the Larsen Leaders Academy, further propelled by a \$10 million gift from Marshall and Susan Larsen. The Larsen gift was celebrated last fall to create a competitive advantage for students entering business.

Mike Berghoff, chair of Purdue's Board of Trustees, said Purdue will invest a minimum of \$100 million into the relaunch, along with a fundraising campaign of \$200 million from loyal donors, underlining the determined commitment to making the Daniels School of Business one of the foremost business schools in the nation through new academic programs, innovative learning opportunities and top-notch faculty recruits.

Historically, Purdue has celebrated many graduates who have become CEOs of Fortune 500 companies, with eight alumni currently serving in that role as measured by Academic Influence. The move toward the Daniels School of Business further builds on a standard of excellence at scale at Purdue, beginning with the College of Engineering, where both the graduate and undergraduate degree programs are ranked among the top in the nation by U.S. News & World Report (4th and 9th, respectively).

Purdue was the only university selected by Fast Company as a "Brand That Matters" in 2022, earning the distinction for the second consecutive year. Purdue was also named America's No. 4 most trusted public university by Morning Consult. It has been recognized as a top 10 public university by the Wall Street Journal/Times Higher Education and a top 10 Most Innovative University for five years straight by U.S. News & World Report.

Purdue Trustees Endorse 12th Consecutive Tuition Freeze

The Purdue University Board of Trustees yesterday endorsed President Mung Chiang's request for a 12th consecutive tuition freeze, meaning students will see no increase in tuition through at least the 2024-25 academic year.

To be formally approved by the trustees in late spring per state statute, after the legislative budget setting, base undergraduate tuition at Purdue will remain at \$9,992 per year for Indiana residents and \$28,794 for out-of-state students through 2024-25.

The total cost of attending Purdue continues to be less today than in 2012, with tuition held flat and lower room and board rates. The tuition freeze saves students over \$150 million per year for a cumulative total of over a billion dollars, compared to if Purdue had instituted annual increases at the Big Ten average, and debt per undergraduate student has declined 36% since 2012. By 2024-25, 10 graduating classes will have never experienced a tuition increase during their time at Purdue.

At the same time, more students than ever are seeking a Purdue degree – more than 71,000 applied for admission for Fall 2023 – and more employers than ever are seeking out Purdue graduates. Last fall, total enrollment reached a record 50,884 students and marked the

university's eighth straight record high. That total includes 37,949 undergrads – also a record.

"Purdue remains committed to the vision of higher education with the highest proven value," Chiang said.

"This proposal of another year of tuition freeze, and the endorsement by the Board of Trustees, continues Purdue's national leadership in student access and success."

In addition to the growing number of applicants for enrollment from across the country, evidence of Purdue's enhanced national profile include being the only university named a "Brand That Matters" by Fast Company magazine in both 2021 and 2022, a No. 4 ranking as the most trusted public university in the country and a top 3 ranking as a university that protects free speech and open inquiry. U.S. News & World Report has ranked Purdue as one of the most innovative schools in the country each of the last five years in addition to ranking numerous academic programs highly.

President Emeritus Mitch Daniels first announced that Purdue would not increase tuition in Spring 2013, shortly after he became the university's 12th president. Before that, Purdue tuition had increased every year since 1976, and it rose an average of nearly 6% annually from 2002-12.

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Bill Requiring Public Retirement System to Divest From ESG-Using Firms Passes House Committee

By Leslie Bonilla Muñiz

A House committee on Thursday approved a bill requiring the state's public pension system to divest from and terminate business relationships with firms or funds that use non-financial "ESG" factors in decisions, such as boycotting gun manufacturers and fossil fuel companies.

The prohibition is part of a GOP effort to crack down on the environmental, social and governmental framework known as ESG investing.

"These types of policies undermine the security that we seek," author Rep. Ethan Manning, R-Logansport, told the House Financial Institutions Committee on Thursday. "We need to focus our pension investments on financial factors and leave the politics and the social and ideological considerations out of it."

Proponents say House Bill 1008 ensures that managers investing on behalf of the Indiana Public Retirement System make returns-based decisions, and supports businesses in controversial industries who've found themselves cut off from financing, insurance and shipping options.

But opponents say it's "anti-free-market," and introduces burdensome administrative work for INPRS, which already follows internal policies prioritizing high returns and low risks.

House Bill 1008 echoes similar legislation out of the Senate, which also requires INPRS to make investment decisions for its 500,000 members primarily to maximize the rate of return.

But the House's measure goes further.

Protected industries, treasurer enforcement
INPRS uses external money managers to make investment decisions for its \$45 billion-plus portfolio. A team of more than 20 INPRS employees then manage those investment managers.

The legislation turns scrutiny on them.

It says portfolio company engagement, votes and other actions involving a range of topics could constitute furthering ESG interests. That includes disclosing, lowering or offsetting greenhouse gas emissions, looking at things like hiring practices and divesting from a list of protected industries.

Those industries are firearms manufacturing and related services; oil, gas, lumber, mining, agriculture and meat production-related businesses; and companies that contract with U.S. Immigration and Customs Enforcement. Firms that boycott those industries could find themselves subject to a mandatory reverse-boycott from INPRS.

The bill also says that advertising, statements, client letters, participation in a coalition and other choices can serve also as "evidence" of INPRS' or an investment manager's "purpose in managing assets."

It mandates that everyone involved in

INPRS-related investment decisions commit, in writing, to follow the requirements above, and to have a "practice of following" them.

And the bill bestows the power of enforcement upon Republican State Treasurer Daniel Elliott, who has professed his support for it. If Elliott thinks an entity or fund is violating the bill, he'd be able to investigate them — with the Office of the Attorney General's help, if Elliott wants it.

If he decides they're violating the bill, INPRS would have 180 days to start ending its business relationship with the firm or divesting from the fund — unless INPRS' board decides that such action would not be in the best economic interest of its members. Then, the board would have to make its rationale public.

Preventing financial discrimination ...?

A string of firearm manufacturers, coal companies and others said they hoped the bill would discourage other companies from declining to serve them.

Brent Bilstrand, president and CEO of Terre Haute-based Hallador Energy, told the committee that his company has struggled with some financing, and with obtaining property and casualty insurance, because it deals in coal.

"I believe House Bill 1008 is an anti-discrimination bill," he said at a Jan. 26 hearing. "Large financial institutions are using their market levers to drive their political agenda at the expense of Indiana companies."

He acknowledged that House Bill 1008 wouldn't solve all of his company's problems, but called it a "step in the right direction," adding, "it sends a message."

Todd Foster, an owner of Seymour-based weapons manufacturer FosTecH said bankers, insurers and shippers had slowly cut his company off from services while citing new anti-gun ESG policies. Now, he's got pricey insurance through an England-based entity.

Foster told lawmakers that he hoped the bill would "at least minimize and maybe even eliminate the discriminatory practices" the business faces.

Rep. Jake Teshka, R-South Bend, said the General Assembly should protect Hoosiers' constitutional rights, especially the right to bear arms.

"Sometimes those may outweigh — it's a policy decision — may outweigh those concerns with returns," he said.

INPRS Deputy Director Tony Greene said the system always puts economic and financial criteria first, except in cases where the law puts another priority ahead of it. For example, Indiana has divestment policies against Sudan, countries that sponsor terrorism, and entities that have boycotted Israel.

... Or unnecessary overreach?

But the conservative Indiana Chamber of Commerce came out

against the proposal, with one leader calling it "anti-free market and anti-free enterprise."

"We believe this is picking specific sectors as winners and losers," Vice President of Energy and Environmental Policy Greg Ellis said, referencing the list of protected industries. "Market performance and financial investments should be driving pension investments. We all know that these markets change over time."

Ellis said he himself had paid into INPRS for 12 years and didn't care where the money was invested: "I want it to make the most money for me."

The Indiana Bankers Association also spoke against the measure, saying it could preclude some banks from doing business with INPRS.

Chief Policy Officer Dax Denton said he feared some risk management decisions "could be perceived as boycotting" and would be difficult for banks to navigate. The coal industry has experienced several bankruptcies in recent years, he said as an example, and banks might be hesitant to lend money for economic reasons rather than political ones.

"[Banks] are a ping-pong ball in many regards between state policies and federal policies related to how you treat these investments," Denton told lawmakers. "... We simply want stick to the business of banking and focusing on our customers, and making sure they get the best rate of return."

And he criticized the power the bill gives the treasurer to review documents.

"I think that's very troubling, and creates significant oversight where it doesn't need to be," Denton said.

INPRS itself said it was neutral on the bill: supportive of the language putting financial factors first in decision-making, and of some restrictions on proxy votes, but concerned about the workload and potential chilling effects.

"How much staff would we have to hire to monitor all those investment managers that actually manage our money?" asked Greene. He also said over 200,000 proxy votes are cast annually — too many to track.

And he worried about other unintended consequences.

"Are investment managers going to be willing to take the risk?" Greene asked. "... When other states don't have those rules, are they more likely to sign up with those other states? Will we have a hard time finding those investment managers?"

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Indiana Residential Property Tax Relief Bill Draws Opposition From Schools and Local Officials

By Casey Smith

What could be Hoosiers' best bet at property tax relief was met with opposition Thursday from education advocates and local government officials who maintained they would take a financial hit if lawmakers approve the proposal.

The bill would temporarily provide a supplemental homestead credit and lower the 1% cap on residential property taxes.

It was filed by Rep. Jeff Thompson, R-Lizton, who chairs the House Ways and Means Committee. Thompson's rank could help the bill get more traction in a GOP-dominated legislature that has so far expressed hesitation about addressing property tax spikes in the current session.

The bill was heard in committee Thursday but has not yet been scheduled for a vote.

"There's been — by all estimates — a significant, unusual increase in assessed values of homestead across the state," Thompson said Thursday during a Ways and Means committee hearing. "This is an issue that has to be addressed. I believe taxpayers expect that."

He emphasized that his bill is not a reduction in revenue for local governments — rather, it's a reduction in the increase they will get. Currently, local units are set to see a 10% increase in revenue. That would drop to a 6% increase if the bill passes, according to a legislative services analysis referenced by Thompson, but which has not been made available publicly.

Thompson also suggested sizable school funding increases in the upcoming state budget that would offset losses. He said it's too early to provide details, though.

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 (AIC). Homeowners' bills payable this year could increase as much as 15% — more than double what previous reports estimated for the upcoming bills.

But naysayers of the bill argue that local governments — and under that umbrella, public schools — would take on the brunt of any relief given.

Between 2024 and 2027 — during which property owners would pay reduced taxes under Thompson's bill — school corporations are estimated to lose more than \$364 million in revenue. Cities, towns, counties and other units are also expected to see decreased revenues into the millions.

"Our concern is teaching and learning and that costs money," said Gail Zeharalis, representing the Indiana State Teachers Association. "We don't believe that your local

public schools should have to pay that price while they are trying to provide a program to serve kids."

House Speaker Todd Huston, R-Fishers, said his caucus is well aware of constituents' concerns about upcoming property tax bills. He suggested that House lawmakers would likely support some sort of legislation this session to affect future tax bills, but he didn't offer specifics.

Even so, it's still not clear if the bill could prevail in the opposite chamber.

"We're working on something to limit the amount of increase that can happen," said Republican Senate Pro Tem Rodric Bray. "But really, our hands are tied for doing anything in this legislative session that would affect those bills that are going to come due on May 10th of this year."

Locals worry about tax burden shift

Thompson's legislation would temporarily reduce the homestead tax cap for taxes payable in 2024 and gradually increase the cap back to 1% in 2028.

Caps would be set at 0.9% for property taxes payable in 2024, 0.925% in 2025, 0.95% in 2026 and 0.975% in 2027.

The bill also creates a supplemental homestead credit to be applied to tax bills after all other credits are applied. The added credit for each homestead would be equal to \$100 in 2024, \$75 in 2025, \$50 in 2026, and \$25 in 2027. The credit is not allowed to exceed what a taxpayer owes, however.

The reduced property tax bills for homeowners is estimated to result in \$357 million in tax relief in 2024, according to Indiana's Legislative Services Agency. The tax savings for homesteads is then estimated to drop to \$275 million in 2025, \$183.4 million in 2026, and \$136 million in 2027.

Denny Costerison from Association of School Business Officials said that while he understands the issue facing homeowners, he noted that property taxes provide necessary income for schools to afford expenses like utilities and school buses.

Those costs have already shot up due to inflation, he said. If Thompson's bill passes, schools might be forced to reallocate money for education into operating funds.

"Many districts can use that education money for teacher salary increases — we all support wanting to do more of that," Costerison said.

Terry Spradlin, executive director of the Indiana School Boards Association, said the group representing 290 school corporations across the state also opposes the bill. Spradlin said he's especially concerned about how Thompson's legislation — combined with other bills floating through the General Assembly — will impact school revenues.

"There's a confluence of issues that are constraining

local resources for us, so that is of significant concern for the future of our ability to provide quality schools," Spradlin said.

Muncie Mayor Dan Ridenour additionally testified against the bill, noting that a majority of Hoosier cities are struggling to grow.

Ridenour said he is trying to run his city "properly," with 65% of the general fund revenue coming from property taxes. All expenses in the city have "skyrocketed," however.

"I was disappointed to see that there was no way that the cities and the local governments and schools were being assisted (by the state) to help get through this," he said.

Ryan Hoff from the Association of Indiana Counties said assessment increases are an anomaly and that Thompson's bill offers "a temporary fix for what appears to be a temporary situation."

But Hoff said the association still opposes the bill because it would cost counties \$172 million. Thompson's proposal additionally fails to "specifically target those paying higher taxes," Hoff said.

"We have to ask whether or not the mechanisms of the bill really get to the taxpayers who are seeing dramatic increases in property tax assessments," Hoff continued.

Thompson reassures schools

Thompson noted repeatedly that any relief offered by his legislation wouldn't be reflected on tax bills until next year.

When asked what tools locals have to lower tax bills without the state getting involved, Thompson said they don't have to go to the max levy allowed, or they could use local income tax dollars.

Rep. Ed Delaney, D-Indianapolis, questioned if Thompson would be receptive to the state paying for the supplemental homestead credit.

Thompson responded that he would rather focus on a substantial increase for K-12 schools, adding that schools will be "quite well pleased" with the increase they will see in the upcoming state budget.

House lawmakers won't reveal their budget plans until later this month, however. In the meantime, Thompson said he's committed to making further changes to his bill.

"Once we see that, you'll see a bigger picture," Thompson said. "(Schools) are going to gain in some other ways ... and I'm good with that."

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Consumer Alert: Product Recalls for the Month of January

Hoosiers should be aware of the latest products recalled. The office of Indiana Attorney General released a list of products recalled in January. The state encourages consumers to take advantage of opportunities available for those who purchased the recalled items.



Attorney General Todd Rokita

“Hoosiers deserve protection from products that, for whatever reason, are not reliable or may even cause injury, especially when they involve items our children use every day,” Attorney General Todd Rokita said. “If you have one of the recalled products, stop using it and pursue resolution from the manufacturer.”

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

- FRIGG Silicone Pacifiers from Mushie & Co
- Textron-Specialized-Vehicles from E-Z-GO
- Youth-All-Terrain-Vehicles from EGL Motor
- Infant Bath Seats from Karmas Far
- Bicycles from Giant Bicycle
- Residential Elevators from Savaria Corporation
- Wood Wagons from Colony Brands
- Carbon Handlebars and Bicycles from Quality Bicycle
- Children’s Pajamas from P.J. Salvage
- Sportsman and Scrambler 1000 S All-Terrain Vehicles from Polaris Recalls
- Rocking Sleepers from Kids2
- Rock ‘n Play Sleepers from Fisher-Price
- Honda Talon 1000 ROVs from American Honda
- Cordless Multi-Surface Wet Dry Vacuums from BISSELL
- Free-Standing 86-Inch Smart Televisions and Stands from LG
- Vinyl Single-Hung

- Impact Windows from MI Windows and Doors
- Headlight Sealant from Meguiar’s
- Vanessa Fire Tables from Ove Decors
- Children’s Robes from Vaenait Baby
- Hot Chocolate Pots from Lifetime Brands
- Multi-Purpose Helmets from Sakar International
- NewCosplay Children’s Sleepwear from Mianzhu Ye Xin Trading
- NewCosplay Children’s Sleepwear from Weihai Juanhai Decoration Material
- NewCosplay Children’s Sleepwear from Hainan Chong Yu Industrial
- NewCosplay Children’s Sleepwear from Shanghai Jing Cheng Landscape Engineering Company
- NewCosplay Children’s Sleepwear from Shanghai Jinhui Gardening Center
- Children’s Pajama Sets from Selfie Craft Company
- NewCosplay Children’s Sleepwear from Shanghai Xunao Elevator
- Taylor and Finch Six-Wick Scented Candles from Ross Stores

If you believe 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 January, visit the Consumer Protection Safety Commission website.

Senators Young, Casey & Capito Reintroduce Bill to Support Apprenticeships

U.S. Senators Todd Young (R-Ind.), Bob Casey (D-Pa.), and Shelley Moore Capito (R-W.Va.) re-introduced their Early Educators Apprenticeship Act to support apprenticeships in early childhood education.

Apprenticeships are an innovative way to address the challenges of costly expenses and staffing that plague the child care industry due to lack of available educators. Increasing the number of quality child care educators will also help reduce the strains of child care costs and availability for working families.

“Addressing the child care workforce pipeline issue is critical for many Hoosiers, especially those in rural communities where finding affordable child care is particularly challenging,” said Senator Young. “Our bipartisan bill supports the role of apprenticeships by providing career-specific development opportunities, which will ultimately strengthen the child care workforce and improve child care affordability.”

Specifically, the Early Educators Apprenticeship Act will provide resources to child care apprenticeship programs in order to:

- Equip apprentices with specialized knowledge and skills required in early childhood education work.
- Increase the number of apprentices with a recognized credential or degree.
- Promote recruitment and retention of apprentices.
- Provide a pathway to career advancement for apprentices.
- Track individuals who have completed an apprenticeship to determine effective program strategies.
- Support partnerships

with institutions of higher education and businesses to provide transferable credit to apprentices.

• Support apprenticeships in underserved or rural communities.

The Early Educators Apprenticeship Act also removes regulatory burdens restricting the presence of home-based child care providers in rural areas.

Supporters of this legislation include Bank Street College of Education, Bipartisan Policy Center, Child Care Aware of America, Council for Professional Recognition, Early Care and Education Consortium, Educare Learning Network, First Five Years Fund, KinderCare Education, National Head Start Association, National Association for the Education of Young Children, New America, Save the Children Action Network, and Start Early.

“Child care is in short supply across the country, and early learning and care programs are in desperate need of trained and highly qualified educators to provide children with the quality care they deserve,” said First Five Years Fund Executive Director Sarah Rittling.

“Early learning apprenticeship programs are a tried and true way to address the critical shortage of qualified early educators, while providing a safe, healthy, and nurturing environment for young children in need of care. We are so grateful to Senators Young, Casey, and Capito for their bipartisan work to expand early education apprenticeship programs, and help grow the supply of child care that working parents so desperately need.”

IDEM to Bring Free Earth Day Presentations and Webinars to Classrooms



To help Indiana schools celebrate Earth Day (April 22, 2023), the Indiana Department of Environmental Management is again offering free hands-on classroom presentations, in addition to virtual webinar presentations, to elementary students across the state.

“I am pleased to have IDEM staff visit classrooms in person and virtually to work with Indiana’s leaders of tomorrow. Our STEM-based lessons are a great way to emphasize the importance of taking care of our environment while also introducing them to environmental-related careers,” said Brian Rockensuess, IDEM commissioner. “I hope Indiana’s teachers will take

advantage of this great opportunity!”

Classroom Earth Day presentations on air, land, water, and recycling are available for elementary schools and vary in length from 30 to 50 minutes. The interactive presentations offer activities such as reduce, reuse, recycle trash or a demonstration on how water flows through a watershed. Virtual webinar presentations will take place on each Tuesday and the first and third Thursdays during April covering water, land, air, and recycling.

In-person classroom presentations are available on a first-come, first-served basis throughout the month of April. Each school may request up to four presentations.

Registration is now open, and teachers can request a classroom presentation or register for a virtual webinar presentation by visiting idem.IN.gov/iee.

The deadline to request a classroom presentation is Feb. 24. The deadline to register to attend a virtual webinar presentation is March 3.

Educators may direct questions to IDEM’s Environmental Education Outreach Coordinator, at education@idem.in.gov or (800) 988-7901.

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BETSY From Page A1

mayor's seat along with Republicans longtime Carmel City Councilman Kevin "Woody" Rider and Carmel City Councilwoman Sue Finkam, and Democrat City Councilman Miles Nelson.

Noblesville Common Council District 2 also attracted a last-minute candidate, Republican Matt Witsken vying against incumbent Republican Mike Davis.

Also on Friday morning, Noblesville Common Council District 5 seat saw Republican Rocky Shanhezaz throwing his hat in the ring alongside Republican Dave Johnson, to fill a vacancy left by outgoing Councilman Greg O'Connor.

Republican Emily K. Pearson filed on Friday to run for Cicero Town Council District 2 against Republican incumbent Chad M. Blueher.

While these numbers may sound like a lot of candidates, it really isn't so many, although there are more candidates running in May 2023 than were on the ballot in May 2019, at 98 candidates.

Recently retired two-term Noblesville Township Trustee Tom Kenley said there are "too many uncontested races in Noblesville." So let's look at the numbers. There are 22 uncontested races in the county, including six uncontested races in Noblesville, compared to three uncontested races in each of Atlanta, Cicero, Fishers and Sheridan; two uncontested races in each of Carmel and Arcadia; and no uncontested races in Westfield.

Just hours earlier on Thursday, there were offices in which no candidates had filed to run for office. But by the noon Friday deadline, all seats had can-

didates. The last remaining seat without a candidate, Cicero Town Council District 3, had lone Republican incumbent Christopher J. Lutz, returning to the ballot.

Why don't more people run for office?

Most I've talked to say it's a rewarding experience. And serving does make most of us feel good about ourselves.

So, again, why don't more people run for office?

Maybe it's the money that candidates raise and spend to run for office.

Noblesville Mayor Chris Jensen reported nearly \$492,000 in contributions, about \$173,000 in expenses and still had \$319,000 in his war chest, according to his candidate campaign finance report, filed in January.

With seven-term Carmel Mayor Jim Brainard retiring, four candidates are vying for his open seat. One of those is Republican Kevin "Woody" Rider, who has more than \$572,000 in contributions. Republican Sue Finkam has more than \$65,000 in contributions. And Democrat Miles Nelson has about \$45,000 in contributions. Fred Glynn, who filed Friday morning, will start from scratch, as he had closed out his campaign account at the end of 2022.

In Westfield, four-term Mayor Andy Cook, Westfield's first and only mayor, is retiring and not re-seeking office. Republican candidate Scott Willis has about \$284,000 in contributions, Republican candidate Kristen Burkman has \$500 in contributions and Democratic candidate Jake Gilbert has about \$147,000 in contributions.

The races with the largest number of candidates are City Councils in Carmel, Fishers and Noblesville,

particularly Carmel City Council At-Large with six candidates vying for three seats, Fishers City Council with five candidates vying for three at-large seats; and Noblesville Common Council at-large with six candidates vying for three seats.

Here is the complete list of candidates who have filed by Friday's noon deadline to run for election in the 2023 Primary.

Carmel Mayor (vote for 1)

Kevin Woody Rider - R
Sue Finkam - R
Miles Nelson - D
Fred Glynn - R
Carmel Clerk (vote for 1)

Jacob W. Quinn - R
Carmel Judge City Court (vote for 1)

Brian G Poindexter - R
Carmel City Council District Northwest (vote for 1)

Sheldon Barnes - R
Danny Niederberger - R
Ryan Locke - R
Carmel City Council District North Central (vote for 1)

Leah York - R
Teresa Ayers - R
Jonathan K Blake - R

WITHDRAWN 02-03-23 (refiled Friday for Council At-Large seat)

Chuck Ford - R
Courtney Culver - D
Carmel City Council District South Central (vote for 1)

Anthony (Tony) Green - R

Jessica Irvine - D
Carmel City Council District Northeast (vote for 1)

Jason Engle - R
Shannon Minnaar - R
Carmel City Council District Southeast (vote for 1)

Adam Aasen - R
Jeremy Eitz - D
Carmel City Council District West (vote for 1)

Ven Tadikonda - R

Loren Matthes - R
Anita Joshi - D
Carmel City Council At-Large (vote for 3)
Jake Madore - D
Rich Taylor - R
Matthew J. Snyder - R
Jeff Worrell - R
Sara Draper - D
Jonathan K Blake - R
Fishers Mayor (vote for 1)

Scott Fadness - R
Fishers Clerk (vote for 1)

Jennifer L. Kehl - R
Rachel Segars - R
Janet Pritchett - D
Fishers Judge City Court (vote for 1)

Daniel E. Henke - R
Fishers City Council District SE (vote for 1)

Pete Peterson - R
Fishers City Council District NW (vote for 1)

Selina Stoller - R
Bill McLellan - D
Fishers City Council District NC (vote for 1)

John P. DeLucia - R
Crystal Neumann - D
Fishers City Council District SC (vote for 1)

John W. Weingardt - R
Lane Skeeters - D
Fishers City Council District SW (vote for 1)

David Giffel - R
Bill Stuart - D
Fishers City Council District NE (vote for 1)

Daniel Canan - R - withdrawn (1-24-2023)

Brad DeReamer - R
Samantha R. Chapman - D

Fishers City Council At-Large (vote for 3)

Tiffanie Ditlevson - R
Cecilia Coble - R
Todd Zimmerman - R
Howard Stevenson - D
Jocelyn Vare - D

Noblesville Mayor (vote for 1)

Chris Jensen - R
Noblesville Clerk (vote for 1)

Evelyn L. Lees - R
Noblesville Judge City Court (vote for 1)

Matt Cook - R
Noblesville Common Council District 1 (vote for 1)

Mike Davis - R
Matt Witsken - R
Noblesville Common Council District 2 (vote for 1)

Todd Thurston - R
Jay Mundy - R
Noblesville Common Council District 3 (vote for 1)

Aaron Smith - R
Noblesville Common Council District 4 (vote for 1)

Mark W Boice - R
Noblesville Common Council District 5 (vote for 1)

Dave Johnson - R
Rocky Shanhezaz R
Noblesville Common Council District 6 (vote for 1)

Megan G. Wiles - R
Noblesville Common Council District At-Large (vote for 3)

Darren Peterson - R
Mike Field - R
Nick Gomillion - R
Pete Schwartz - R
Paul Jo Gilliam - D
Evan Elliott - R
Westfield Mayor (vote for 1)

Scott Willis - R
Kristen Burkman - R
Jake Gilbert - R
Westfield Clerk Treasurer (vote for 1)

Marla Ailor - R
Tonya F. Hyatt - R
Westfield City Council District 1 (vote for 1)

Jon Dartt - R
Mark F. Keen - R
Westfield City Council District 2 (vote for 1)

Victor McCarty - R
Andrew Bouse - R
Westfield City Council District 3 (vote for 1)

Joe Duepner - R
Justin C Griffiths - R
Westfield City Council District 4 (vote for 1)

Patrick T. Tamm - R
Alexis Lowry - D
Scott Frei - R
Westfield City Council District 5 (vote for 1)

Noah Herron - R
Mike Johns - R
Westfield City Council At-Large (vote for 2)

Kurt J. Wanninger - R
Chad Huff - R
Brian Tomamichel - R
Gary Lane - D
Arcadia Clerk Treasurer (vote for 1)

Jennifer S. Pickett - R
Arcadia Town Council District 1 (vote for 1)

Rich Versprille - R
Atlanta Clerk Treasurer (vote for 1)

Jennifer Farley - R
Atlanta Town Council District 1 (vote for 1)

Christopher Calhoun - R
Atlanta Town Council District 2 (vote for 1)

Jody Price - D
Timothy Johnson - R
Atlanta Town Council District 3 (vote for 1)

Pam VanHook - R
Cicero Clerk Treasurer (vote for 1)

Rhonda Gary - R
Cicero Town Council District 1 (vote for 1)

Dennis D Johnson - R
Cicero Town Council District 2 (vote for 1)

Chad M Blueher - R
Emily K Pearson - R
Cicero Town Council District 3 (vote for 1)

Kevin Ricks - R
Voters have about 12 weeks to do their homework between now and Primary Election Day May 2.

Contact Betsy Reason at betsy@thetimes24-7.com

RUSTY From Page A1

largely a matter of how long Congress will wait to reform the program.

Right now, the Social Security Trust Funds hold about \$2.8 trillion in reserves to ensure full benefits will be paid. But Social Security now pays out more in benefits than it receives in revenue, so the extra money needed to pay full benefits is taken from those reserves. What is needed is reform which addresses the reality that people today are living much longer and collecting benefits for much longer than the program is structured to accommodate. Many possible solutions are on the table in Congress, including raising the full retirement age a bit to deal with the reality of people living much longer, and increasing the program's tax revenue by withholding a bit more from American workers. The eventual reform will likely include some variation of both, as well as other "tweaks" which further guarantee the program will be there for future generations.

As for the thought of claiming your benefits as soon as you are eligible (age 62), be aware that Social Security has an "earnings test" which applies to anyone who collects benefits before reaching full retirement age (FRA). If you are working

full time when you first become age-eligible, you likely wouldn't be able to collect benefits because your benefit amount would be insufficient to pay the penalty for exceeding the earnings limit (\$1 for every \$2 over the limit) within one year. And, as you may already know, your age 62 benefit would be cut by about 30% from your FRA amount, while your benefit at age 70 would be about 76% more than your age 62 benefit.

So even if the worst case scenario happens (which it almost certainly won't), an across the board cut of 20+ % to your age 70 benefit would yield a higher monthly payment than that same cut to your age 62 benefit amount. So, I suggest you stick with your current strategy to continue working and wait as long as practical to claim your benefits (up to age 70). As an aside, AMAC (Association of Mature American Citizens) has, for years, been proposing (to Congress) its "Social Security Guarantee Plus" which would restore Social Security to solvency for generations to come and would not require an increased payroll tax rate. Congressional reaction has been generally positive, leading us to be hopeful for a reasonable solution to the problem.

BBB From Page A1

a wide range of crimes. They can make false applications for loans and credit cards, withdraw money from your bank account, or obtain services in your name. They can also sell your information to others on the internet.

Identity theft may take a long time to detect.

Scammers typically ensure that bills and statements for new accounts are not sent to your address. You may not notice what is happening until the scammer has already inflicted substantial damage on your assets, credit, and reputation.

If you believe you are a victim of identity theft, it is essential to act quickly. In the U.S., visit identity-theft.gov for information on how to stop and recover from identity theft. In Canada, the Anti-Fraud Centre has information on identity theft.

Tips to spot this type of scam:

Look for unexplained withdrawals, charges, and accounts. Review your bank account and credit card statements regularly. Look for unfamiliar charges, accounts, or withdrawals. Know when your bills are due; one tip-off for identity theft is when you stop receiving certain bills. This can happen because scammers have changed the address

associated with your bank account or credit card. If bills don't arrive on time, follow up with your creditors. Debt collectors may call you about debts that aren't yours. You can also set up automatic alerts on your accounts, so you are notified every time a transaction is made.

Check your credit reports regularly for unauthorized inquiries and accounts. In the U.S., you have the right to check your credit report with each of the three major credit bureaus once per year at AnnualCreditReport.com. This is the only free crediting reporting service authorized by the Federal Trade Commission. Space these checks out across the year, and you will know fairly quickly if something is wrong. In Canada, the Financial Consumer Agency of Canada provides information on requesting a free credit report.

Protect yourself against this scam:

Be careful with your personal information. Treat your personal information like the valuable commodity it is. Make sure you shred documents containing your bank account information, Social Security/Social Insurance number, or other personal information. These include

credit card applications, insurance forms, financial statements, health forms and billing statements from utilities and phone service. Cut up expired credit and debit cards, and cut through the numbers before you dispose of them.

Secure personal documents at home. If you have roommates, employ outside help or have contractors in your home, make certain personal documents are in a safe place - preferably under lock and key - and not lying out in plain sight. Minimize personal information on checks. You don't need to include your Social Security number, driver's license or phone number.

Be alert to phishing attempts. Scammers are sophisticated; their phishing attempts may come via email, text, social media messages, or even phone calls. Be suspicious of any unsolicited communication asking you for personal information. Whether it's a supposed tech support call, an offer for a free cruise, or a charity plea, they may really be after your personal information. Click here for BBB's tips on Phishing and Tech Support Scams.

Protect yourself against hackers:

Use strong passwords or phrases. Avoid using

your birth date, child's name or birth date, mother's maiden name, the last four digits of your Social Security number, or really obvious ones like "123456" or "password."

Change your passwords frequently.

Use different passwords for each online account or website

Be careful about the types of information you share online, especially if it is information that could be used to get past security questions on your accounts (things like your first car, first pet's name, city where you were born)

Shred outdated documents with personal information. While you should keep your tax returns forever, you should shred supporting documents for your tax returns after seven years. After one year, shred bank statements, pay stubs, and medical bills (unless you have an unresolved insurance dispute). Shred utility bills a month after they have been paid.

If a company you do business with has experienced a data breach, BBB has information on what to do after a data breach and what to do if your credit or debit card is compromised. Also, see how to protect your identity from a data breach.

SPARTZ From Page A1



Photo courtesy of Rep. Spartz Office

Congresswoman Victoria Spartz (IN-05) speaks with constituents in Arcadia.

According to the biography on her official website, Spartz previously worked as a bank teller, as well as, "CPA, finance executive, successful business owner" before being appointed to the State Senate.

Spartz was born in Ukraine, at the time a member state of the USSR. She went on to earn a Bachelor of Science and Master of Business Administration from Kyiv

National Economic University before immigrating to the US in 2000 after meeting her husband on a train in Europe.

Spartz has made news in the past for being a vocal member of the House Freedom Caucus, including slowing the vote for Speaker Kevin McCarthy in early January. No candidate has announced they will run for her seat at the time of publication.

FAULKNER From Page A1

the journalist."

As an Emmy award-winning reporter and anchor at Fox News over the past quarter century, Faulkner has covered her share of compelling stories. Her book is a collection of real-life inspiring tales of those who prayed and, in critical moments, had their prayers answered. She said that she wrote the book when she realized that some of the stories that make headlines are tales of faith, tales worth telling.

"Remember the Colorado theater shooting," she said, "and the mom who grabbed her daughter just inches away from the killer, James Holmes? Remember him with the bright orange hair? We know these stories. So some of what's in the book is ripped from the headlines and stories that we all would have covered in the news. But to go deeper and to find out, well, how did

that mom get her two teenage daughters out of there? What was she doing? She was praying mightily the entire time. And she said, you know, we all think to pray during a proverbial storm. But if we could just pray when times are good, too, if our children could see us doing that, if our teenagers particularly could see us during the pandemic, but also before and after saying, praise God, we will get through this. I'm raising teenagers and I'm trying to teach them that when someone asks you 'what do you need,' tell them you need someone to pray for you."

Faulkner went on to focus on the power of prayer. She recalled a chance encounter with the grandson of General George S. Patton. "We talked about our history as military brats, and then he said, I want to share something with you. He

takes out his cross and he said, 'I still have the cross that my family gifted me as the oldest of [Patton's] grandsons.' And I said, you're wearing something from George S. Patton right now. And he said, 'I have his scripture book handwritten with what he prayed before the Battle of the Bulge and what he prayed regularly.' Faith is a part of our history, Rebecca. You're so right. And sometimes we have to be reminded."

Faulkner expressed how "[the Lord] can connect you with just the right people ... I never knew that [Patton] wore a cross around his neck and went to a chaplain before the Battle of the Bulge ... That great generation was praying. It's leadership in the military. Now, look at our military today. I don't want to make this too much about politics, but we have to be careful

tinkering with the things that have foundationally gotten us to where we are now, [things such as] the power of prayer. Patton knew it. [And it was] the Lord [who] brought into my life the grandson of General George S. Patton for this book."

As a witness to the stories shared in Faith Still Moves Mountains, Faulkner said "I will always share what I found to be true and encourage people to know that their story isn't done being written yet." She and Rebecca had connected over their faith and the belief that God is not done with us yet, a message Faulkner heard from the Lord in prayer. And so, Faulkner reminds us as listeners to "lean back in. And when you do, the Lord leans into you and watch what mighty, mighty changes and victories on his time and per his will He will usher into your life."

Thanks for reading The Times, Hamilton County!

WEEKEND

In The Home

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

Tips for Growing Beautiful Dahlias



MELINDA MYERS
Columnist

Growing beautiful dahlias is easier than you think. Proper planting and care will result in an abundance of beautiful blooms for you to enjoy in your garden and summer bouquets. Use these strategies to boost your dahlia growing success:

Start Early for a Long Season of Flowers

Dahlias grow from sweet-potato-like tuberous roots often called tubers that are usually planted in late spring. For earlier blooms, start your dahlias indoors about four to six weeks before the last spring frost. Use one- or two-gallon pots with drainage holes. Fill them with a damp growing mix and cover the tip of the tubers with one to two inches of soil. Water sparingly until the sprouts emerge, which can take two to four weeks.

Plant Outdoors in Late Spring

Grow dahlias as you would tomatoes. Choose a sunny location with fertile, well-drained soil. To encourage healthy root growth, take time to loosen the soil in the planting area at least 12 inches deep. Don't be in a rush to plant your dahlias. Wait until the soil is warm and all danger of frost has passed.

Good air circulation encourages strong, healthy growth. Space border dahlias 15 inches apart from the center of one plant to the next. Taller types should be spaced at least 18 to 24 inches on center. Plant so the top of the tu-



Photo courtesy of Longfield-Gardens.com

The more dahlias you cut for bouquets, the more flowers the plant will produce.

ber is no more than one to two inches below the soil surface. It can take several weeks for the first sprouts to emerge, but once they do, the plants grow very quickly.

Pinch for Fuller Growth and More Blooms

When your dahlias reach a height of 10 to 12 inches, use scissors or sharp pruning shears to remove the top two or three sets of leaves. Pinched plants produce more side branches, resulting in sturdier growth and lots more flowers. Pinching will set the plants back by a week or two, but they will come back quickly.

Stake to Avoid Broken Stems

Dahlias that grow more than three feet tall benefit from staking. This is especially true for varieties that produce large flowers. Staking helps plants stay upright, minimizes damage from wind and rain, keeps the flowers more visi-

ble, and makes it easier to deadhead. To avoid damaging the tubers, add the stakes at planting time or soon after. For more information on staking and pinching dahlias to increase flower production, read Longfield Gardens' How to Pinch and Stake Dahlias (Longfield-gardens.com) article.

Feed Your Plants and Don't Let Them Go Thirsty

Dahlias perform best when they receive a consistent amount of moisture throughout the growing season. Too much or too little water causes stress and can reduce flower production. When the weather is dry, water deeply once or twice a week, using drip irrigation, a soaker hose, or a watering wand. Keep the foliage as dry as possible to minimize disease. Mulching the soil with shredded leaves, evergreen needles, or other organic material will conserve

moisture, moderate soil temperature, and suppress weeds.

Dahlias perform best when they are well-fed. Enrich the soil with compost and add a low-nitrogen, slow-release fertilizer at planting time. Once the plants are 12-18 inches tall, many gardeners boost performance with an additional slow-release fertilizer application or several liquid fertilizer applications every three to four weeks. Follow the label directions for the timing and application rates of the fertilizers you select.

Pruning and Deadheading

The more flowers you cut, the more flowers you'll get. Harvesting flowers twice a week will encourage a plentiful supply of blooms. Spent flowers should be removed immediately (deadheading) to minimize pest and disease problems. Always use sharp bypass pruners or snips to make clean cuts. If you want flowers with long stems, be willing to sacrifice some side buds. Stems come back longer and stronger when you cut deep into the plant and close to a main branch.

Dahlias require a little more time and attention than many other flowering plants. But your efforts will be handsomely rewarded with a bounty of beautiful blooms and a sense of accomplishment.

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



Start Spring Swinging With Bulb Flowers

Do you feel like starting the spring dancing? Flowers instantaneously make you feel like spring has started. Buy a nice bunch of spring flowers and start bringing the outside in - even when it is still cold outside!

Blooming

Calyces and leaves that dance and swing in the breeze; spring flowers are colorful, fresh, playful and ooze spring. They provide the freshness we are all longing for and immediately get the house ready for the next season, so they are an indispensable feature. They are available as cut flowers or potted bulbs. Choose whatever makes you happiest!

Typical spring flowers

Spring flowers are available from January onwards. All it takes is just one trip to your local florist to get ready for spring. What about typical bulb

flowers such as tulips, crocuses, hyacinths or grape hyacinths? Arrange them into a beautiful bunch in a vase or place potted bulbs in a decorative basket, pot or dish.

Tips for spring flowers:

Make several small bunches of different types of spring flowers and place them all over the house.

Use a clean vase for fresh flowers and fill it with clean water.

Daffodils produce a substance which other flowers do not tolerate. If you would still like to combine them, place the daffodils in a separate vase for one night. After this night, you can mix them with other flowers.

Buy your flowers locally so your they are fresh, and to support local florists.

Would you like to know more about bulb flowers? Then go to www.ilsaysays.com.

In Love? Say It With Tulips!

Valentine's Day is the perfect time to openly declare your love to your (prospective) partner. Seduce her/him/them with tulips. These flowers are perfect for shamelessly proclaiming your love.

Nice surprises

Valentine's Day is the most romantic day of the year, when everyone secretly hopes to be surprised. The language of flowers is a fascinating art, indispensable in this act of romance. Choose tulips for your crush! They are cheerful, lush and impetuous; they simply breathe love.

Message

Which color best conveys your message of love? With red tulips, you say: "I will love you forever." If you'd rather avoid the standard red, pink tulips symbolize romantic love and yellow tulips express lightheartedness and sunshine. Nothing is weird or wrong. You will know the best fit for your Valentine.

Care tips

If you want your love to enjoy their tulips for as long as possible, read

these care tips:

- Buy fresh tulips. The deeper the flower bud is still in the leaf, the fresher they are.

- Make sure your tulips are properly wrapped before taking them home, to avoid damage or exposure to temperature fluctuations.

- Cut off the bottom of the stems diagonally with a clean, sharp knife, to allow the tulips to soak up as much water as possible.

- Start by putting the tulips in a dark place in water, so that they can fill up with water and acclimatize.

- Give your vase a good clean before use, so that bacteria do not get a chance to contaminate the tulips.

- Fill the vase with fresh room temperature tap water and change it daily.

- Add cut flower food or a scoop of sugar to the water to make sure the water stays clean for longer.

- Use a vase with plenty of room for the stems.

Would you like to know more about bulb flowers? Then go to www.ilsaysays.com.



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WEEKEND

In The Home

Weekend, Feb. 4-5, 2023

A8

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Gift Decadence During This Season of Love

FAMILY FEATURES

Valentine's Day may traditionally be a lovers' holiday, but it's also an opportunity to connect with those who make your heart happiest, whether it's family, friends or anyone who enriches your life. Celebrate all types of love this Valentine's Day with thoughtful gifts that show how much you care.

As the old adage says, the fastest way to one's heart is the stomach. Sweet treats are a sure sign of your affection, and for centuries, chocolate has been revered as the flavor of love.

From gifting to hosting and all the other moments throughout the season of love, you can delight your nearest and dearest with gourmet chocolates from Ethel M Chocolates.

Treat those closest to your heart to a delicious experience and visit EthelM.com to explore more unique gifts this Valentine's Day.



Heartfelt Appreciation

If your gift list includes chocolate aficionados, there's no better way to speak straight to their heart than the Ethel M Chocolates 28-piece Large Heart Gift Box. This popular seasonal assortment showcases an expanded selection of mouthwatering, handcrafted, premium chocolates. The collection includes an array of flavors, from Dark Chocolate Sea-Salt Caramel and Milk Chocolate Raspberry Satin Crème to Milk Chocolate Almond Butter Krisp and Milk Chocolate Pecan Toffee Crisp. The gourmet variety is sure to delight, and the large satin-wrapped, heart-shaped box makes your affection deliciously clear.



Handcrafted with Care

Topped with a red bow for a final touch, the Ethel M Chocolates 5-piece Love Collection features a series of heart-shaped, premium chocolates nestled in an elegant box. The sampler features popular selections including Milk Chocolate, Lemon Satin Crème, Dark Chocolate, Milk Chocolate Peanut Butter and White Chocolate. This sweet collection of handcrafted chocolate is a decadent way to show how much you care. It's ideal as a thoughtful gesture of appreciation for friends and family, or for a more romantic connection, it's the perfect item to pair with jewelry or flowers to surprise your loved one.



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