

TODAY'S VERSE

Acts 2:38 Repent, and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost.



FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Walt Thacker smile? "Having a good day," said the 67-year-old Carmel resident, an artist and board member of Hamilton County Artists' Association. He was found painting a picture at the HCAA's 2021 Art Fair on the Square at the Hamilton County Courthouse Square in downtown Noblesville. He is often found painting at local events. Thacker is an oil painter and has belonged to HCAA for about 11 years. "I paint what makes me feel good." As a kid, he always liked to draw, and he took lessons in school. Thacker was born in Sullivan, Ind., south of Terre Haute, and his family moved to Indianapolis when he was 6 months old. He graduated in 1973 from Pike High School, where he majored in art. "It certainly didn't lead anywhere," he said. "I had a lot of encouragement from my teachers, but still, you live in the real world, and you grow up and have to have a real job." He fell in love, got married, had a family and got a job. He didn't pursue art. He owned a Pepperidge Farm business that he operated for nine years, then bought a Mikesell's snack food business closer to home, for 23 years. Now, he works as a self-employed courier. "I like being out and about." When he was 36, he started painting consistently and has painted about 300 pieces. His artistic style? "I like antiques. I like landscapes. A lot of colors. You can almost call it Gothic. There's a story going on. There are people in the pictures. There are animals. There is usually activity that goes on (in his artwork)." He is married to wife, Kris, and has a stepson, Erich; son, Paul; daughter, Mary, and two grandchildren, Hudson and Miles. "I had four brothers, and we all were artistic." They all were art and music appreciators. But, he said, "I'm the only one who picks up a brush." He said, "I don't paint as a business; I just paint because I enjoy it. I sell a few pieces here and there. The love is in the painting, not so much in the selling." He was showcased in the White River Canoe project and Carmel water barrels and was a nominee for Artist of the Year for Nickel Plate Arts. His artwork will be showcased this fall, in October, in the Noblesville Comptroller's Office. HCAA's Open Lens Photography Exhibit kicks off today. HCAA's Art Fair on the Square is 9 a.m. to 4 p.m. Saturday on the Courthouse Square with many vendors.

And Another Thing...

1. Shop For A Cause And Have A Fun Night Out At Something Splendid

Downtown Westfield Association is inviting everyone to help do good by joining them for a special Give Back Night Event! Shop for gifts, build your own gift box or spoil yourself at the amazing local boutique. Sip a glass of wine from their in-house wine bar, partake in charcuterie treats and enjoy live music. Something Splendid is donating 15% of sales back to DWA during the event. The event is scheduled to August 10 from 4 p.m. to 8 p.m.

2. Make Plans To Join The Chamber On September 14!

We all know business gets done on the golf course! Birdies & Brews has been a catalyst for local businesses for 8 years. Building relationships, conducting business, and connecting with partners is best done with a 7 iron in one hand and a cold beverage in the other. Birdies & Brews features businesses at every tee box with fun activities and giveaways. Every 3rd hole has the addition of breweries & distilleries offering tastings and samples! Between the on course games, give away items, and friendly faces.

The TIMES

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Photo provided by Legacy Keepers Music

Bring your lawn chairs and blankets for Legacy Keepers Music's free StringTime Music on the Square monthly series, which continues Saturday night with Stones Crossing bluegrass/gospel band from 6:30-8:15 p.m. Saturday on the Hamilton County Courthouse Square in downtown Noblesville.



Photo courtesy of Rob Slaven of Indy Ghost Light Photography

Earl Campbell as Monsieur Bouc and Larry Adams as Hercule Poirot rehearse for Carmel Community Players' play, the Agatha Christie "Murder on the Orient Express," adapted by Ken Ludwig, a comedy-mystery whodunit, now through Aug. 13 at The Cat in Carmel. Visit www.carmelplayers.org.

First Friday Cruise-In, StringTime On The Square, Robin Hood, Der Polkatz, Flix 'n' Float, Art Fair, Salsa On The Square



BETSY REASON
From The Editor's Desk...

Enjoy First Friday events, Jim Dandy Cruise-in, Salsa on the Square, Hamilton County Artists' Association's Art Fair on the Square, StringTime on the Square music series, Carmel Community Players' youth production and Flix 'n' Float movie night at the Forest Park Aquatic Center.

Here's a list of 20 things to do this weekend and beyond:

1. Antique car owners and aficionados are invited to Noblesville Jim Dandy Restaurant's First Friday Cruise-in from 5 p.m. to 8 p.m. today at the eatery, featuring DJ Bumper playing classics.
2. It's time again for First Fridays at Nickel Plate Arts Campus from 6 p.m. to 9 p.m. today at the campus on 8th and Maple avenue. Visit art exhibits, refreshments, cash bar, live music by Roughouse and more and more.
3. Ages 21 and older can

join in Noblesville Main Street's third annual Salsa on the Square, a ticketed event, 6 p.m. to 11 p.m. today, with food trucks, cocktail garden by Noble Coffee & Tea, beer from Primeval Brewing, with food vendors Texy Mexy, Fillers Co. Mochi Joy, more, plus salsa lessons from Latin Expressions, fun photos by Haley King with Camino & Co.'s El Camino, on Logan Street in downtown Noblesville.

4. Cool Creek Park Concert Series features Der Polkatz at 7 p.m. today and The Nauti Yachtys featuring Josh Kaufman on Aug. 11, with gates opening at 6 p.m. for picnicking, with tickets at myhamiltoncountyparks.com or at the gate at Cool Creek Park in Westfield.

5. Robin Hood was known for stealing from the rich and giving to the poor, so bring your nonperishable food donations when you come to Main Street Productions' Rising Star performers production of "The Somewhat True Tale of Robin Hood," a comedic twist on the Robin Hood story, at 7:30 p.m. today and Saturday and 2:30 p.m. Sunday at Basile Westfield Playhouse, directed by Nikki

See Betsy Page A5

Arrowood Discusses First Day Of School



DEREK ARROWOOD
Guest Column

As the first day of school approaches, it brings with it anticipation and excitement with the thought of the endless possibilities and opportunities for growth and development.

We look forward to engaging student minds and cultivating each student's unique gifts to find the spark that will propel their learning and take them in the direction of their dreams. I am incredibly grateful for our outstanding teachers and staff as they ready for the new school year. They bring their knowledge, skills, and gifts that ignite our students' imagination and creativity in a warm, welcoming, and supportive environment. I continue to be in awe of the way in which we collaboratively bring our best each day for student success. We are focused on the need to develop healthy and engaged learners, work to build academic and interpersonal skills, and improve

See ARROWOOD Page A5

Westfield's First Business Expo!

Join us for the Westfield Chamber's first annual Showcase and Taste of Westfield! Guests will have the opportunity to enjoy the best of what Westfield has to offer all in one place!

Exhibitors at the Showcase and Taste of Westfield will have the opportunity to put their businesses on display and connect with businesses and potential customers at one of our largest networking events of the year!

All types of businesses can participate in the event; exhibitors include restaurants, service and healthcare providers, legal professionals, entertainment venues, food providers, and more! Restaurants, caterers, wineries, breweries, and other food service establishments are invited to provide menu tastings as well.

Become an Exhibitor
Exhibitor Booth - \$300
Includes full booth 10' x 10' package (8' table with full-length linen, 8' back drape, 3' side rails, 2 chairs, wastebasket, and id sign; 2 complimentary admission tickets
Exhibitor Booth (Non-Member) - \$500
Includes full booth 10' x 10' package (8' table with full-length linen, 8' back drape, 3' side rails, 2 chairs, wastebasket,

See EXPO Page A5

The Daily Almanac

Sunrise/Sunset
RISE: 6:47 a.m.
SET: 9:00 p.m.



High/Low Temperatures
High: 88 °F
Low: 69 °F



Today is...

- International Beer Day
- National White Wine Day
- U.S. Coast Guard Day



What Happened On This Day

- 1944 Anne Frank is captured. One of the most well-known figures of the 20th century and a victim of the Holocaust, 14-year old Frank and her family were captured and arrested by the Germans from their hiding place in Amsterdam.
- 1914 Britain declares war on Germany. Seen by many as the decision that began the first World War, Britain declared war on Germany after Germany refused to accept its ultimatum of getting out of Belgium.
- 1892 Abby and Andrew Borden are murdered. The bloody murders of the two Fall River, Massachusetts residents in their own home gained media and public attention in the United States because their daughter Lizzie Borden was accused of the crime.

Births On This Day

- 1961 Barack Obama American politician, 44th President of the United States, Nobel Prize laureate
- 1901 Louis Armstrong American trumpeter, singer

Deaths On This Day

- 2007 Raul Hilberg Austrian/American political scientist, historian
- 1875 Hans Christian Andersen Danish author, poet

INSIDE TODAY

- Dick Wolfsie.....A4
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- Business.....A7
- Voices.....A8

HONEST HOOSIER

Friday Night Lights are just two weeks away. I can almost smell the popcorn now.



TODAY'S QUOTE

"If you want to live a happy life, tie it to a goal, not to people or things."
Albert Einstein

TODAY'S JOKE

A young couple had a baby girl and named her Junejuly-august. They call her Summer for short.

TODAY'S HEALTH TIP

New babies should sleep on their backs or sides. 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 **TRACY and STEVEN LINE** for subscribing!



7 DAY FORECAST

67/82 PARTLY CLOUDY THU	69/88 VERY MISTY, LIGHT CHANCE FRI	69/88 VERY MISTY, LIGHT CHANCE SAT	71/88 MISTY, 50% CHANCE SUN	66/81 MUCH CLOUDY MON	62/81 LESS FOGGY TUE	63/83 MAINLY SUNNY, LESS FOGGY WED
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Mayor Fadness Announces Hatem Mekky As New Director Of Engineering

Mekky previously served as department's assistant director, will lead 96th Street & Allisonville Road roundabout, Nickel Plate Trail, & SR37 Corridor projects.

The City of Fishers has announced Hatem Mekky as the new Director of Engineering. Formerly the department's assistant director, Mekky will take over the department's day-to-day operations and immediately lead major upcoming initiatives including roundabout redesign at 96th Street and Allisonville Road, a new roundabout at 116th Street and Allisonville Road; the Nickel Plate Trail; the SR37 corridor project; roundabout improvements at Olio Road and South-eastern Parkway; and the widening of Cumberland Road as well as 136th Street.

hatemmekky Mekky

joined the City's Engineering team in 2017. During his tenure as Assistant Director, he managed the capital project program, identified potential future improvements around the City, and assisted in developing City standards for construction practices. He also assisted with the development of the Capital Projects dashboard and the city's interactive trail map.

"Hatem has played a pivotal role in the engineering department's success on improving the city's transportation infrastructure for residents and the general public," said Fishers Mayor Scott Fadness. "I look forward to working with him as we continue to reinvest in our infrastructure to grow the quality of life here in Fishers."

Prior to his position at the City of Fishers, Mekky was a Project Manager at

American Structurepoint for 12 years where he worked on and designed multiple high-profile projects, including the Ohio River bridges, Super 70, U.S. 31 Kokomo bypass, I-69 Expansion Phase 1 Segment 1 and Lanesville Connector (Peter J. Schickel Way). He was also a member of the SR37 design team.

"I am honored to have the opportunity to lead our exceptional team with a vision for collaboration and innovation that will shape the future of our city," said Mekky. "I look forward to building proactive infrastructure that will serve this community for years to come."

A graduate of Southern Illinois University with a bachelor's degree in civil engineering, Mekky earned his master's degree in civil engineering from University of Illinois Ur-



HATEM MEKKY

bana Champaign. He has held his Indiana Professional Engineering License since 2009.

Mekky resides in Fishers and enjoys spending time with his family and friends, being active, and supporting his favorite soccer teams, Manchester United and Indy Eleven.

For the latest updates on the City of Fishers' infrastructure projects, visit fishers.in.us/DriveFishers or follow @DriveFishers on Twitter for the latest updates.



Photo courtesy of the Humane Society of Hamilton County

Meet King, adorable pup that has been helped and healed thanks to donations from the community.

Hamilton County Humane Society Survivor Program

At three weeks-old King began having regular seizures. After being rushed to the veterinarian multiple times, we still didn't have an answer for his seizure activity - but we were committed to finding a diagnosis and treatment to help him live a long happy life. The Survivor Program gave King the chance at adulthood and the life he deserved.

well as the cost associated with rescuing hundreds of animals at-risk for euthanasia in Indiana kill shelters each year.

We need your help to provide medical care to all of the "Kings" that come through our doors each year. We are at 39% of our goal of \$65,000 with just over 1 week left. Donate today to help us save lives.

Donations

- \$50: Provides antibiotics needed to help an animal recover from infection.
- \$100: Provides insulin and special food to a diabetic cat for one month.
- \$267: Rescues an animal at risk for euthanasia in local kill shelters.
- \$500 Treats a dog with life-threatening heart-worm disease.

King needed you. And you were there. Without the Survivor Program, King's story would not have had a happy ending. King is one of the many reasons to support the Survivor Program through the Woodstock Survivor 5K & Dog Walk. Woodstock funds all life-saving medical care for the thousands of animals in need, as

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2023

Fall Ball Season

When: August 12th/13th - September 23rd/24th, 2023
7 game season to be played on weekends

- NO GAMES played on Labor Day Weekend (Sept. 2nd/3rd)
- Weekday games may be scheduled based on interest or in the event of rainouts
- Single-elimination tournament played September 30th & October 1st

Where: Noblesville Babe Ruth Facility - Logan and Emerson Fields Forest Park, Noblesville

Who: Everyone - 7th-8th Grade and 9th-12th Grade (based on 2023-2024 School Year Enrollment)

- 7th - 8th Grade League
- 9th - 12th Grade League
- * **Note:** Post HS players are not eligible for Fall Ball
- 2 Divisions in each league: Travel and Rec
- * **Note:** Travel Division will be limited to 4-6 teams in each league on a first-come, first served basis

Cost: \$80 per individual registration/ \$900 per full-roster team registration
* **Note:** Credit card and processing fees apply and will be added at checkout

How Do I Register? www.noblesvillebaberuthbaseball.com

Registration Deadline: August 6th

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Gordon Graham, Greatest Of All Time



KENNY THOMPSON
Columnist

In the long history of Purdue University athletics, no one covered the Boilermakers like Gordon Graham.

Until failing health in 1965 forced him to miss Purdue's 38-0 season-opening victory over Miami (Ohio), Graham covered 329 consecutive home and away Boilermaker football games.

Graham rose to prominence at the Lafayette Journal and Courier in a different time. As sports editor from the age of 20 until his death on June 20, 1966 at the age of 57, Graham was the definitive word in Purdue sports.

J&C publisher Jack Scott learned that lesson in 1964 when he suggested that reporting in detail about Purdue's Saturday football game in Monday evening's paper (the Journal and Courier did not publish on Sundays back then) didn't make much sense since the game would have been covered in its entirety by then with radio, TV and the Indianapolis Star.

Scott wrote in his tribute to Graham that the response from readers fell just short of threatening physical violence.

"It's not official until Gordon writes it up."

"Why do you think Purdue alumni around the country subscribe to the Journal and Courier?"

Such was Graham's power in the community that when he called for Purdue basketball coach Mel Taube's resignation in January 1950, a column some believed was ordered by Journal and Courier owner Henry Marshall, the beleaguered coach had little choice. At the time, Taube called the column "a little bit lousier than Pearl Harbor."

After dropping out of Purdue, Graham's first byline story as sports editor came on Feb. 25, 1929, fittingly a preview of the Purdue-Wisconsin basketball game. His legendary column, "Graham Crackers" debuted June 6, 1933. For the next 33

years, everything that went on in Lafayette sports was detailed by Graham.

As the years passed, Graham had offers to join larger newspapers. He declined them because, as he put it, "I already have the best job in the country right now."

Graham was selected Indiana Sportswriter of the Year in 1960 and 1966, the latter honor coming just weeks before his death from kidney failure.

"He was a real confidant and advisor, and was vital to any success I may have had at Purdue," Purdue football coach Jack Mollenkopf said in his tribute.

Graham had always wished to cover Purdue in the Rose Bowl. As cruel fate would have it, the Boilermakers made it to Pasadena just months after Graham's death.

Graham was inducted into the Indiana Journalism Hall of Fame in 1988.

"Undoubtedly the most popular with the readers of any personality in the history of Lafayette journalism," Graham's Hall of Fame biography states.

Only one man since Graham has come close to covering Purdue football and basketball with the same depth and following.

Today, Tom Kubat is president of the Indiana Sportswriters and Sportscasters Association.

Before retiring in 2008 from the Journal and Courier, Kubat spent 40 years in Lafayette. Ironically, Kubat came to Purdue country after graduating from Indiana University.

Besides being a mentor to this columnist and other young sportswriters, Kubat covered Purdue men's basketball during Gene Keady's first five seasons with the Boilermakers. Shifting to Purdue football in 1986, Kubat covered the lean years under coaches Fred Akers and Jim Colletto before Joe Tiller brought winning, and lots of holidays away from home, for Kubat and Purdue fans.

At the peak of Tiller's reign, Kubat teamed up with the coach for a book titled, "Tiller: Not Your Average Joe."

Fittingly, Joe Tiller's final game in 2008, a 62-10 Boilermaker victory against Indiana, was also

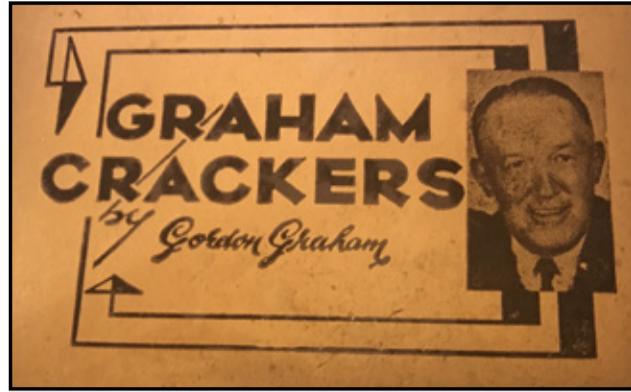


Photo courtesy of Ken Thompson the only place he ever wanted to work.

Kubat's farewell to the Purdue football beat. Kubat was inducted into the Indiana Sportswriters and Sportscasters Hall of Fame in 2007. He joined fellow Journal and Courier sports alumni Graham (the inaugural class of 1996), George Bolinger (2002) and Dick Ham (2002).

Other honors include the Ron Lemasters Lifetime Achievement Award and his induction less than a month ago into the Indiana Football Hall of Fame.

Kubat's successor on the Purdue football beat, Mike Carmin, was named the Corky Lamm Sportswriter of the Year in 2019.

Carmin rose from freelance reporter covering high school sports and Purdue women's basketball to a full-time position. He covered the 1999 women's basketball national championship team and closed his Journal and Courier career by covering Boilermaker football from 2009 to 2022.

Jeff Washburn, or "Wash" as just about everyone in the community called him, was also honored as Indiana Sportswriter of the Year in 1991.

While he was mostly known for his coverage of high school sports, which earned him the Indiana Basketball Hall of Fame's Silver Medal in 2011, Washburn also was the Journal and Courier's main Purdue football beat writer for a couple of seasons during the Leon Burnett era. "Wash" and Burnett had a love of football and a good time in common so it was no surprise they had an immediate rapport.

Washburn took over the Purdue men's basketball beat in 1994, an assignment he held for nearly 20 years until changing times in the newspaper industry led to his departure from

He became close with another Hall of Famer, Purdue coach Gene Keady, and co-authored his autobiography "Gene Keady: The Truth and Nothing But The Truth." He was so respected by Keady's successor, Matt Painter, that every postgame press conference in Mackey Arena began with a question from "Wash."

After leaving the Journal and Courier, Washburn managed to continue covering Purdue basketball and other sports through various media outlets over the next three years. Not even a fatal cancer diagnosis could keep "Wash" away from Ross-Ade Stadium or Mackey Arena. Washburn died on Sept. 29, 2017, just hours after covering Purdue basketball's 66-57 victory over Louisville in the Big Ten/ACC Challenge.

Indiana state senator Ron Alting (R-Lafayette) said it best while reading a special resolution to Washburn's widow, Cheryl, in the Senate Chamber.

"I have never met a person more passionate about his career than Jeff Washburn," Alting said. "It is a blessing to go to a job every single day and love it, and to be extremely good at that job. That was Jeff."

"He had three offices - the baseball diamond, the basketball court and the football field. ... He will forever be a legend in the sports reporting world and our community."

- Kenny Thompson is the former sports editor for the Lafayette Journal & Courier and an award-winning journalist. He has covered Purdue athletics for many years.

School Bus Safety Enforcement Campaign Under Way In Indiana

As students head back to the classroom, state and local law enforcement agencies are reminding motorists to stop for school buses or face the consequences. Over the next couple of weeks, officers will be increasing patrols to prevent stop-arm violations, speeding and other forms of reckless driving around school buses and in school zones.

More than 200 agencies are participating in the back-to-school Stop Arm Violation Enforcement campaign - better known as SAVE. The overtime patrols are funded by the National Highway Traffic Safety Administration through grants administered by the Indiana Criminal Justice Institute (ICJI).

Despite thousands of motorists being cited under the SAVE program, unsafe driving around school buses continues to be a concern, according to state officials.

In April, thousands of bus drivers who participated in a one-day observational survey counted 2,091 stop-arm violations in Indiana. That one-day total, when multiplied by the number of school days, adds up to a potential 376,380 violations throughout the school year.

"It is disheartening that we still have people who are willing to put the lives of students and bus drivers at risk," said Devon McDonald, ICJI Executive Director. "Law enforcement cannot be everywhere, so it is up to drivers to do the right thing and exercise caution around school buses. Students' lives depend on it."

The data comes from the National School Bus Illegal Passing Driver Survey, which is managed by the Indiana Department of Education in the state. This year, data collection took place on April 25, with 6,665 bus drivers

participating from 195 school districts.

To prevent unsafe driving, officers will use a range of enforcement strategies from high-visibility patrols to police spotters on buses. For each jurisdiction, officers will coordinate with local bus drivers and school transportation officials, with efforts concentrating in the morning and afternoon hours. Agencies will also be working to raise awareness about the importance of school bus safety and following the law.

Drivers should slow down and prepare to stop when the overhead lights on a school bus are flashing yellow. Once the lights turn red and the stop arm extends, drivers are required to stop on all roads with one exception. On highways divided by a physical barrier, such as a concrete wall or grassy median, only vehicles traveling in the same direction as the school bus are required to stop.

Motorists should also be mindful of posted speed limits, avoid distractions and watch for children in or near school and residential areas. Planning ahead and allowing for extra time during each commute will help keep all road users safe.

Disregarding a school bus stop arm is a Class A Infraction. Violators could pay a fine of up to \$10,000, have their license suspended for up to 90 days for the first offense or up to 1 year for the second.

If the person disregarding a school bus stop arm causes bodily injury to a person, the offense becomes a Class 6 felony. Violators face anywhere from six months to two and a half years in jail. If someone is killed, the offense becomes a Class 5 felony, carrying a sentence between one year and six years.



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Popcorn Kernel Of Truth



DICK WOLFSIE
Funny Bone

Mary Ellen and I went out to see a movie last week with our friends Bob and Cathy. "Are you going to get popcorn again,

at a time. Yes, two bites per kernel. She claims that this helps her rhythm and draws her into the movie. Out of the corner of my eye, I watch my wife's arm go down to the box, up to her mouth. Up and down. Up and down. Up and down. For two hours. AHHHHHH!

"She pretty much follows a similar routine at home. After we have searched for a good flick or series on Netflix, Mary Ellen is at the stove to make popcorn the old-fashion way. Just oil and popcorn in a pot. Which she meticulously jiggles at the right speed so every kernel is popped. The movie starts and the routine begins. One piece at a time, every 10 seconds for the entire show. About 500 times. If she preferred M&Ms, she'd weigh 400 pounds.

Here's the right way to eat popcorn in a movie. Dig way down into the container, which spews the popcorn all over the person in the seat next to you. Take an entire handful, shake the kernels up in your fist like a pair of dice and throw several into your mouth at one time. Then while still chewing, reload and prepare to fire again. This is how Orville Redenbacher wanted you to do it. You could look it up. Heaven knows why there aren't instructions on the popcorn box.

The next day her fitness trainer, Justin, asked her if she had been doing her upper body exercises. "Yes, I did them for three hours last night," she said. "When we went to see 'Oppenheimer' at the movies."

- Dick Wolfsie spent his career sharing his humor, stories and video essays on television, radio and in newspapers. His columns appear weekly in The Paper of Montgomery County. E-mail Dick at Wolfsie@aol.com.

Mary Ellen?"

"I have to. It's been a movie tradition for me since high school."

"So was necking in the balcony, but you cut that out completely after we got married."

Once we reach the theater, the tension rises.

"Dick, I'll find seats for the four of us. You wait in line for the popcorn."

"Why do I have to wait in line? I don't even like popcorn. And when I come into the movie theater, you'll forget to look around for me. Then I walk aimlessly up and down the aisles while people stare at me. Everyone assumes I'm all alone and have no one to sit with. Or I'll wave my cell phone flashlight to get your attention and all three of you slump down in your seats while you laugh hysterically. At the Tom Cruise movie, I never found where you guys were sitting, but I did get my 10,000 steps in searching for you.

Of course, I do wait in line and buy the popcorn as directed. It drives me crazy that you pay about six bucks for a bucket of air. What a rip off. And I don't let my wife forget it...

"Did you know, Mary Ellen, that when I was a kid, popcorn in the theater was only a quarter?"

"Yes, and here's another update, the actors in films are talking now."

"And then there's eating the popcorn. Mary Ellen takes one piece from the top of the box with two fingers, then bites off half

Duke Energy's Home Energy House Call Program Helps Indiana Customers Save Energy And Money

Eligible customers can sign up for a free in-house energy assessment (valued at \$180) that's designed to help them improve home energy efficiency and save on monthly bills.

Summer means higher electric use and often higher energy bills. Duke Energy is encouraging customers to take advantage of its Home Energy House Call program to enhance their homes' energy efficiency and lower their bills.

Eligible customers can sign up online or call to schedule a free home energy assessment. An energy specialist will visit their home and analyze their total home energy usage. They will check for air leaks, examine insulation levels, and review their appliances and heating/cooling system.

Based on the information collected, Duke Energy's experts will give homeowners a custom-tailored report detailing steps they can take to increase efficiency and lower their energy bills. Customers

will also receive a free Energy Efficiency Starter Kit, which includes an energy-efficient showerhead, kitchen and bathroom faucet aerators, hot water pipe wrap and weather-stripping. The company's energy specialists can install the items during their visit so the customer can start saving energy right away.

Program participants also have the option to purchase a Google Nest Thermostat at a discounted rate with free installation.

The Home Energy House Call program is offered to Duke Energy customers who have owned a single-family home for at least four months and have an electric water heater, electric heat or central air conditioning. Mobile homes and rental properties do not qualify.

Last year, more than 2,800 of Duke Energy's Indiana customers participated in the program.

To learn more and sign up, visit duke-energy.com/SummerAssessment or call 844.346.4366.



Photo courtesy of Nick Dmitrovich

Three Recipients Receive Funds From 4-H Horse & Pony Based Scholarship

Three recipients have been announced by the Arthur O. Davis 4-H Horse & Pony Scholarship, including one winner and two runners-up.

The program provides a deserving Horse & Pony member in their final year of 4-H to win \$5,000.00 towards an accredited trade school, 2-year junior college, certificate program, or 4-year university. Successful fundraising has allowed the family to also award the two runners-up with \$750.00 scholarships.

Arthur O. Davis, former Porter County 4-H Horse & Pony Superintendent, passed unexpectedly

in March of 2022. The family swiftly established a scholarship in Art's name managed through the Porter County Community Foundation.

The Davis family continues to raise funds for the endowment to increase the amount of the awards and fund the permanent endowment. The Davis family is deeply grateful to all the generous donors.

Arthur O. Davis had a deep belief in the benefit if 4-H provided for young people and wanted to support, educate, and mentor the Horse & Pony members in his care. Scholarship winners must apply and meet the

criteria including but not limited to demonstrating exceptional leadership while a 4-H member and embodying the 4-H values and spirit.

Congratulations to:

Ms. Madeline Schmidt, winner of the \$5,000.00 Scholarship - Madeline is a 2023 Graduate of Valparaiso High School and a 10-year member of the Horse & Pony Project. Madeline will be pursuing a Nursing Degree with plans to work in a NICU.

Ms. Alexis Rhew, runner up winner of a \$750.00 Scholarship - Alexis is a 2023 Valparaiso High School graduate

and a 10-year member of the Horse & Pony Project. Alexis will be pursuing a Veterinary Medicine Degree with plans on becoming a veterinary technician.

Mr. Raymond Shock, runner up winner of a \$750.00 Scholarship - Raymond "R.J." is a 2023 Home School Graduate and a 10-year member of the Horse & Pony Project. R.J. will be pursuing an Aviation Degree with plans on becoming a commercial pilot.

Thank you to all the donors to the fund, your kindness and generosity helped make this on-going scholarship possible.

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NAME From Page X

Lynch and Becca Bartley. Visit www.westfieldplayhouse.org.

6. Carmel Community Players presents the Agatha Christie "Murder on the Orient Express," adapted by Ken Ludwig, a comedy-mystery whodunit, at 7:30 p.m. today and Saturday and Aug. 10-12, and 2:30 p.m. Sunday and Aug. 13 at The Cat in Carmel, directed by Lori Raffel, at 7:30 p.m. Fridays and Saturdays and 2:30 p.m. Sundays. Visit www.carmelplayers.org at 7:30 p.m. today and Saturday and Aug. 10-12, and 2:30 p.m. Sunday and Aug. 13 at The Cat in Carmel, directed by Lori Raffel, at 7:30 p.m. Fridays and Saturdays and 2:30 p.m. Sundays. Visit www.carmelplayers.org.

7. Travel to the countryside to hear live music with Anneliese & Ali at 6:30 p.m. today, Ciara Haskett on Saturday, Cookie Decorating & Wine on Aug. 9, Jamie Owens on Aug. 11, The Juan Douglas Trio on Aug. 18 and Jennifer Mlott on Aug. 19 at Spencer Farm Winery in Noblesville. Visit spencerfarmwinery.com

8. Grab your lawn chairs and blankets and pack a picnic for Conner Prairie's Symphony on the Prairie, which continues every weekend through the summer. This weekend features Greatest Love of All: A Tribute to Whitney Houston, tonight; Tusk: The Ultimate Fleetwood Mac Tribute Band, Saturday; The Fab Four: The Ultimate Tribute on Aug. 11, Here Come the Mummies on Aug. 12, The Marshall Tucker Band on Aug. 18, Unforgettable Fire: U2 Tribute Show on Aug. 19, with tickets at indianapolis-symphony.org. Earlier in the day, head to the 1836 Prairietown as the outdoor areas are open 10 a.m. to 5 p.m. daily, during the 2023 season at Conner Prairie in Fishers.

9. The Indiana State Fair continues through Aug. 28 at the Indiana State Fairgrounds. State Fair Band Day is today.

10. Enjoy Art at the Market during Noblesville Farmers Market from 8 a.m. to noon Saturday at Federal Hill Commons in Noblesville. Farmers Market continues 8 a.m. to noon Saturdays at Federal Hill Commons in Noblesville. Fishers Farmers Market is open 8 a.m. to noon Saturdays through the summer at Nickel Plate District Amphitheater in Fishers.

11. Hamilton County Artists' Association is again sponsoring the annual Art Fair on the Square featuring artists displaying and selling their work, live music and family fun from 9 a.m. to 5 p.m. Aug. 5 on the Hamilton County Courthouse Square in downtown Noblesville. Artists are selected by invitation only from the HCAA and based on artist applications.

12. Bring your lawn chairs and blankets for Legacy Keepers Music's free StringTime Music on the Square monthly series, which continues Saturday night with Stones Crossing bluegrass/gospel band, with Addie McMill-

lan singing The National Anthem, and Noblesville's Got Talent winners Spenser and (yodeler) Azalia Davidson; and on Sept. 2 with Cornfields & Crossroads, both 6:30-8:15 p.m., on the Hamilton County Courthouse Square in downtown Noblesville.

13. Central Indiana Vintage Vehicles car club invites car buffs to show off their vintage vehicles on the Courthouse Square during the weekly Saturday night Cruise-in. Lawn chairs and old-car conversations invited.

14. Carmel native and comic Dave Dugan will bring his act to Daniel's Vineyard in McCordsville for an outdoor Comedy & Concert event at 7 p.m. Saturday, featuring his comedy act along with The Tempos, an entertaining group whose playlist focuses on the great music of the 1960s and 1970s. Lawn seats, seated tickets and picnic tables are available at danielsvineyard.com.

15. Check out the comedians at The Brick Room Comedy Club, featuring Ran Barnacolo tonight and Saturday, 8 p.m. showtimes, at Ninth and Maple in downtown Noblesville, with \$10 admission tickets at thebrickroom.cc.

16. Grab a float and watch a flick during Movie Nights at Forest Park Aquatic Center's 2023 Flix and Floats evenings on the giant LED video board, with the next movie at 8:15 p.m. Saturday, "Madagascar," Rated PG; 8:15 p.m. Aug. 12, "Cars," Rated G; 8:15 p.m. Aug. 19, "Remember the Titans," Rated PG; 7:15 p.m. Sept. 4, "Back to the Future," Rated PG, admission charged, but free to members, visit forestparkaquaticcenter.com. Pool is open through Labor Day with \$8 daily admission.

17. Enjoy live music featuring Ghosts on Maple at 7 p.m. to 10 p.m. Saturday, Andy Schomburg on Aug. 11, The Dead Squirrels on Aug. 12, Hill and Oaks on Aug. 18, Sam King on Aug. 19 and Sept. 2, Tay Brons on Aug. 25, Donny Coyle on Aug. 26, Oktoberfest on Sept. 8-9, Jason Salyers on Sept. 15, Celtic Rain on Sept. 22 at Primeval Brewing in downtown Noblesville.

18. Enjoy live music featuring Dead Squirrels on Saturday, John Gilmore on Aug. 12, Craig Thurston on Aug. 17 at Grindstone Public House in Noblesville.

19. Shop at Sheridan Farmers & Artisan Market from 9 a.m. to 1 p.m. Saturdays, Aug. 12 and 26, at Biddle Park in Sheridan.

20. Nickel Plate Arts and artisan friends are bringing out their excess and unusual craft supplies for an epic Art Supply Yard Sale 10 a.m. to 5 p.m. Aug. 12 at the Nickel Plate campus at Eighth and Maple, Noblesville.

-Betsy Reason writes about people, places and things in Hamilton County. Contact The Times editor Betsy Reason at betsy@thetimes24-7.com. For more Hamilton County Bicentennial events, visit www.hamcoturns200.com



Photo courtesy of Lindsey McVey of Just Lagon

Ages 21 and older can join in Noblesville Main Street's third annual Salsa on the Square, a ticketed event, 6 p.m. to 11 p.m. today, with food trucks, cocktail garden by Noble Coffee & Tea, beer from Primeval Brewing, with food vendors that include Texy Mexy, plus salsa lessons from Latin Expressions and more on Logan Street in downtown Noblesville.



The Times photo by Betsy Reason

Hamilton County Artists' Association's annual Art Fair on the Square featuring artists displaying and selling their work, live music and family fun is 9 a.m. to 5 p.m. Saturday on the Hamilton County Courthouse Square in downtown Noblesville.



Photo courtesy of Rob Slaven of Indy Ghost Light Photography

Zack Harvey, Noblesville (Little John) and Kaavya Jethava, Carmel (Allan Adale) rehearse for Basile Westfield Playhouse summer youth production of "The Somewhat True Tale of Robin Hood," which runs through Sunday.

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ARROWOOD From Page A1

learning outcomes and achievement while helping each student find a love of learning.

Our newest HHSC Monthly Update #92 has just been released! Highlights include an amazing Husky that swims long distances in cold water, introducing the Hamilton Heights Athletic Hall of Fame Class of 2023, getting up close and personal with award winning teachers, All-Americans, and our fantastic Transportation Team. You can view it all here.

Effective July 1, families in Indiana will no longer have to pay for textbooks, workbooks, software, and devices like MacBooks and iPads if they are used instead of textbooks for a single student (i.e., no rental fees this year!). This change is the result of the passage of the State's budget bill in April. The new legislation and \$160 million allocation within the State's budget shifts the way funds are generated to help support the purchase of K-12 student curricular materials (traditional textbook rental charges) statewide.

Our 2023-23 All Sports Passes for Hamilton

Heights Middle and High School sporting events are available. Get yours here today!

As a reminder, our fabulous Marching Huskies will make their debut after a more than 60-year hiatus at the 76th Annual State Fair Band Day in Indianapolis this Friday, August 4 at 3:09 p.m. Plan to be there to show your support and enjoy their show, entitled the "Elements of Feng Shui."

I invite you to get involved and stay connected to all things Hamilton Heights now and throughout the school year at www.hhschuskie.org and by following us on Facebook, Twitter, YouTube, and LinkedIn.

Our students are the reason we come to work every day. They inspire and motivate us as much as we enjoy inspiring and motivating them. I'm looking forward to seeing our students and staff back on campus on Tuesday, August 8 for the first day of what I expect to be another incredible year! #WeAreHuskies

- Dr. Derek Arrowood is the Superintendent of the Hamilton Heights School Corporation.

EXPO From Page A1

and id sign; 2 complimentary admission tickets
Premium Exhibitor Booth - \$600 First 10 to register receive \$100 discount

Includes one high visibility full booth 10' x 10' package (8' table with full-length linen, 8' back drape, 3' side rails, 2 chairs, wastebasket, and id sign; 6 complimentary admission tickets; Recognition on various e-newsletters, event pages, and social media mentions

Premium Exhibitor Booth (Non-Member) - \$1,000

Includes one high visibility full booth 10' x 10' package (8' table with full-length linen, 8' back drape, 3' side rails, 2 chairs, wastebasket, and id sign; 6 complimentary admission tickets; Recognition on various e-newsletters, event pages, and social media mentions

Non-Profit Exhibitor Booth - \$250

Includes full booth 10' x 10' package (8' table with full-length linen, 8' back drape, 3' side rails, 2 chairs, wastebasket, and id sign; 2 complimentary admission tickets; MUST PROVIDE PROOF OF NON-PROFIT STATUS

The deadline for exhibitor registration is September 18.

Purchase your tickets online at westfieldchamberindy.com.

Membership must be active on the date of the event. Your registration is complete upon receipt of full payment. Not a Westfield Chamber member? Contact us for non-member pricing which includes your first year of membership!

Exhibitors are encouraged to offer something to draw visitors to your booth (food samples, door prizes, or giveaways).

Sponsorship Opportunities

Showcase and Taste Title Sponsor

\$5,000; SOLD OUT

Prominent presence in all event promotions and signage; Recognition on Chamber website and social media platforms; Recognition in all media coverage; 1 complimentary premium table and 6 complimentary admission tickets; Logo included in program (if applicable); Opportunity to move throughout venue to distribute materials to exhibitors and guests

Swag Bag Sponsor

\$2,000; 2 Available
Company-branded shopping bag for each guest at admission; Opportunity to greet guests at event entrance and distribute bags; 6 complimentary admission tickets

Wristband Sponsor

\$1,500; 1 Available
Provide your company-branded wristbands for each guest at the point of admission; Logo included in the program; Opportunity to provide each guest with wrist band; 4 complimentary admission tickets

Bottled Water Sponsor

\$1,500; 1 Available
Company-branded bottle of water provided to each guest at admission; 4 complimentary admission tickets

Wi-Fi Sponsor

\$1,000; 2 Available
Includes one high visibility full booth 10' x 10' package (8' table with full-length linen, 8' back drape, 3' side rails, 2 chairs, wastebasket, and id sign; 4 complimentary admission tickets; Recognition on various e-newsletters, event pages, and social media mentions; Prominent signage at event; Logo included in program

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Business

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NEWS

Friday, August 4, 2023

A6

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Indiana Students Are 5th Most Heavily Targeted By Credit Card Marketing

Having a strong credit score is a fundamental pillar of financial wellbeing. Making a major life purchase sometimes requires a loan or a line of credit, and in hard times, credit can be a bridge to help make ends meet. A good credit score can often help borrowers secure more favorable interest rates and terms, saving them money or hassle over time.

With the benefits that good credit can offer, it is important for young people to get started and learn to responsibly maintain lines of credit. Opening and managing a credit card is an excellent way to do so. However, for many young adults—especially those in college—this can be challenging.

One common risk for younger borrowers is that they fall into delinquency more frequently than their older counterparts. With lower incomes and less savings than older people who are more established in their careers, younger credit card users may have more difficulty repaying their balances. For most of the last two decades, borrowers aged 18 to 29 have had the highest share of credit card debt transitioning into delinquency of any age cohort. Delinquency among this group has grown from a low of 4.9% in mid-2021 to 8.3% in the first quarter of 2023.

The federal government introduced policies meant to provide new protections for consumers, including young borrowers, early in the Obama Administration. The Credit Card Accountability Responsibility and Disclosure (CARD) Act of 2009 helped protect consumers from practices like excessive fees and unannounced interest rate hikes. For young people specifically, the law also made it so that consumers under the age of 21 require sufficient verified income or a co-signer before applying for a credit card. This can help ensure that young borrowers have the means to repay credit card debt, but it can also hinder those living off of student loans from valuable years of credit building.

One of the Credit CARD Act of 2009's other protections for young borrowers was to place new limits on how credit card companies market to

college students. For example, credit card companies were more restricted in their ability to mail card offers to students or to provide giveaways or other inducements for students to apply for a card. As a result of these changes and other factors, the amount of money spent on college credit card marketing has declined dramatically since the law passed. In 2009, card issuers spent \$103.6 million on college marketing after adjusting for inflation. By 2021, that figure had fallen to just \$19.8 million.

Despite a decline in college credit card marketing payments overall, card issuers continue to target alumni groups most heavily. Young people remain an important market for credit card companies and they can also benefit from access to credit in early adulthood. Alumni are also more likely to be above the age of 21 and not subject to some of the same marketing restrictions included in the Credit CARD Act. Nearly 75% of college credit card marketing payments were made to alumni associations, totaling \$89.7 million from 2016 to 2020 (the latest years with available data).

Colleges and universities have been a willing partner in making these sorts of agreements. In exchange for providing access to alumni and others affiliated with the college and occasionally licensing university branding, colleges may receive fees and royalties from the credit card issuers with whom they have agreements. A total of 44 credit card issuers and 324 institutions of higher education participated in college marketing agreements from 2016 to 2020.

Issuers have targeted colleges and universities in some states more so than others to expand their marketing reach. California is home to several large and notable college institutions that collectively lead the nation with more than \$15 million in credit card marketing payments received from issuers. And while other largely populated states rank highly, population isn't the only indicator. States like Kansas, Indiana, Alabama, and Iowa all rank in the top 15 states for credit card marketing

payments collected by colleges and are all home to universities with decorated sports programs.

To determine the locations where credit card companies spend the most marketing to students, researchers at Upgraded Points analyzed data from the Consumer Financial Protection Bureau. The researchers ranked states according to the total marketing payments made to college organizations by credit card issuers from 2016 to 2020. In the event of a tie, the state with the greater total new credit cards opened from college marketing agreements from 2016 to 2020 was ranked higher. Universities, alumni associations, and other university-affiliated institutions and foundations were considered college organizations for the purposes of this analysis.

The analysis found that college organizations in Indiana received \$7,926,760 in marketing payments from credit card issuers during the study period. Among college organizations in all 47 states with complete data available, those in Indiana received the 5th most in marketing payments from issuers. Here is a summary of the data for Indiana:

- College marketing payments by credit card issuers (2016-2020): \$7,926,760
- New credit cards opened via college marketing (2016-2020): 17,586
- Total credit card issuers with college marketing agreements (2016-2020): 5
- Total college institutions with marketing agreements (2016-2020): 10

For reference, here are the statistics for the entire United States:

- College marketing payments by credit card issuers (2016-2020): \$121,243,395
- New credit cards opened via college marketing (2016-2020): 266,111
- Total credit card issuers with college marketing agreements (2016-2020): 44
- Total college institutions with marketing agreements (2016-2020): 324

For more information, a detailed methodology, and complete results, see States Where Credit Card Companies Spend the Most Marketing to Students on Upgraded Points.



Photo courtesy of Purdue University

Purdue University researchers, INDOT crews and WaveLogix embed sensors into the new I-465 ramp to I-69 South on Tuesday, July 25, 2023.

Purdue's 'Talking Concrete' Embedded Into New I-465 And I-69 Interchange

A Purdue University invention will soon give engineers real-time data from Indianapolis' newest interstate section, potentially preventing potholes, reducing construction traffic jams and saving taxpayer dollars spent on road repairs.

Purdue researchers, Indiana Department of Transportation traffic crews and WaveLogix installed concrete sensors invented by Purdue professor Luna Lu into the future I-465 interchange to I-69 south on Indianapolis' south side on Tuesday (July 25). The sensor allows concrete to "talk," decreases construction time and how often concrete

pavement needs repairs, while also improving the road's sustainability and cutting its carbon footprint.

The sensor was embedded directly into a concrete pour and sends engineers more precise, consistent data about the concrete's strength and need for repair than is possible with currently used tools and methods. States across the country with concrete interstate pavement have signed up to participate in a Federal Highway Administration pooled fund study to try out the technology. Indiana joins Missouri, Tennessee and Texas in embedding the sensors.



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FRIDAY Voice of our PEOPLE

Dumbing Down By Knowing Too Much



MARK FRANKE
Guest Columnist

Where is the wisdom we have lost in knowledge? Where is the knowledge we have lost in information? "The Rock" by T. S. Elliot

We live in an age of sensory overload. We are tied to gadgets that bombard us with snippets of information which are simply endless data points that never seem to tie together. Whether 30 second sound bites on TV, single sentence news headlines crossing the chyron or, worst of all, short videos on those ubiquitous social media outlets, it never ends.

We are told everything. We learn nothing. In the quote above T. S. Eliot bemoans such a state of affairs as if he were living today. He wrote those lines in 1934 as part of a pageant to raise funds for the building of new churches in Depression era London. I owe thanks to author Simon Winchester who used this quote to introduce his latest book, "Knowing What We Know: The Transmission of Knowledge from An-

cient Wisdom to Modern Magic."

Eliot recognized a hierarchy of human intellectual achievement. It is supposed to work like this: We gather bits of information that can be assembled into a new piece of knowledge that, when added to our base of accumulated knowledge and with sufficient contemplation, becomes wisdom.

Plato listed wisdom as one of the four virtues which lead to a moral life, the highest human achievement. I can only wonder what Plato would think if he could observe our society today. The cynic Diogenes, Plato's philosophical nemesis, might find himself quite at home but I can hardly credit that to be a good thing.

I first encountered this kind of hierarchy when I spent several years early in my higher education career as a manager in the university's IT department. This was the era of the relational database's ascendancy. These huge databases were built on a simple mathematical model designed to hold essentially unlimited amounts of simple pieces of data. Pulling related data out in a report was designated the information level. Integrating multiple databases at a high level to support managerial decision making was called the knowledge level. Sound familiar?

I have oversimplified but the same hierarchy is at play here as in the more general intellectual level referenced by Eliot above. The major difference is the

addition of a granular data level at the bottom and the absence of a wisdom level at the top, unless the frightening advent of AI counts. It makes one wonder if there were some created universal system for human intellectual activity moving mankind upward from simple observation to absolute truth.

I realize my analysis flies in the face of current educational wisdom that technology obviates the need for students to process information themselves. Reading, writing and computation are antiquated tools no longer useful in a digital world when you can just look it up on the "artificially intelligent" computer. True, but that portends a different problem in future decades as this generation will not have the ability to advance intellectually from information to knowledge to wisdom. You can't lose what you never had. There are no shortcuts to wisdom.

Eliot's poetry has been likened by literary experts to that found in the Psalms. The Psalms were written as poetry and perhaps lose some of that effect in translation. But not all of it; my church chants a psalm each Sunday. Chanting rather than reading somehow gives the words more vibrancy and the meaning greater impact.

Look to these lines of Eliot for this effect:

The endless cycle of idea and action,

Endless invention, endless experiment,
Brings knowledge of motion, but not of stillness;

Knowledge of speech, but not of silence;

He then asks this question: "Where is the Life we have lost in living?"

Good question, that.

To some he may have seemed a twentieth century Luddite, decrying the technological advances made during his lifetime. Now think of our lifetime or that of our children and grandchildren. How much knowledge or wisdom comes from these perpetual interruption machines we all carry? Virtually none, I would suggest.

I am trying hard not to be hypocritical about this. I have a cell phone although with the ringer permanently turned off. Still, I find it hard not to check it every time I feel a buzzing sensation in my back pocket. I gather lots of information from it, most of which I forget within three minutes or less.

My grandchildren cannot imagine a world without cell phones, tablets and social media. I can, and miss it.

Eliot asked the following question and I will leave it to you to answer it for yourself. You can guess how he and I would respond.

"With all the technological advances and change, is mankind happier or wiser than he was 100 years ago?"

Mark Franke, M.B.A., an adjunct scholar of the Indiana Policy Review and its book reviewer, is formerly an associate vice-chancellor at Indiana University-Purdue University Fort Wayne.

Life Is Always Changing



GLENN MOLLETTE
Guest Columnist

No doubt life is always changing. If you don't like the weather it will change, eventually. It's been hot most all over but cooler weather will come. In most of the country, cooler weather will be welcomed sooner rather than later.

An Arizona friend told me last week, "One hundred degrees is actually nice in our area. One hundred and twenty degrees is unbearable." Across our country, Europe and Asia record temperatures have been recorded and for the longest periods of time.

When it's icy cold weather we hope and wish for warm weather. The problem in many of our areas is that we don't have much moderately cool weather or moderately warm. It seems to either be blazing hot or freezing cold.

It's hard to be satisfied. We get too hot and then we get too cold. Triple digit heat is insane and so is below zero. No one wants either one.

Have you ever been satisfied with your life? When were you satisfied? Were you happy when your parent was telling you what to do and how to live? Do you still have them telling you what to do? The day comes

when they are no longer around. Most likely you didn't take as much advice from them as you should have.

We don't pay much attention to old people when we are young but we wish we had. They knew more than us but we thought we knew everything. We now know how smart they were. We learn the hard way and by the time we figure it out life has greatly changed.

Life is always changing. Children grow into adults. Our bodies change. We get old if we are very fortunate and blessed.

If possible, try to be happy and content today with what you have, where you are and what you are doing. Life changes and while it may get better and better, it can always become worse.

Enjoy the sunshine and enjoy the rain. Enjoy the car ride or sitting in your swing. Enjoy whatever labor you have to do.

The time is coming when all will be through. Live your life the best you can and there will be times you don't understand. So, make your schedule, make your plans and always do the best you can. After all is said and done, it's all in God's hands.

Dr. Glenn Mollette is a graduate of numerous schools including Georgetown College, Southern and Lexington Seminaries in Kentucky. He is the author of 13 books including UncommSense, the Spiritual Chocolate series, Grandpa's Store, Minister's Guidebook insights from a fellow minister. His column is published weekly in over 600 publications in all 50 states.

Coolidge: Overlooked But Above Average

By Eric Schansberg, Ph.D.

With the 100th anniversary of Calvin Coolidge's inauguration as our 30th president on Aug. 2, I want to write about his noteworthy presidency. Why has Coolidge continued under the radar of history?

In terms of public policy, he was opposed to the growth of government. He thought it was more important to kill bad bills than to pass good ones. Acts of omission are typically harder to value compared with acts of commission, especially with government where the benefits of activism are typically obvious while its costs are subtle.

In terms of style, Coolidge didn't have a big personality. He doesn't get any credit from being associated with Mount Rushmore which started when he was president. (He advocated that Teddy Roosevelt should join Lincoln, Jefferson and Washington.) "Silent Cal" was a quiet man, but quality trumped quantity; he meant what he said and said what he meant. He was the last president to write his own speeches. He was the first president to make heavy use of radio. And he still holds the record for presidential news conferences — one every five days in office. (Wouldn't it be nice to have a president who talks less and speaks to the press more?)

The closest comparisons to Coolidge are Grover Cleveland and Ronald Reagan. All three held a minimalist view of the federal government. (Reagan worked with a bipartisan

Congress and inherited a much larger government that could not easily be reduced to earlier standards.) The federal government in Coolidge's day was much smaller. Spending is 90 times greater today, even controlling for inflation (which they didn't have in the six years when Coolidge was president).

Coolidge and Cleveland both vetoed tiny expenditures on items that are amazing by today's norms: flood victims and farm subsidies. In both cases, they did not see the expenditures as an ethical or constitutional role for the federal government. When should the government take money from x to give to someone else? The extent to which his administration pored over the budget to save money is impossible to imagine now: the Weather Bureau not sending out postcards with forecasts anymore; post office bags switching from red, white and blue to gray; and white string instead of red tape (yes, red tape) to wrap documents.

Coolidge and Reagan both embraced the reality of "supply side economics" and its relevance in contexts where high marginal tax rates were impeding the economy — and ironically, squelching tax revenues. The theory describes the supply-side impact of cuts in tax rates: encouraging "supply" in the economy through greater work effort, entrepreneurship, and innovation — as well as reducing tax avoidance and tax evasion. (Tax cuts also have "demand-side" implications that are more

famous: more money in our pockets results in greater investment and especially consumption.) Coolidge and Andrew Mellon worked with a Republican Congress to cut the top marginal tax rates from 73 percent to 25 percent. In the 1980s, Reagan worked with a strongly-Democratic House to reduce the top rate from 70 percent to 28 percent.

Amazingly, federal government spending was roughly the same (about \$3 billion) when Coolidge left office in 1929. The increased revenues from decreased tax rates resulted in budget surpluses every year — and the federal debt was reduced by more than 20 percent (from \$22.3 billion to \$17.6 billion). Today, if we froze federal spending, we could have a balanced budget within a decade and would be far more likely to avert a debt crisis.

Coolidge and Reagan both took controversial stands to confront powerful public-sector unions. In August 1981, President Reagan fired the air traffic controllers who went on strike, while Governor Coolidge fired the Boston police in 1919 for striking. In both cases, compromises were available but not chosen. To Coolidge, these were not strikers but deserters. In both cases, the interest group complained, but the public was supportive, especially in the context of the Russian Revolution for Coolidge and a tough economy for Reagan. With his response to the strike, Coolidge became a key national po-

litical figure, leading to his election as Vice President in 1921.

Unfortunately, presidential historians often rate Coolidge (well) below-average. But aside from statist ideology and an ignorance of economics, there is no reason to consider him anything less than above-average. In fact, the most compelling claim about him is that Reagan was our best president since at least Coolidge.

Coolidge was born on July 4 and as president, gave the commencement address at all-black Howard University in 1924. He extended full citizenship to Native Americans. He handled the scandals of his predecessor with integrity and consistency, defending the office of the presidency with strong but modest leadership. The economy was strong throughout Coolidge's administration.

But he didn't have much international or domestic drama to address. So, the standard opportunities for presidential greatness were not available to him — as they were to Reagan with the Cold War, the worst economy since the Great Depression, and the "malaise" of the Carter years. Still, Coolidge was a fine president by any objective standard — and arguably one of our best. Let's make sure to celebrate Silent Cal's centennial on Aug. 2

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