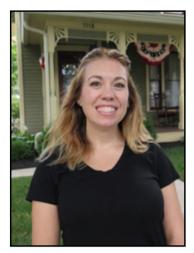
TODAY'S VERSE

Psalm 125:1 They that trust in the LORD shall be as mount Zion, which cannot be removed, but abideth for ever.



FACES OF **HAMILTON COUNTY**

People who call our community their own. What makes Amanda Roush smile? "Seeing my kids smile is my No. 1 reason to smile. But I also love living in our little community and seeing so many wonderful faces out and around the Square." said the Old Town Noblesville resident, whose 1890s house was featured among 11 stops in last year's Noblesville Preservation Alliance 35th annual Historic Home Tour. She is married to Matt Roush, who works at Allison Transmission, and they have two children, Addison, 9, a fourth-grader at North Elementary; and Hudson, 2. They also have two Shih Tzus, Peyton, Bella and Sophie. The Roushes relocated to this area about six years ago from Georgia. Matt's family is from Fishers, and he graduated from Hamilton Southeastern High School in 1998. He was attending college in Georgia when they met. Besides working on their house, she enjoys playing with her kids and reading. The community may sit in on the Noblesville Preservation Alliance's annual meeting from 4 p.m. to 6 p.m. Sunday at Preservation Hall, 1274 Logan St., Noblesville, with refreshments at 4 p.m., followed by awards at 5 p.m. For more info, visit preservationhall.org.

And Another Few Things... **1. Irish Dominant** Cities

Want to really go all out on St. Patrick's Day? Then consider a trip to New York City. According to our friends at LawnStarter, they ranked the big apple as the most Irish citv in America. How did they arrive at that? They looked beyond the green bloodlines and took into account

The Hamilton County's Own Daily Newspaper **NOBLESVILLE, INDIANA** 50¢ WWW.THETIMES24-7.COM

Ask Rusty - Cutting Social Security Will Make Me Lose My Home! Dear Rusty: When one becomes a widow/widower, what is the most efficient way to start receiving the deceased's

Dear Still Grieving: There is really only one way to start receiving surviving spouse benefits - you must contact Social Security directly to apply. You can call 1.800.772.1213 or call your local SS field office (find the number at www.ssa.gov/ locator) to make an appointment to apply for your survivor benefits. These appointments are normally conducted over the phone, so a personal visit to the Social Security office isn't usually necessary.

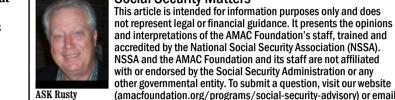
monthly Social Security.

Signed: Still Grieving

The larger question to con-

Social Security Matters This article is intended for information purposes only and does

Boomer Bits



(amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org. sider is when you should claim the survivor benefit. Like most

was receiving, the surviving spouse continues to receive only their own higher benefit but will get a one-time lump sum death benefit of \$255.

• If the surviving spouse's own benefit is less than the deceased was receiving, the surviving spouse's benefit will be based on the higher amount.

See RUSTY Page A4

BBB Risk Report: **Employment Scams Climbed To** Second Riskiest

Employment scams are now the second riskiest, according to a new report from the Better Business Bureau. Employment scam reports submitted to BBB Scam Tracker were up 23.1 percent from 2021 to 2022.

The median dollar loss of \$1,500 for employment scams is significantly higher than the overall median dollar loss of \$171 for all scam types.

"Employment scams, which peaked at #1 on our list in 2019, are seeing a resurgence," said Melissa Lanning Trumpower, executive director of the BBB Institute for Marketplace Trust, which produced the 2022 BBB Scam Tracker Risk Report. "This is a high-touch scam in which perpetrators spend more



WEEKEr

March 11-12, 2023

Sunrise/Sunset RISE: 7:00 a.m. **SET:** 6:47 p.m.

High/Low Temperatures HIGH: 44 °F **LOW:** 30 °F

Today is... • Debunking Day

- Dream Day
- Genealogy Day

What Happened On This Day

• 1990 Lithuania becomes the first Soviet republic to declare its independence. The Baltic country's secession marked an important step in the dissolution of the Soviet Union.

• **2004** 191 people die as several bombs explode on Madrid commuter trains.

The bombings were conducted by an Islamist terrorist cell and came 3 days before Spain's

general elections.

• 2011 The Fukushima Daiichi nuclear disaster strikes Japan. The nuclear meltdowns occurred after a 9.0 magnitude earthquake and subsequent tsunami. It was the worst nuclear accident

since the 1986 Chernobyl

more than the deceased spouse Simple Steps Can Help Keep **You And Your Family Covered** In 2023 And Beyond

By Steve Smitherman President at CareSource Indiana

It's hard to believe we've reached the three-year mark since the COVID-19 pandemic began. When it came to our health, this period was marked by confusion and a number of worries. These ranged from masks, vaccines and boosters, mental health challenges, job loss and more.

But for over 2 million Hoosiers, health coverage has not been a major issue or something needing much attention since the federal public health emergency began. However, it's important that Hoosiers know about some changes coming in 2023 that could impact their health care and ability to go to the doctor, hospital or pharmacy. As we move further into the year, it is

crucial that many Hoosiers take steps to keep themselves and their families covered.

your age when you claim deter-

mines how much your survivor

benefit will be. And a survivor

Consider these points:

benefit isn't payable in all cases.

• If the surviving spouse is

already receiving their own SS

retirement benefit and that is

Prior to the pandemic, anyone with health coverage through Medicaid, which in Indiana includes Hoosier Healthwise, Hoosier Care Connect and the Healthy Indiana Plan, had to renew their coverage annually. The federal government required this to make sure people receiving these benefits were still eligible based on factors like their income, household size and disability status. However, when the pandemic began, this requirement was set aside, and anyone with Medicaid simply stayed on the program without taking any renewal actions. This will change in 2023. The state

other governmental entity. To submit a question, visit our website other Social Security benefits,

Irish pubs, dance schools and social groups. Chicago, Boston, Philly and San Francisco rounded out the top five. As far as the great Hoosier State? Indianapolis ranked 45th and Ft. Wayne 83rd.

2. Women Increasing Work Hours

Hoosier women are working more than they did five years ago. At least that's the results of a study from the good folks at Mixbook, a design platform for creating one-of-a-kind stories through photo books. They took a look at Census data and found that Hoosier women have increased their work by 10.4 hours per year. However, Indiana men have actually decreased their work hours annually by the same amount. How does that compare nationally? Depends on how you look at it. In the U.S., women are working eight hours more a week while men are working 14 less.

3. Spring Out Of Winter

Beginning Saturday night, Sunday morning, remember to set your clocks forward an hour. Daylight Savings Time may be annoying and rough, but it does signal that we will be looking forward to better weather, cookouts, outdoor sports, and family fun!

See STEVE Page A5

See BBB Page A5

CHS grad, 2022 Local DAR Winner, **Enjoying Opportunities, Living Dream**



BETSY REASON Columnist

A year ago, I was amazed at the accomplishments of a young woman I met who was named a Good Citizen of the Year winner here in Hamilton County and went on to win third place in the State.

A 2022 Carmel High School graduate, Remi Shirayanagi epitomized the four qualities -- dependability, service, leadership and patriotism --- that define a Daughters of the American Revolution (DAR) Good Citizen.

"As an immigrant, I feel very proud and lucky to be living in the United States," Remi told

me.

She had learned a lot about leadership and self-ownership when she spent a year in Taiwan.

At age 15, she was a Youth Ambassador to Taiwan for the Rotary Youth Exchange program, attending a local high school and studying Mandarin Chinese and taking Chinese classes at Chung-Yuan University

"Being 15 without your parents in a foreign country where you don't speak the language, it is essential that you take accountability for yourself,"

disaster.

Births On This Day

• 1916 Harold Wilson English politician, Prime Minister of the United Kingdom

• 1931 Rupert Murdoch Australian/American businessman, founded **News** Corporation

Deaths On This Day

• 1874 Charles Sumner American politician

• 1955 Alexander Fleming Scottish scientist, Nobel Prize laureate

she told me a year ago after winning the award presented by Horseshoe Prairie Chapter of the Daughters of the American Revolution at a DAR Tea in Noblesville.

She is patriotic and loves the opportunities that are available. She works tirelessly to be someone that people can depend

See BETSY Page A5

INSIDE TODAY

Obituaries	A2
Capital Chronicle	A4
Service Directory	
In The Home	
Travel	A7

HONEST HOOSIER

Boys start practicing baseball Monday. Let's go, Gents!



⊃ TODAY'S QUOTE

"True terror is to wake up one morning and discover that your high school class is running the country." -Kurt Vonnegut

TODAY'S JOKE

OK, superstitious types. What does it mean if you find a horseshoe in Ireland?

It means some horse lost a shoe.





The Times appreciates all our customers. Today, we'd like to personally thank MARK VAN HORN for subscribing!



TODAY'S HEALTH TIP Keep up-to-date on vaccines that are recommended for your age

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





PAGE TWO 🗉 WEEKEND, MARCH 11-12, 2023

OBITUARIES

Karen Ann (Parry) Horner January 5, 1942-February 28, 2023

Karen Ann (Parry) Horner age 81, died Tuesday, Feb. 28, 2023, at Lawrence Memorial Hospital in Lawrence, Kansas.

She was born on Jan. 5, 1942, in Manhattan, Kansas, the daughter of John Eldon and Esther Mae (Grounds) Parry.

Karen married Seward A. Horner at Danforth Chapel on the KU campus,

in Lawrence, Kansas on December 31, 1965.

Karen earned a Bachelor of Science in education at Washburn University, Topeka, KS in June 1965 and a Master of Science at Ball State University, Muncie, IN in August 1985. She began her career as an elementary school teacher, in 1965, at George Patton Elementary in Ft. Leavenworth, KS. Her children were born during Seward's five-year tour in the Navy, during which, she also taught school in Charleston, SC and in Guam. After the Navy, they moved to Indiana in 1975 and she became a stay-at-home mom for 10 years. Karen then returned to teaching at Mount Vernon Schools in Fortville, Ind. Over her 30 years in education, she was a positive influence on many students before retiring in 2003.

After retirement, Karen and Seward moved to their farm in Garnett, Kan. in 2004, where they resided for 17 years. They then moved to Lawrence, Kan. in 2021.

Karen was a talented seamstress. While a student at Washburn University, she sewed all the costumes for the Washburn University play of Hamlet. Her other hobbies included gardening, crafting and reading a good mystery. She handed down her love of reading to her two children and those she taught. She was an active member of the Garnett First United Methodist Church prior to moving to Lawrence. Her love for children was represented in her teaching and her close relationship with her grandchildren.

She is survived by her husband Seward A. Horner of Lawrence, KS, daughter; Heather Giczewski (Gary) Garnett, KS, son; Seward Ellis Horner (Jenni) Wakarusa, IN, sisters; Sharon Stebens, Emporia, KS, Janet Iotti (Bob) Sanford, N. Carolina, Jane Reagan (Jim) Council Grove, KS, Kathleen Parry-Clements (Bob), Emporia, KS, brother; John J. Parry, Belvue, KS, paternal aunt; Ethlyn Taylor, Bloomington, IN, sister-in-laws; Nancy Feuerborn (Frank) Garnett, KS, Ronda Horner Aurora, CO, brother-in-law; Brad Horner (Christy) Larkspur, CO, and her grandchildren; Ruth Burkdoll, Jonathon Burkdoll, Chase Horner, and Ellissa Horner. She is also survived by numerous nieces, nephews, dear friends, and cousins.

She was preceded in death by her parents, John Eldon, and Esther Mae (Grounds) Parry.

A gathering of friends and family will be held on Friday, March 24, 2023, from 1-2 p.m. at the Campanella & Stewart Funeral Home, 4370 Salzer Rd, Wamego, KS 66547. Following the gathering of friends and family a graveside service will take place in the Westmoreland City Cemetery in Westmoreland, Kan. Memorials are suggested to the Garnett First United Methodist Church Scholarship program or, if able, please donate blood in memory of Karen Ann Horner. Contributions may be left in care of Campanella & Stewart Funeral Home of Wamego, KS 4370 Salzer Rd, PO Box 48, Wamego, KS



Photo provided by David Dixon, Rocks Media House

Members of the Westfield Education Foundation Board of Directors.



Photo provided David Dixon, Rocks Media House Members of the Westfield Washington School administration staff.



Photo provided by David Dixon, Rocks Media House

Members of Wittler Orthodontics, one of the event's sponsors.



Photo provided by David Dixon, Rocks Media House

(from left to right) former Westfield Education Foundation board member Duane Lutz, current Westfield Education Foundation board members Grant Sindelar, John Deck and Matt Deck.

Westfield Education Foundation Raises \$70,000 For Student Scholarships And Teacher Grants

On Sunday, March 4, the Westfield Education Foundation, once again, broke its single-event record by raising \$70,000 during its annual Top-Golf Fundraiser. This event brings together some of the foundation's most consistent supporters for a relaxed event centered around fun and education. Funds will go directly towards funding scholarships for graduating Rocks and supporting classroom initiatives for district teachers.

The event was held at TopGolf in Fishers and brought together foundation supporters like Performance Services, Skillman Corporation, Blades Audio Visual Security and Schmidt Associates.

WEF Board President Kyle Messmore said he is thankful that he can count on the continued support of such great doto the generosity and commitment of our local community and organizations," Messmore said. "The foundation is so proud to represent a community that cares so much about the future of our kids. I want to thank everyone who had a hand in putting this event together and everyone who continues to support our foundation and our mission."

The mission of the Westfield Education Foundation is to empower and invest in our students, teachers, and staff. To date, The Foundation has given out nearly \$2 million in scholarships and grants to provide opportunities to help create lifelong learners.

Tim Thoman of Performance Services said it is an honor to be a part of this annual event. future of Westfield." The Westfield Education Foundation would like to, once again, thank the community partners who were integral in the success of this record-breaking event. Below is the complete list of organizations who helped make this event a resounding success.

- •Performance Services
- Blades Audio Video
- •Schmidt Associates
- •The Skillman Corporation
- •Conserv
- •MJ Insurance
- •Moisture Manage-
- ment
- •One-Touch Automation and KI
- •Stifel
- Assured Partners
- •CCHA
- Community First

Peine Engineering
 Roto-Rooter Services
 Company
 SFE

- •Sharp Business Sys-
- tems Midwest
- Tradewinds
- •Wittler Orthodontics •WKRP Indy
- •Fanning Howey Ar-
- chitects
- •Go Guardian
- •Huntington Bank
- •HWC Water and
- Land Services LLC
- •Lee Company
- •Regions
- •SSC
- •Shelby Materials
- •Trane
- •AmmServices (Alpha
- Energy Solutions) •Fanning Howey Ar-
- chitects
- •Westfield Living Magazine
- •Fanning Howey Architects
- •Heidelberg Material



66547.

TheTimes24-7.com



Photo courtesy of Hamilton County SWCD

Outstanding Volunteer Award Recipients Names Left to Right – Claire Lane (Urban Conservationist), Lisa Meek, Dorrie Keyes, Shelly Brown, Phil Flannagan, Kim Gauen, Taylor Wilson (Urban Conservation Technician), Laura McCloughan (Not Pictured) nors and organizations. "Having another record-breaking fundraising event is a testament "We are fortunate to be able to sponsor such a great organization to help further its mission to benefit Westfield students, staff, and the



Photo courtesy of Hamilton County SWCD

Jared Kakasuleff (right) during Oath of Office with Ken Alexander (left)

Hamilton County Soil And Water Conservation District (SWCD) 2023 Annual Meeting Summary

The Hamilton County Soil and Water Conservation District held their Annual Meeting on February 28 in Noblesville. Highlights from the District's 2022 work were shared by David Bradway, Conservation Administrator. The SWCD recognized Lisa Meek, Dorrie Keyes, Shelly Brown, Phil Flannagan, Kim Gauen, and Laura McCloughan as Outstanding Volunteers for their dedicated service to the Hamilton County **Invasives Partnership**

(HIP). Travis Cole, a GIS Developer/Analyst in the county's Information Systems Services (ISS) Department was recognized as an Outstanding Partner for his work on the development of the HIP invasive species mapping system. A special recognition was also given to Claire Lane, SWCD Urban Conservationist, for 10 years of service to the SWCD. Leslie Taljaard, Director of Hamilton County's Household

Hazardous Waste (HHW) Center and Solid Waste Management District presented on the current state of recycling in Indiana and the waste management services offered by Hamilton County. Jared Kakasuleff, longtime SWCD Board of Supervisors member and operator of Kakasuleff Farms, was re-elected to the SWCD Board of Supervisors and sworn in by Ken Alexander, County Council Member.

The purpose of a Soil

and Water Conservation District, or SWCD, is to provide information about soil, water, and related natural resource conservation; identify and prioritize local soil and water resource concerns; and connect land users to sources of education, technical, and financial assistance in order to implement conservation practices and technologies. To stay updated on the latest programs and events, visit www.hamiltonswcd.org.

Bank

- •CSI •CSO Architect
- •Hoosier Glass
- •Huston Electric
- •Ice Miller
- •Koorsen

•Team Deck •RATIO

For more information on the Westfield Education Foundation, visit www.wwswef.org.















Noblesville Lions Host Eyeglass World and Boys and Girls Club



Photo courtesy of Noblesville Lions Club Lion Steve Shaw with Alicia Hyatt

Alicia Hyatt, Eyeglass World District Training Manager, spoke to the club on how her company works with information from the Lions Club. When the Lions Club refers a student from a school, Eyeglass World provides an exam and a pair of eye glasses at no charge. This is for families in need and usually ones without insurance. Eyeglass World has two national programs that support providing eyeglasses to those in need. Lion Steve Shaw pointed out that the Lions have made 22 referrals from Noblesville schools since August.



Photo courtesy of Noblesville Lions Club Becky Terry with Lion Vp Walt Sheid

Becky Terry, Executive Director of the Noblesville Boys and Girls Club, spoke to the club highlighting the current activities of the B&G Club. Becky has been with the Noblesville B&G Club for the past 12 years managing its growth. She pointed out that the club served 1800 kids in 2022, with an average of 250 kids attending club daily. They have 1 L full-time The B&G Club is approaching the Lions Club for a substantial donation for a new amphitheater at Camp Crosser. They are also working with Lilly Endowment on grants to help fund a number of capital projects. The Lions Club is in final discussions of providing the donation to the Boys and Girls Club.

Grand Park Sports Campus Update



Photo courtesy of the City of Westfield

The City of Westfield Grand Park Review Committee has been deeply engaged in evaluating the submissions received in response to the Grand Park Sports Campus Request for Proposals (RFP) published last March. The RFP was for the purchase or public-private agreement to operate Grand Park according to Indiana Code 5-23.

The city has reached the next phase of that process. Westfield is progressing with evaluating proposals only for the operation and/or management of Grand Park and the Grand Park Events Center. More details will follow later as additional work remains to be done. The focus remains on doing what is in the best interests of the City of Westfield.

Indiana Home Sales Jump IEDC, ICI Partner To 17% From January To February Retain Indiana Graduates

Statewide home sales jumped 17% from January to February in an unusually sharp seasonal increase, according to MLS data released by the Indiana Association of REALTORS.

February's total of 4,895 homes sold was 15% below 2022, continuing to close the year-over-year sales gap that had grown four straight months to 30% in December before narrowing to 26% in January.

February also brought 5,818 new listings to market across the state, just 7% lower than 2022 and 6% above 2021. Despite an active month for listings, rising sales caused total inventory to dip slightly from

January for a daily average of 12,639 homes for sale – more than double last February's supply while remaining well below pre-2020 levels. (By comparison, 16,115 homes were listed in February 2019.) Indiana's median home price also increased at a slightly faster pace from \$215,000 in January to \$230,000, continuing a steady trend of positive year-over-year price appreciation by finishing 5% above February '22. Homes sold for just below 95% of their original list price last month, down from 99% in early 2022 as homebuyers take advantage of higher inventory and less competition in the market. "Home sales in 2023 are running just 20%

below the first two months of 2022, the end of a record setting real estate market before mortgage rates climbed past 4% on their way to 7% in October," said Mark Fisher, CEO of the Indiana Association of REALTORS® (IAR). "After falling through the end of last year, sales and listings continue to stabilize as buyers and sellers adjust to a more balanced market."

IAR 2023 President Lynn Wheeler cautioned that a promising start to 2023 doesn't guarantee a full-blown real estate recovery even as buyers venture back into the market. She added that thirty-year mortgage rates ticked up to a four-week average of 6.4% through February with slowing improvement on inflation, though they remained two-thirds of a percentage point lower than their

November peak. "Homebuyers have

The Indiana Economic **Development Corporation** (IEDC) today announced a partnership with Independent Colleges of Indiana (ICI) to distribute \$3 million to increase the recruitment and retention of engineering and nursing graduates across Indiana. The two organizations launched two new initiatives that will sustainably distribute the grant funding to graduates of engineering programs and nursing students at 29 public and private institutions.

"Indiana, like all states, is facing a critical shortage of skilled labor - including engineers and nurses," said Indiana Secretary of Commerce Brad Chambers. "The entire health profession experienced enormous stress on their workforce during COVID, and since we have some of the best programs for both engineering and health care in the nation, we want to increase the number of graduates who choose to stay in Indiana after graduation. This program aims to do just that by supporting these young professionals and letting them know that the state has incredible opportunities for them right here." Each of the 29 identified nursing programs will be offered an initial number of \$3,000 scholarships that may be included in aid packages for the 2023–2024 academic year. Similarly, 29 identified engineering programs will be offered a minimum of two \$7,000 grants. These grants are to be offered to engineering students upon graduation whose permanent residence at the time of graduation

is outside the state of Indiana, but have accepted employment in an engineering-related field in Indiana. A minimum of one and a maximum of 50 grants will be allocated to each eligible institution.

Throughout the pandemic, nursing positions requiring a bachelor's degree or higher were consistently ranked among the most in-demand positions in the state. At the beginning of 2022, five of the 16most in-demand ("Five Flame") jobs reported on the Department of Workforce Development INDemand Jobs database required a nursing degree, underscoring the need for an increased number of nursing program graduates.

According to the U.S. Dept. of Education, more than half of the students currently studying engineering at Hoosier colleges are from outside of Indiana, presenting a significant opportunity to retain an increasing number of students postgraduation and grow Indiana's population. "Independent Colleges of Indiana is pleased to support the Indiana Economic Development Corporation in this project to address Indiana's nursing and engineering shortages," said Jodie Ferise, JD, vice president and general counsel of ICI. "Serving students at both public and private institutions in this important initiative will help hundreds of outof-state students pursue meaningful careers right here in Indiana. We want to help draw students to these communities and showcase all our state has to offer.'



THE TIMES

more options and negotiating power in 2023, but with the tradeoff of higher lending rates than the historic lows of 2021," Wheeler said. "Even with average housing costs 33% lower than the U.S., Hoosiers are still sensitive to rate changes impacting monthly mortgage payments. "Indiana's population and employment gains are driving demand for housing and bolstering our market so far in 2023, but we aren't immune from national challenges," Wheeler finished.

Thanks for reading The Times!



MARCH 11-19

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Report Finds Family Caregivers Provide \$10.8 billion In Unreimbursed Care In Indiana

By Whitney Downard Indiana Capitol Chronicle

An estimated 790,000 Hoosiers provide more than 740 million hours of care to their elders as family caregivers, a service which the American Association of Retired Persons (AARP) values at more than \$10.8 billion.

Most Americans are unprepared for long-term care as they age, relying heavily upon family caregivers to provide the support and assistance they need. The \$10.8 billion value is just a fraction of the \$600 billion nationwide that family caregivers give, nearly all of it unpaid.

"The long-term care system in Indiana is not where it needs to be and so I think there are a lot of family caregivers out there doing this work because they either don't know that resources are available or the resources are just too limited," Sarah Waddle, the AARP state director, said. "The state of Indiana should be very thankful for these unpaid family caregivers because without them they would have quite an issue to solve in their state budget."

What is family caregiving?

Over half of adults over the age of 65 have difficulty with daily living activities, defined as bathing, getting in or out of a chair, eating, getting dressed or using the bathroom. Most all, 95%, need help with these activities, with two-thirds relying solely on family members, according to a 2023 report from AARP.

AARP suggestions to policymakers for family caregivers:

•Federal/ state tax credit •Improved Social Security benefits •Publicly funded home-

and community-based services •Strengthen family and

•Make family and

medical leave paid •Incentivize workplace flexibility

•Prohibit discrimination against working family caregivers

Many of those family members, largely unpaid, are also responsible for more complex medical care, such as giving injections or managing medical equipment. Other duties include negotiating insurance coverage, navigating government programs (if there are any) and coordinating care.

The majority of these caregivers, 60%, also balance work outside of the home. Many, especially those in the "sandwich" generation, care for their parents and their children at the same time. "The COVID-19 realities of the caregiving experience... It heightened awareness of the need for comprehensive solutions in policy and practice to build supports targeting the family caregiver," the report said.

"Family caregivers and their care recipients lost access to paid care supports due to program closures and staff shortages, experienced isolation and loneliness... and struggled with economic losses in income, housing and food security."

So what's the problem?

An estimated 70% of Americans don't plan or save for their long-term care. Later in life, many live on a fixed income and can't afford specialized services – meaning their family members have to fill the gap.

"Long-term care is not something we think about until the time has come and it's usually – unfortunately – an emergency that throws us into a caregiving situation and we may not have a plan in place," Waddle said.

She said that was because Indiana's longterm care system hasn't traditionally focused on that but also there's a nationwide workforce shortage in the field, which is typically low paid.

Waddle has hopes that

a plan to transition to managed care for longterm services would help – especially for the "silver tsunami" in 2034, when those aged 65 and older will outnumber the number of Americans under 18. In Indiana, that wave – when the longterm care system will start seeing an even higher demand – is expected to come in 2030. "The reality is that

we have an aging Baby Boomer population and so it's important that we start doing this now. Because when that bubble comes, we have to be ready for it," Waddle said.

"Otherwise, the longterm care system is not going to be able to support it; the state of Indiana's budget is not going to be able to support it."

That's because, as their private funds run out, many turn to Medicaid and Medicare for support – even though a state shortage or home health aides hinders that care, forcing money to turn to nursing homes instead. Medicaid is the state's fastest-growing expenditure. "We need to take care

"We need to take care of (family caregivers) because we need them," she said.

But this type of care is draining – physically, emotionally and financially. The AARP report notes that family caregivers report worse health outcomes and higher rates of worry, isolation or helplessness.

"Studies consistently show significantly worse outcomes for family caregivers who care for people with high-care needs – such as individuals living with dementia, physical frailty or multiple chronic conditions," the report said.

How does Indiana help family caregivers now?

But Waddle described Indiana's current supports for family caregivers as "minimal" and "not meeting the need. The national arm of the AARP regularly releases a report card ranking states on their long-term care and services. In the most recent report, from 2020, Indiana was 44 overall and 51 – the worst in the nation – for family caregiver support.

But Waddle sees small improvements. Recently, the state received approval for expedited eligibility which aims for home-based services to start within 10 days of approval, meaning less Hoosiers will need prohibitively expensive care in an assisted living facility.

"There are things that are moving," she said. "But I know legislators are paying attention to this because it's a big shift for Indiana. And it's longterm care reform – which we have needed for a very long time." But the state hasn't yet pursued two popular programs in other states: giving family caregivers financial relief through tax credits or encouraging paid family leave.

"We don't have a robust paid family leave program in the state of Indiana," Waddle said. "I think that can really benefit a lot of folks if they didn't have as many worries about balancing work and caring for their loved one."

During the pandemic, one state even sent its family caregivers a check, recognizing the importance of their work.

"There are a lot of things... that support family caregivers that Indiana has never had before – like doing a caregiver assessment at the onset of somebody entering the program to make sure that the caregiver is also being taken care of," Waddle said. "I'm really happy to see the state of Indiana (beginning to realize) the importance of these family caregivers.'

-Indiana Capital Chronicle is part of States Newsroom, a network of news bureaus supported by grants and a coalition of donors as a 501c(3) public charity. Indiana Capital Chronicle maintains editorial independence. Follow Indiana Capital Chronicle on facebook.com/ IndianaCapitalChronicle and twitter.com/INCapChronicle

Time To Step Up On Birth Control Access In Indiana

By Nikki Kelly Indiana Capitol Chronicle

When lawmakers passed a near-total abortion ban last summer in a special session, several key Republicans talked about expanding access to birth control as a companion piece.

Now is the time for them to back that up.

"We are going to work pretty hard on trying to make available contraception so we can have fewer unwanted, unplanned pregnancies in the first place. I think that is a good place to start," avoid abortions in the future.

pandemic laid bare the

The most significant is House Bill 1568, which would allow pharmacists to prescribe hormonal birth control to people 18 and older without an appointment. That includes contraceptive patches, as well as birth control pills and rings.

It passed the House with a strong vote of 86-12 and now is in the Senate.

The National Alliance of State Pharmacy Associations reported in September 2022 that 22 U.S. jurisdictions have distance from their health care provider.

Letting pharmacists prescribe is a muchneeded move to ease access to Hoosiers by reducing the hurdles to get products with long histories of success.

Long-acting birth control

Two other bills focus on long-acting reversible contraceptives, such as IUDs.

Senate Bill 266 requires Indiana hospitals to give women the option to place a long-acting reversible contraception shortly after childbirth during their hospital stay. The hospitals are not responsible for the cost. Many women undergo a tubal ligation after delivering a child, and this is no different. Offering options shouldn't be controversial but the bill barely passed the Senate, 26-23. "It's certainly a lot cheaper to have a longlasting contraceptive than it is to have an unintended pregnancy," said Sen. Vaneta Becker, R-Evansville. Some have expressed concern about the cost to hospitals to have devices in inventory. But I don't see how that is any different than having medication or artificial

knee and hip joints on hand.

A second bill is Senate Bill 252, which simply allows a long-acting reversible contraception that is prescribed to and obtained for a Medicaid recipient to be transferred to another Medicaid recipient if certain requirements are met.

Sometimes a person doesn't show up for implantation. Currently, the device goes to waste even though it is unopened and unused. It is especially important since about 40% of births in Indiana are paid for by the low-income health program.



Senate President Pro Tem Rodric Bray told the Reporter-Times then.

Åbortion ban author Sen. Sue Glick, R-LaGrange, also talked the talk, saying, "We want to make as many avenues available to help these people take those steps to ensure that they're not having unwanted pregnancies if they're not able or if they're unwilling to carry a child to term," said SB 1 author Sen. Sue Glick, R-LaGrange. "We would rather deal with it on the front end than ... going to an abortion."

There are several bills moving through the process that would genuinely help Hoosiers statutes or regulations that allow pharmacists to prescribe contraceptives on their own: Arizona, Arkansas, California, Colorado, Delaware, District of Columbia, Hawaii, Idaho, Illinois, Maryland, Minnesota, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, Oregon, South Carolina, Utah, Vermont, Virginia, and West Virginia.

More states have legislation in the works.

In several studies, women have reported that the primary barriers to getting birth control were long wait times and difficulty making appointments at their doctor's office, as well as Republicans have been loud and proud about their desire to protect fetuses and now it is time to focus on the preventive side of the abortion debate. Let's help Hoosiers avoid unwanted pregnancies in the first place.

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O BETSY From Page A1



Photo courtesy of Ikue Shirayanagi

Carmel High School 2022 graduate Remi Shirayanaga is living her dream as she studies in Reims, France, and during her vacation time travels, including this stop in Lisbon, Portugal.



The Times photo courtesy of Betsy Reason

Carmel High School 2022 graduate Remi Shirayanaga was named 2022 Horseshoe Prairie Chapter of the Daughters of the American Revolution Good Citizen winner a year ago.



URUSTY From Page A1

survivor's age.

has reached their full retirement age (FRA), the survivor's benefit will be 100% of the amount the deceased was receiving. If the widow(er) has not yet reached their FRA when they claim their survivor benefit, the amount will be reduced (by 4.75% for each full year earlier than FRA).

• If the surviving spouse

A survivor benefit reaches maximum at the survivor's FRA. If the surviving spouse hasn't yet reached FRA, they have the option to delay claiming their survivor benefit until it reaches maximum at their FRA. There is one exception to this: if the surviving spouse was already receiving only a spousal benefit from the deceased (and not their own SS retirement benefit), the survivor benefit will be automatically awarded regardless of the

USTEVE From Page A1

of Indiana will return to the pre-pandemic norm of checking to see if Hoosiers are eligible for the health care they get through HIP, Hoosier Healthwise, Hoosier Care Connect or traditional Medicaid. This annual process that is restarting is called redetermination.

How can I be prepared for redetermination?

It is important that Hoosiers know what kind of coverage they have and understand that they might need to work with the state to keep it. This work can begin right now. Most Medicaid members have likely experienced changes since 2020, so they should update their information with the Indiana Family & Social Services Administration, often referred to as FSSA. This includes answering the following prompts and confirming these details with the state:

What is your address? What is your income? What is your employ-

ment status? Details surrounding your

age and family status FSSA has made it easy

for this information to be

If the surviving ٠ spouse hasn't vet claimed their own SS retirement benefit, they have the option to claim only their survivor benefit first and permit their personal SS retirement benefit to grow (up to age 70). That would be prudent if the survivor's own SS retirement benefit at age 70 will be higher than their maximum survivor benefit at their full retirement age.

If you haven't yet reached your full retirement age and are still working, Social Security has an earnings test which limits how much you can earn before some benefits are taken away. The limit for 2023 is \$21,240 and if that is exceeded, they will take away benefits equal to \$1 for every \$2 you are over the limit. The earnings test goes away when you reach your FRA.

Then watch your mail!

any information that FSSA

Members may also be

hearing from their current

health plan. Health plans

busy reaching out to their

their status updated. We're

sending mail, calling our

messages and emails, all

they understand the im-

in an effort to help ensure

portance of updating their account information and

reporting any details that

have changed from their

It is estimated that

currently on Medicaid

25% of Hoosiers that are

could lose their coverage

as redetermination starts

and the process returns

to normal. Why does this

matter? Hoosiers' health

is a top priority and access

to coverage is essential so

residents can see a doctor

needed. Health coverage is

also essential as it connects

x-ray services, home health

patients to laboratory and

or get medicines when

coverage?

application or last renewal.

What if I lose my health

members, sending text

like CareSource will be

members to help keep

Be sure to respond with

requests.

So, as you can see, there are several things to consider as you decide when to claim your Social Security benefits as a widow or widower. I hope the above information helps you make an informed choice.

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.

Health Insurance Marketplace. To learn more about Marketplace coverage and determining eligibility, visit HealthCare.gov or call 800-318-2596.

Where else can I find help?

There are also specially trained and certified professionals throughout Indiana who can help Hoosiers find the right health coverage. These are called navigators and application organizations. Hoosiers can find help in their area by visiting: in-fssa.force.com/ HCNav/.

Finally, we've all had a few birthdays during the pandemic. For those that are now over 65, they can look into coverage through the federal Medicare program by visiting Medicare.gov or by calling 800-MEDICARE (800-633-4227).

Indiana's State Health Insurance Program can also help with any questions about Medicare. Find them online at medicare.in.gov or call 800-452-4800.

It is truly in the best interest of all Medicaid members to update their information with the state.

Photo courtesy of Ikue Shirayanagi

Carmel High School 2022 graduate Remi Shirayanaga, who was named 2022 Horseshoe Prairie Chapter of the Daughters of the American Revolution Good Citizen winner, is living her dream as she studies in Reims, France, where she poses in front of a cathedral.

on. She values service so much to the point that she planned to pursue a career as a public servant.

This year's winner, the 2023 Horseshoe Prairie Chapter of DAR Good Citizen of the Year, will be announced at a DAR Tea this Sunday.

While Remi won't be there, she'll be thinking of us from afar.

She said this week, "I am very grateful to the Daughters of the American Revolution for the opportunities that they have helped me attain."

Remi since the beginning of the school year has been studying at Science de Politics in Reims, France, where she began the UC Berkeley-Sciences Po (Parish Institute for Political Studies) Dual Degree program, studying **Economics and Political** Science with a focus on Europe-North American relations.

"In my free time, I have been blessed with the opportunity to travel around Europe, immerse myself in French culture, and learn French," Remi said this week. During her school breaks, she travels around Europe. She's been to Portugal, Switzerland and Italy.

At CHS, Remi was most proud of involvement as president of A5 (Advancement of Asian Americans

in Arts & Athletics), a school club and student union of more than 200 students, which empowers students to break Asian American stereotypes. (Of Carmel Clay Schools' 2021-22 student body of 16,395, 15.3 percent are Asian, according to the Indiana Department of Education).

At Carmel Clay Schools, Remi played the violin for 12 years and was a section leader for the Symphony Orchestra. She was an **AP** Distinguished Scholar (earning an average score of at least 3.5 on all AP exams taken) and self-studied AP Japanese her junior year to expedite progress toward this award. She was elected symphony class representative for the Orchestra Council, was a Social Studies peer tutor, Carmel Young Democrats member, DECA business club member and National Honor Society member. She was a National History Day state finalist, a delegate for American Legion Auxiliary Girls State and was a founding committee member and organizer of Carmel Pride.

In 2022, Remi went on to be selected as one of DAR's 13 state finalists, and earned third place in the State. She also received the Creedon Award, established by the late Marilyn Creedon, who

created the award to recognize a DAR Good Citizen who had "a special spark, special commitment, a zest for life, a difficult challenge, something that went beyond the normal range of activities."

Besides academics, Remi is a vocalist.

In 2022, she was a soloist in the Booth Tarkington Civic Theatre's "Revue!"

And Remi pleasantly surprised local youth when she showed up and sang her audition and was cast in the role of Elsa for The Belfry Theatre's Apprentice Players summer youth musical of "Frozen Jr.," singing the epic, "Let It Go." And just as soon as the show was over at the end of July, she was headed to France to her next endeavor.

Remi is the daughter of Ikue Shirayanagi and Shin Shirayanagi. "The person who inspires me is my mother. She has done a lot for me, growing up in a single-parent household," Remi told me. "She immigrated here to help my brother and I support our dreams and give us opportunities."

Now Remi is living her dreams.

-Betsy Reason writes about people, places and things in Hamilton County. Contact Betsy Reason at betsy@ thetimes24-7.com.

updated by following these steps: Go to FSSABenefits.

IN.gov. Scroll down to the blue

"Manage Your Benefits" section.

Click on either "Sign into my account" or "Create account."

Call 800-403-0864 if you need assistance.

UBBB From Page A1

time with their targets in the hope of stealing more money from each target. Employment scams tied for the highest median dollar loss of all scam types. Home improvement scams, #4 on our list of riskiest scams, also had a median dollar loss of \$1,500."

The Indiana Department of Workforce Development (DWD) was the 11th most impersonated entity alongside major corporations such as Amazon, Microsoft, PayPal and Facebook. Last year, BBB Central Indiana issued a warning about a scam making its rounds of con artists posing as DWD to prey on unsuspecting individuals.

"To be listed as one of the top impersonated organizations last year goes to show its prevalence,² stated BBB Central Indiana President and CEO, Cathy Armour. "Scammers made up a program called 'Back-2Work.' They send a text message claiming people could expect a considerable amount of money through a direct deposit by clicking the provided link."

It can be difficult to trace who's behind this phishing scheme which tries to lure people into giving personally or financially sensitive information. However, one thing that's for certain is the DWD will not ask to verify information through text messages.

Online purchase (shopping) scams remained the #1 riskiest scam type in 2022.

Cryptocurrency scams dropped in 2022, from second to third riskiest because of a decline in reported scams, susceptibility (the

services, physical therapy, hearing aids and more. If a current member is determined to no longer be eligible for Medicaid coverage, there are other options available for them and their family. Health plans can connect those individuals to other resources and help to get them enrolled in other coverage options such as

Doing this can help to better ensure that residents avoid any lapse in coverage. Whether an individual is a CareSource member or a member of another health plan, their health is important and their ability to stay covered or obtain the right coverage in 2023 is a critical piece of the puzzle.

percentage of those who lose money when exposed to a scam), and median dollar loss. Romance scams reappeared on the list this year, rising from #14 in 2021 to #7 in 2022 because of an increase in reports and a higher median dollar loss.

Key findings of the report include:

More people reported losing money when targeted by a website, social media, or email than other contact methods.

Those who were targeted in person reported losing the largest amount of money (\$715), followed by text message (\$579) and phone (\$550).

Text message scams increased 39.6 percent, up from 12.7 percent in 2022. Scams perpetrated online were more likely to result in a monetary loss, compared with scams being targeted by phone or in person.

Credit cards remained the most reported payment method with a monetary loss, followed by online payment systems.

The payment methods with the highest median dollar loss were wire transfer (\$2,700), check (\$1,277), and cryptocurrency (\$1,135).

The riskiest scam type varied among age groups, with employment scams landing as the #1 riskiest for ages 18 to 34.

Online purchase scams were again the #1 riskiest for ages 35 to 64. Home improvement scams were the #1 riskiest for ages $65 \pm .$

Military consumers (ac-

tive-duty military, spouses, and veterans) reported significantly higher median financial losses (\$238) than non-military consumers (\$163). Active-duty military reported losing significantly more money (\$490) than military spouses (\$248) and veterans (\$200).

The five most impersonated organizations reported to BBB Scam Tracker in 2022:

Amazon Geek Squad **Publishers Clearing** House U.S. Postal Service

Norton A list of the top 15 is provided in the report.

RESOURCES

For more highlights from the 2022 BBB Scam Tracker Risk Report, visit BBBMarketplaceTrust.org/ RiskReport.

Go to BBB.org/Scam-Tracker to report a scam, learn more about other risky scams on BBB.org/ ScamTips and visit our news feed.

ABOUT BBB SERVING CENTRAL INDIANA: The Better Business Bureau has *empowered people to find* businesses, brands, and charities they can trust for over 110 years. In 2022, people turned to BBB more than 250 million times for BBB Business Profiles on more than 5.3 million businesses and Charity Reports on about 12,000 charities, all available for free at BBB.org. The International Association of Better Business Bureaus is the umbrella organization for the local, independent BBBs in the United States, Canada, and Mexico.



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Late Winter Tent Caterpillar Management



MELINDA MYERS Columnist

Start this year's tree pest management with a stroll through the landscape. As you enjoy the scenery, be sure to look for any unwelcome pests that may be overwintering on the twigs of trees.

Look for and remove egg masses of tent caterpillars now through spring. These clusters of eggs look like shiny blobs of mud surrounding the twigs. Each egg mass contains hundreds and in some cases thousands of eggs.

The forest tent caterpillar is the most widely distributed tent caterpillar. It attacks a variety of trees that vary with the region. Check any sugar maples, aspen, cherries, apples, oaks, birch, ash, alder, elm, basswood, or water tupelo trees growing in your landscape.

Trees may suffer damage when large populations of these caterpillars devour the majority of the tree's leaves for several years in a row. This can result in reduced tree growth, top dieback, and tree mortality. There are several



Photo courtesy of MelindaMyers.com

Eastern tent caterpillars crawling on top of their webby tent.

natural predators of this insect pest so working with nature is a great way to help reduce damage. Remove the egg masses found on small twigs that are more easily reached on smaller trees. After the eggs hatch, look for the caterpillars in a silken mat, not a tent like the other tent caterpillars. Remove the young caterpillars from branch tips or squash those resting on the main stem in the evening or on cool days.

You may also see similar egg masses of the Western or Eastern tent caterpillars depending on where you live. Their egg masses look similar to those of the forest tent caterpillar. Remove the egg masses of these tent caterpillars in spring before the eggs hatch.

Once the eggs hatch, the caterpillars begin forming a webby tent in the crotch

of the tree. As they feed and grow, the tent expands. They remain in the tent during the hot part of the day and rainy weather.

Knock the tents, caterpillars and all, out of the tree when the majority of caterpillars are in the tent. Smash or dump the caterpillars in a can of soapy water.

Do not burn the tents. This old practice is hazardous and the fire can severely damage the tree, much worse than the insects.

Control is usually not needed on healthy and established trees. If you decide to intervene, consider using an organic insecticide with the active ingredient Bacillus thuringiensis var. kurstaki (Btk). It is effective when applied to the tents soon after they start to form and when the caterpillars are small. Just spray the tent and the surrounding 1.5 feet of

leaves. These products only kill caterpillars and will not harm other insects or birds feeding on these pests.

When working with nature, we have help from predatory insects and songbirds when managing these and other garden pests. Taking time this winter for a bit of prevention can go a long way in reducing damage from tent caterpillars.

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

Dahlia And Other Summer Bulbs: Unique Mother's Day Gifts

Flower bulbs and tubers that bloom in summer are the perfect gift for Mother's Day. There is so much choice. Why not give your mother summer bulbs and tubers of her favorite flower, or in her favorite color? You could also create a nice mix. How much fun would it be to plant them together, in pots or in the garden? Your mother will be able to enjoy the flowers all summer long. How is that for a unique gift?

Dahlia: best known

Summer bulbs and tubers come in all the colors of the rainbow. You are sure to find one that will please your mother. You can even buy them in fun gift packaging in garden centers, DIY stores, and webshops. An even better way to give and receive flower bulbs and tubers! Dahlia is the best-known variety, but gladiolus, lily, arum, Begonia, African lily, and Liatris are also popular summer bulbs.

Planting tips

You can turn planting into an adventure by doing it together. Children, in particular, absolutely love removing the bulbs and tubers from the packaging and finding a spot for them in the garden. Summer bulbs and tubers should be planted once the danger of frost has passed. On the packaging, or via www. flowerbulbs.com, you can find more information on the most suitable planting

spot - most of these varieties are real sun worshippers. You can also find out how deep and how far apart the bulbs need to be planted. Flower bulbs and tubers also do well in pots with holes in the bottom, to allow any excess water to drain. When using a pot, it is fine to plant bulbs closer together. Water them if not much rain is expected; they need water for their roots to grow.

Months of color

The bulbs and tubers will then grow of their own accord. Watering is only necessary during long periods of drought. Everything else they need is already in the bulb. Depending on the variety, they will bloom from June to October. When it comes to flowering, Dahlias are strong performers, with a flowering period from July until the first frost. So, your Mother's Day gift is guaranteed to last for months!

Interesting facts Removing wilted flowers, for example in Dahlia and arum, will ensure even richer flowering.

Some summer bulbs and tubers can also be used as cut flowers. Your mother may want to cut off a few Dahlia and lily flowers and display them in a pretty vase. A great way to brighten up her home or the garden table!

You can find more information about flower bulbs at www.flowerbulbs.com.

7 Mistakes To Avoid When Decluttering Your Home This Spring Cleaning Season

The spring cleaning season is always such a great time to refresh your home and everyday lifestyle. Are you already planning to deep clean your carpets and rugs, clean all of your home's windows, and wipe down all counters and cabinets? These are all fantastic steps to take, but have you thought about taking the time to declutter each room? You may not know it, but if you have a cluttered home, you are unknowingly hurting your mental wellbeing.

It's true — clutter takes up physical space, uses your mental energy, and can amplify stress and anxiety. In my experience as the Professional Organizer and Brand Ambassador of Modular Closets (a DIY customizable closet system that organizes any space in your home), I have found that decluttering and organizing your home is one surefire way to live healthier and happier. That said, if you want to declutter your home this spring cleaning season, avoid these blunders:

Mistake #1: Thinking You Need to Throw Everything Away

Oftentimes, when one thinks of decluttering, they falsely assume that any and all clutter should just be thrown away. Their reasoning is that if articles of clothing and other clutter have been strewn around the home for a long time, the items are obviously not important and it would be easiest to just toss them out. However, don't make this mistake, as it can lead to unnecessary waste in landfills. You may also have friends and family who would love the items you no longer want, or you can donate them to charitable

causes that need them. Mistake #2: Keeping an Item You Don't Need

On that same note, don't make the mistake of holding onto an article of clothing or other product because you think you might use it in the future. If the item has been sitting in the back of your closet or laying forgotten underneath your bed for months (or years!), then I recommend donating it, giving it away to a friend, or trying to sell it. You get the benefit of less clutter, and the item will go to someone who truly wants to use it. It's a win-win for you both! Don't let objects take over you — remember that you always control the items.

Mistake #3: Starting the Decluttering Process Without Planning Piles

I get it — when you finally decide to declutter and organize your home, it can be tempting to just go all-in and start tossing all the items strewn about into one box to sort through later. However, you will streamline the whole process if you plan out your plies first — you can designate a pile of items you will keep, a pile to donate, a pile to sell, and a pile to throw away. Then, you can sort all of the items as you go — then you can easily box up the piles to donate to Goodwill or another organization, place all the items in the "Throw Away" pile into a trash bag, etc.

Mistake #4: Decluttering With Everything Still in the Space

Many people make the mistake of decluttering their drawers, closets, and entire rooms with all of the items still in the space. Don't commit this blunder, as you can really optimize the decluttering process by first

emptying out the closet / room / space before sorting the items. You will be much more cognizant of the items you decide to place back in the space and consider more if you really want to hold onto certain items you haven't used in a long time. Also, you won't overlook items that may be hidden under others.

Mistake #5: Keeping Clutter for a Garage Sale That Isn't on the Calendar

Garage sales are a fun and effective way to rid your home of items you no longer need, make a little profit, and give someone else the chance to enjoy your old items at a very low price — as the saying goes, one man's trash is another man's treasure! However, if you want to hold a garage sale to sell your old items, it is absolutely key to schedule the day and time you plan to hold it. Otherwise, you may end up having to keep pushing the garage sale out as other obligations come up, all the while still holding onto a bunch of items cluttering up your space.

Mistake #6: Decluttering Without a Goal and Intention for Your Space

Having a goal you want to achieve for your space will further optimize the decluttering process. Do you finally want to sort through that jumbled junk drawer in your kitchen? Are you ready to organize all of the clothes in your master bedroom's closet? Do you have a ton of makeup and other beauty products you really want to declutter and organize? Set your goal and declutter accordingly. This will prevent you from being distracted by any clutter in other spaces — as you achieve one goal, you can

then set another goal for another space. One step at a time!

Mistake #7: Decluttering Without a Snack On Hand

Trust me, decluttering and organizing any space can be tiring! This is especially true if you are moving heavy boxes and equipment around. So keep your energy and momentum up by having a tasty snack nearby at all times. This can also make the process more fun and enjovable!

To Wrap It All Up Are you ready to declutter and organize your home this spring cleaning season? Good for you! You can make the decluttering process much more efficient by avoiding some common mistakes others make, like thinking you need to throw everything away, decluttering while everything is still in the space, and keeping clutter for a garage sale that isn't yet on the calendar. Also, do not be so hard on yourself, because this process is a lot! The fact that you are working on your space to make it better is truly such an accomplishment. Good luck!

Christina Giaquinto is the Professional Organizer and Brand Ambassador of Modular Closets (DIY customizable closet units that organize any space in your home). Christina focuses on giving her clients the tools, methods, and techniques to transform their lives and homes through decluttering and organizing. She combines spiritual coaching and organizing to help her clients let go of things that do not spark joy and happiness. Her work has been featured on sites like Popsugar, Women's Health, Reader's Digest, Realtor, The Spruce and Yahoo. www.modularclosets.com

Turn Planting Flower Bulbs With Children Into A Party

Planting bulbs and tubers is a fun outdoor activity for (grand)children. Being active outdoors together is good for everyone's mood. In the fall the spring bloomers were put into the ground, but in the spring it is summer bulbs and tubers' turn. You can turn it into one big party by involving the children in the entire process.

Buying

The activity starts with picking out the flower bulbs and tubers. Summer bulbs and tubers come in many varieties, shapes, and colors and everyone will have a personal preference. Some people love the lush flowers of dahlias, while others may fall for the elongated flower stems of gladioli. You can choose the bulbs and tubers together, but you can also opt to let the children pick their 'own' bulbs and tubers. Imagine how much fun it will be to see how they turn out in the garden! Preparation

As soon as the last frost is over, the bulbs and tubers can go into the ground. You can do this until late May. Pick a nice day and take your time. Make sure you have some snacks to hand for a really festive atmosphere. Think about where you want to plant the bulbs and tubers; they will do well both in the open ground and in pots with holes in the bottom (to drain any excess water). You could opt for a corner in the garden or spread them throughout the garden, where you want to have a splash of (extra) color. Or you could give the children their own spot in the garden. Remember

that most summer bulbs and tubers need a sunny place to thrive; you can find out more on the packaging or on the website www.flowerbulbs.com.

Flower bulbs: planting and follow-up

Once everything is prepared, planting is a breeze:

Make holes in the ground with a small shovel; the packaging or the website www.flowerbulbs.com will tell you how far apart and how deep they should be;

Gently place the bulbs and tubers in the soil with the growing point ("nose") facing up and fill up the holes with soil;

If you are not expecting rain, get out your watering can or garden hose and water the bulbs.

Watering is a fun activity to finish with, and always a favorite with children. The bulbs and tubers need the water to form roots. If it is a dry spring, water the bulbs a few more times. After that, it is a matter of patience. If you plant flower bulbs and tubers together, the children will want to follow the development of the bulbs closely and be just as enthusiastic about the growth and flowering as you are.

Did you know that...

• Summer bulbs and tubers come in all colors of the rainbow?

• Some dahlias can grow more than 5 foot tall?

• Thanks to their pollen and nectar, the flowers of many summer bulbs and tubers are a real treat for bees and other useful insects?

• You can find more inspiration and information about flower bulbs at www. flowerbulbs.com?

Thanks for reading The Times!



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

Comfort Food Cruise Returns To Ohio's Hocking Hills

After a two-year COVID hiatus, the wildly popular annual Hocking Hills Comfort Food Cruise is back March 11-12, 2023. The cruise features a dozen stops, each offering a generous sample of a signature comfort food dish. AT just \$20 for all 12, \$5 of every comfort cruise pass benefits local food banks. Tickets are available online at https:// www.explorehockinghills.com/things-to-do/ hocking-hills-comfortfood-cruise/, by mail or in-person at the Hocking Hills Regional Welcome Center, 13178 State Route 664 in Logan, OH. Attendees can pick up their cruise tickets, along with a special logo **Comfort Food Cruise** souvenir, at the Welcome Center.

Travelers can go for the gusto and hit all 12 culinary stops in one weekend or visit on both Comfort Food Cruise weekends. Reservations at stops are not needed, but one pass is required for each sample. With 2023 being the 8th year for the Cruise, details, as well as complete visitor and lodging information, is available at Explore-HockingHills.com.

Each stop will also offer its full menu of items available for purchase. The following Hocking Hills restaurants will feature these tastes for the 2023 Comfort Food Cruise:

• Hocking Hills Coffee Emporium: Danish & Medium Coffee

• Hocking Hills Diner: Banana bread French toast

• Hocking Hills Frozen Yogurt: Mini Froyo Parfait

• Home Tavern: Pulled pork sliders and white mac and cheese

• Inn & Spa at Cedar Falls: Triple Berry Cobbler

• Jack's Steak House: Beef and noodles over mashed potatoes

Rock House Restaurant: Crispy Evergreen
 Garlic Fries
 Mam's Rusted

Skillet: Hamburger slider with Fries

• Tacie's Sweet Treats: Broccoli Cheese Soup & Pinwheel

• Urban Grill/Hocking Hills Golf Club: Ultimate Grilled Cheese • The Ridge Inn: Meatloaf

• Treehouse Treats & Treasures: Junior Scoop of Ice Cream

"The Hocking Hills food scene is all about comfort," said Explore Hocking Hills Executive Director Karen Raymore. "This is the land of locally owned eateries serving up classic, madefrom-scratch comfort food every day. Visitors will find homemade noodles, real mashed potatoes, banana bread French toast, mom's meatloaf and the ultimate grilled cheese, just to name a few of the offerings."

Raymore added that the Comfort Food Cruise is a guilt-free culinary tour, as visitors can hike any of the region's many parks, forests, nature preserves and miles of hiking trails to work up an appetite and work off the calories. Hocking Hills waterfalls are typically rushing in March, which is also the start of the area's lush wildflower season. Thus, the Comfort Food Cruise offers travelers an ideal time to visit the Hocking

Hills to immerse themselves in both Mother Nature and "Mom's" home cooking.

Located 40 miles southeast of Columbus, Ohio, Hocking Hills offers once-in-a-lifetime experiences that make every day feel like Saturday, with plenty of Admission: FREE activities, including the new John Glenn Astronomy Park. The region boasts a wide variety of affordable lodging, from glamping, cabins, cottages and luxe woodland lodges to hotels and inns. In addition to hiking trails, parks and forests, the Hocking Hills offers rappelling, guided hikes, kayaking, off-road segway tours and ziplines. Stellar stargazing at the John Glenn Astronomy Park, unique galleries, gift and antique shops; canoeing; horseback riding; birding; fishing; spas and more add to the allure of Hocking Hills as the perfect place to unplug. Complete traveler information is available ExploreHockingHills. com or 1-800-Hocking (800-462-5464).

Legendary Southern Rock Band 38 Special Plays The Historic Paramount Theatre

After more than four decades together, legendary powerhouse 38 Special continues to bring a signature blast of Southern Rock to more than 100 cities a year. The band has released more than 15 albums since 1976, featuring such arena-rock pop smashes as "Hold On Loosely," "Rockin' Into the Night," "Caught Up in You," "Fantasy Girl," "If I'd Been the One," "Back Where You Belong," "Chain Light-nin'," "Second Chance," and more.

The band will be playing at Anderson Paramount Theatre located at 1124 Meridian St. Anderson, IN 46016 on Friday, March 24, 2023 at 7:30 p.m.Theatre doors open at approximately 6:30 p.m.

Most seats are \$39, \$49, \$69, \$99 with limited premium seating available for \$129. Tickets are on sale now and can be purchased via www.andersonparamount.org/ shows/38-Special or by calling the box office at (765)642-1234.

ABOUT THE PARA-MOUNT THEATRE:

The Paramount Theatre Centre & Ballroom has been in operation since Aug. 20, 1929. The Paramount has inspired many spectators with its architecture, entertainment and history. On behalf of generous local benefactors with an appreciation of history, the theatre continues to shine as brightly on the outside as the stars do inside. The Paramount offers residents and visitors unique entertainment options year-round in partnership with Arts & Honeywell Entertainment.

For more information about The Paramount and upcoming events and performances, visit AndersonParamount.org.

Women's Wellness Weekend At Turkey Run

Enjoy a weekend of fun activities with delicious food surrounded by beautiful scenic surroundings at Turkey Run State Park. The wellness weekend runs from April 28-30. The weekend includes lodging at Turkey Run Inn & Cabins. All meals and group entertainment on both Friday and Saturday nights are included as well.

Prices start at \$400 per person/double occupancy (some classes may incur a supply fee). Registration ends March 10. Get your registration form by emailing ssheetz@dnr. IN.gob.

OUR PLANET LIVE IN CONCERT Set For Emens Auditorium On March 17

The Emmy Award-winning Netflix Original documentary series "Our Planet" has been transformed into **OUR PLANET LIVE** IN CONCERT, a 60-city U.S. tour that will travel to Muncie, Indiana on March 17 at 7:30 p.m. Tickets to the performance at Emens are free to the public when you call or visit the Emens box office. Presented by GEALive, Silverback Films and World Wildlife Fund (WWF), OUR PLANET LIVE IN CONCERT fuses breathtaking cinematography projected on a large HD screen with new orchestrations by Oscar-winning composer Steven Price (for the film "Gravity") that are performed by a live 18-piece orchestra. The live show is co-narrated on screen by Sir David Attenborough and

William Shatner. For additional information, tickets and tour dates. visit www.OurPlanetIn-Concert.com. Secure your FREE tickets by calling the Emens box office at (765)-285-1539 or visiting the box office in-person. "I can't wait for the audience to experience the music of Our Planet Live in Concert," says Price. "Using a combination of the most memorable sequences from the Netflix series exclusively designed for this show, the incredible musicians plan to take you on a journey that celebrates the wonders of our planet - the one home we all share while showing the urgent need to treasure and protect it."

phenomenon "Our Planet" features jaw-dropping imagery of the Earth's most beautiful, intriguing and surprising wildlife. It inspires viewers to learn how climate change impacts all living creatures and what can be done about it. OUR PLANET LIVE IN CONCERT brings together some of the world's greatest creatives, filmmakers, musicians and conservationists to provide an experience like no other. "The creators of 'Our Planet' have edited the most breath-taking sequences from the series to deliver a unique and compelling narrative to live audiences on a large screen in full HD quality," says Floris Douwes, concert producer at GEAlive.

showcasing the wonders of our planet while also addressing the urgent

From forests to high seas to frozen worlds and beyond, Netflix's global "We've seen firsthand the impact this series has generated by addressing the digent need to protect it for future generations," says Colin Butfield, former Executive Producer for "Our Planet" at WWF. "We hope to elevate this message and deepen the audience's engagement with the natural world by bringing the documentary into the event space on a great scale."

The show's run time is approximately two hours including intermission.

Part of the proceeds of ticket sales from OUR PLANET LIVE IN CONCERT will be donated to WWF's global conservation work.

For more information, visit www.OurPlanetIn-Concert.com and follow OUR PLANET LIVE IN CONCERT on Facebook @OurPlanetLive and Instagram @OurPlanet-InConcert. Actives and classes being offered include jewelry making, wine tasting, folk dancing, belly dancing, cookie decorating, essential oils, and pottery & fused glass.

Whose Live Anyway?

WHOSE LIVE ANY-WAY? is 90 minutes of hilarious improvised comedy and song, all based on audience suggestions. Cast members Ryan Stiles, Greg Proops, Jeff B. Davis, and Joel Murray will leave you gasping with the very witty scenes they invent before your eyes.

Audience participation is key to the show, so bring your suggestions, and you might be asked to join the cast onstage! WHOSE LIVE ANY-WAY? showcases some of the improv games made famous on the long-running TV show as well as some exciting new ones featuring musical direction by Bob Derkach.

All ages are welcome, but please note that some PG-13 language will be used during the performance.

Show will be at Long Center, 111 N. Sixth St., Lafayette on Saturday, Sept. 16, 2023 at 7:30 p.m.

Pre-sale is Thursday, March 2 (starting at 10 a.m.) - Use promo code IMPROV

Public on sale is Friday, March 3 (starting at 10 a.m.)





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