

➔ TODAY'S VERSE

Matthew 6:33 But seek ye first the kingdom of God, and His righteousness; and all these things shall be added unto you.



➔ FACES OF HAMILTON COUNTY

People who call our community their own. What makes Janet Gilray smile? "Figuring out new ways to incorporate live music into daily life," said the Noblesville resident. She smiles at the support being given to Legacy Keepers Music, a non-profit she founded. People know the Hoosier-born singer and musician as the organizer behind the free "StringTime on the Square" summer concert series on the Hamilton County Courthouse lawn, but most don't realize she has been mixing business, music and special events ever since her college days in Fresno, Calif. Gilray (pictured above in this photo by Sally Wolf) got her start as a business and marketing major when she landed an internship with the president of the town's convention and visitors bureau. With that experience, she went on to preside over a non-profit cultural arts auxiliary affiliated with the city parks and rec and then established her own marketing firm to manage promotional events. "I have always enjoyed gatherings in a public square. All my life it seems, I've been organizing art and music festivals, rodeo events, promotions where people come for a good time. Now I've simplified my life by encouraging live music -- finding and hiring the musicians -- they play, and I kick back and smile!" StringTime on the Square's final free concert of the season is at 6:30 p.m. today at the Courthouse Square in downtown Noblesville, featuring Cornfields & Crossroads, which features Dan Wethington, Gilray's husband, on banjo. The band has been showcased nationally at the Society for Preservation of Bluegrass Music Association, recorded four CDs, shared the stage with bluegrass icons such as Rhonda Vincent and earned significant radio airplay. Lawn chairs and blankets invited.

And Another Thing...

1. You're Invited to Join Us!

On Thursday, November 9th, 2023, at the Hotel Carmichael in Carmel, the 2nd annual Spotlight on Art will take place benefiting children from the Boys & Girls Club of Noblesville, Children's TherAPlay, and Prevail. Award-winning artists will be commissioning their work at the event with shopping, cocktails and hors d'oeuvres included in the \$50 ticket price. The 15+ artists in attendance are generously donating back 50% of every purchase to support the three youth-serving organizations. With a bit of support from many, it's possible to enrich the lives of the amazing kids in our community and help their dreams come true. To learn more about Spotlight on Art, please contact Esther Lakes at evangaarden@msn.com or visit the event website below.

2. Grand Opening, Ribbon-Cutting, & Open House

Join Chamber Partners and Community Leaders on Wednesday, September 20, for a Ribbon-Cutting Ceremony at American Bank of Freedom in Westfield. American Bank of Freedom invites the community to their open house held from 10am - 4pm with the ribbon-cutting happening at 10:30am. Stop by this new Westfield Branch to get some refreshments, take a look at the new space, and have a chance to win \$500! We can't wait to see you there! This event is open to all the Chamber's Partners, Members, and the public. Advanced registration is not required.

3. Break out your rave gear and GLOW with us at 21+ night!

GLOW with Fishers Parks and 31Svn Street Dance Academy at Glow in the Park: 21+ Night, presented by, Centier Bank, on Friday, September 22 from 8 to 10 p.m.! Experience the neon rave vibes with Live DJs, neon splash zones, food trucks, and complimentary silipint commemorative cup for a discounted brew with Mascraft brewing. Book the sitter, and re-unite with friends for this annual spectacle in downtown Fishers. Pre-registration is required. Check out our GLOW page for all the details and Pro-tips!

# The TIMES

Hamilton County's Own Daily Newspaper

NOBLESVILLE, INDIANA

50¢ WWW.THETIMES24-7.COM

## Boomer Bits

### Ask Rusty - I'm 64. When Should I Claim My Social Security?

Dear Rusty: I am 64 years old and still working full time. My question is - when should I start my Social Security? I would like to start it in January 2024 and go part time at work, but would I be losing much Social Security by not waiting until full retirement age? Signed: Trying to Plan Ahead

Dear Trying, to Plan: You are smart to evaluate the impact of claiming your Social Security (SS) benefits early. First, be aware that your full retirement age (FRA) for Social Security purposes is 66 years and 8 months, and that is when you get 100% of the SS benefit you've earned from a lifetime of working.

It appears you already know that if you start benefits before your FRA, you'll be subject to Social Security's "earnings test" which limits how much you can earn from working before they take away some of your benefits. But if you go part time at work you can mitigate the earnings test and claim your benefits early - just understand that your payment will be permanently reduced by doing so.



ASK Rusty Social Security Advisor

#### Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

If you claim your benefits to start in January 2024, you'll be taking your Social Security about 18 months early, which means that instead of 100% of your FRA entitlement you'll get about 90% (a reduction of 10%). The earnings test will still apply, and we don't yet know what the 2024 earnings limit will be, but it will be something more than the 2023 limit of \$21,240. If your 2024 earnings exceed the annual limit, SS will take away \$1 in benefits for every \$2 you are over the limit. They "take away" benefits by withholding future payments until they recover what you owe for exceeding the limit. If you work part time and don't exceed the 2024 annual earnings limit, there will be no

penalty and you will get every month's SS payment. If you find you will exceed the annual 2024 earnings limit, you can call Social Security and inform them of that and by how much, and they will suspend your benefits for the number of months necessary to avoid overpaying you. If you don't inform them and you exceed the annual 2024 limit, they will catch up in 2025 when they get your 2024 earnings info from the IRS and issue an Overpayment Notice requiring you to pay back the amount owed (half of what you exceeded the 2024 annual limit by). As you likely know, the earnings test no longer applies after you reach your full retire-

➔See RUSTY Page A6

## Short Of Breath? It Could Be Interstitial Lung Disease

(StatePoint) It is estimated that about 250,000 Americans are living with idiopathic pulmonary fibrosis (IPF) and scleroderma associated ILD, two types of interstitial lung disease (ILD) that can make breathing difficult.

During September, which is Pulmonary Fibrosis Awareness Month, the American Lung Association, with support from Boehringer Ingelheim, is providing support and resources to those impacted by ILD. As part of the educational campaign, they are sharing these important facts and insights:

What is ILD? Interstitial lung disease is an umbrella term used for a large group of diseases that cause scarring (fibrosis) of the lungs. The scarring causes stiffness that makes it difficult to breathe and get oxygen to the bloodstream. Lung damage from ILDs is often irreversible and gets worse over time, however treatment is available to help relieve symptoms.

Who is at risk? While anyone can get interstitial lung disease, many things can increase the risk of ILD or even cause it, including genetics and certain medications or medical treatments, like radiation or chemotherapy. Smoking can not only cause ILDs, but can make

the condition much worse, which is why anyone diagnosed is strongly encouraged to quit. Additionally, people with autoimmune diseases such as scleroderma -- also called systemic sclerosis -- are at an increased risk of developing an ILD. Unfortunately, in the case of idiopathic pulmonary fibrosis, the cause is unknown.

What are the symptoms of ILD? The most common symptom of all ILDs is shortness of breath. This is often accompanied by a dry cough, chest discomfort, fatigue and occasionally, weight loss.

How is ILD diagnosed? Healthcare providers test for ILD through a chest X-ray or CT scan. A lung function test may be used to measure total lung capacity, which may have deteriorated due to the ILD. In more serious cases, and to diagnose a specific type of ILD, more invasive procedures may be needed, such as a lung biopsy or bronchoscopy, which employs a small camera located at the end of a flexible tube that takes photos and collects tissue samples of the air passages.

How can ILD be managed? It is recommended that patients with idiopathic pulmonary fibrosis stay active and eat

➔See LUNG Page A6

## Trump Attorney Alina Habba: 'We Have A Dual System Of Justice' In America These Days, One For Republicans And Another For Democrats

By John Grimaldi

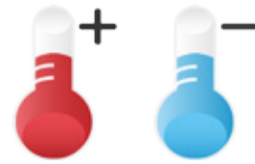
Is Donald Trump guilty of a crime or crimes or is the political left seeking to convict him because they fear him? Whether you hate him or support him, the leftist elements seek to destroy him, whatever the cost. Rebecca Weber, CEO of the Association of Mature American Citizens, interviewed Mr. Trump's attorney, Alina Habba, on the issue on AMAC's Better For America podcast recently.

Ms. Habba put it succinctly: "We saw like a Soviet style theater of police state tactics from Georgia, which follows a federal FBI raid on Mar a Lago and arraignments against Donald Trump in New York, Miami, and D.C. The president, along with 18 other Americans, have been indicted for taking actions that are protected by the Constitution. As an example, John Eastman,

➔See JOHN Page A6

## The Daily Almanac

Sunrise/Sunset  
RISE: 7:15 a.m.  
SET: 8:19 p.m.



High/Low  
Temperatures  
HIGH: 88 °F  
LOW: 63 °F



#### Today is...

- International Bacon Day
- National Tailgating Day
- Victory over Japan Day



#### What Happened On This Day

- 1946 Interim government of India is formed. The interim government and the Constituent Assembly of India were given the task to oversee India's transition to independence from British rule. The government was headed by Jawaharlal Nehru.
- 1789 U.S. Department of the Treasury is formed. The department is responsible for managing the government's revenue and spending. Alexander Hamilton was the first Secretary of the Treasury
- 1666 A fire ravishes the city of London. Also known as the Great Fire of London, the fire broke out in a bakery and raged for 4 days destroying the houses of most inhabitants of the city.



#### Births On This Day

- 1966 Salma Hayek Mexican/American actress, director, producer
- 1964 Keanu Reeves Canadian actor

#### Deaths On This Day

- 1973 J. R. R. Tolkien English philologist, author
- 1910 Henri Rousseau French painter

### ➔ INSIDE TODAY

Service Directory.....A5  
Home.....A6  
Travel.....A7

### ➔ HONEST HOOSIER

I'm seeing you in September - and thanks to The Happenings for one of the great summer songs!



### ➔ TODAY'S HEALTH TIP

If you want youthful skin, limit your exposure to the sun. Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Times and online at www.thetimes24-7.com



### ➔ TODAY'S QUOTE

"September is the other January."  
-Gretchen Rubin

### ➔ TODAY'S JOKE

Why couldn't the lifeguard save the hippie? Because he was too far out, man!

### ➔ OBITUARIES

NONE

The Times appreciates all our customers. Today, we'd like to personally thank **KERWIN & CHERYL KAUFMAN** for subscribing!





Photo courtesy of Noblesville Lions Club

Noblesville High School leo Club members organize book bags that are to be filled with items that will be donated to St. Vincent dePaul in Noblesville and then will be taken on to homeless people in Indianapolis.



Photo courtesy of Noblesville Leo Club

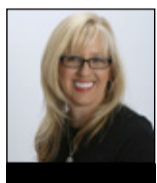
Noblesville High School 2020 graduate Jon Page competes in Brian's Trike Race fundraiser in 2019 with the NHS Leo Club at the Indiana School for the Blind and Visually Impaired.



Photo courtesy of Noblesville Leo Club

Noblesville High School Leo Club members are collecting book bags to fill with personal items, warm gloves, nonperishable snacks and more, that will be donated to St. Vincent dePaul in Noblesville and then will be taken on to homeless people in downtown Indianapolis.

## NHS Leos Seeking Book Bag Donations, Ready For Trike Race



**BETSY REASON**  
From The Desk  
Of The Editor

The Noblesville High School Leo Club -- "the younger kid version" of the Noblesville Lions Club -- is asking the community to donate used book bags. The bags will be filled with socks, scarves, hand warmers, sweatshirts, personal items, nonperishable snacks and more, and will be donated to St. Vincent DePaul in Noblesville and will in-turn be taken to homeless people in downtown Indianapolis.

The club's record year for bags collected has been 108.

"Kids want to make sure we do it up right this year when we fill the bags for the homeless," said the Leo Club adviser, NHS art teacher John Smith.

In 2022, the Leo Club massively filled 54 book bags, which is still a lot of book bags.

"We want to do a better job this year. We feel like most people around town have one or two book bags they no longer need or love in the back of a closet at home. If these people could give those used book bags to a high school student," Smith said. "The Leo Club will have big gray tubs around the high school for that reason."

Last year, the Leos included in the book bags warm socks, scarves, warm hats, hand warmers, feminine products, toothbrushes and toothpaste, granola bars, dental floss, sweatshirts, lip balm, soap, shampoo, used classic books, adult coloring books and colored pencils and crayons.

"Our goal is to help the homeless survive a cold winter so we will be starting this very soon, which

will allow us to get the book bags to them before the cold weather begins. If parents want to include some of the before-mentioned items in the bags when their high school friend and student drops them off, all the better," Smith said.

The Leo Club was formed in September 2016 with the help of Noblesville Lions Club members, who are nurturing the next generation to take over. The Leo Club offers youth the opportunity to serve, as Lions do.

Noblesville Lion David Marsh, a retired NHS teacher and old friend, recruited Smith to be the NHS Leo Club adviser. The first year, when the Leo Club formed, this journalist was at the first meeting at NHS, and the club finished with about 10 members. The Club now has about 60 members.

The Leos also will compete in Brian's Trike Race

on Sept. 9 at the Indiana School for the Blind and Visually Impaired with one team of four racing adult-size tricycles and another competing in the Disc Golf Tournament. Noblesville Lions Club paid the fees for the Leos to compete. In 2020, Noblesville Leos won the Trike Race. "That is the first time we ever won anything," Smith said.

The Race began in 1997 when a young Indianapolis Lions Club president, Brian Hiltunen, wanted his Lions Club to serve the Blind School by donating the profits from a trike race. That 28-year-old Lions president died of an unforeseen congenital heart condition before the second race, so the race was renamed, in Hiltunen's honor, as Brian's Trike Race. Since then, the race has taken place annually to raise money for items at the school. The race has up to 50 teams racing around a



Photo courtesy of Noblesville Leo Club

Noblesville High School Leo Club adviser John Smith watches as former NHS student Yasmine Mhedhbi (now graduated) competes in Brian's Trike Race fundraiser in 2019 with the NHS Leo Club at the Indiana School for the Blind and Visually Impaired.

circle-8 track at the Blind School, raising money.

At NHS, the Leos had a "Chicken Selfies" fundraiser and sold baked goods at Friday's varsity home football game at Beaver Stadium.

Smith said, "The money we make doing those

ventures help us do a good job filling used book bags."

-Betsy Reason writes about people, places and things in Hamilton County. Contact The Times Editor Betsy Reason at [betsy@thetimes24-7.com](mailto:betsy@thetimes24-7.com)

**46 HOME SERVICES**  
Handyman Services  
TV Mounting • Light Ceiling Fans  
Home Automation  
Shelf Mounting • Plumbing Repair  
**10% OFF** when you mention this ad  
**317.741.8666**

**A&J CONSTRUCTION & CONCRETE LLC**  
Concrete • All Exterior Work • Privacy Fencing  
Custom Outdoor Living Areas  
Adrien Busby 765-716-1513  
Jose Rodriguez 317-560-7967

Cornhole Boards  
Cornhole Bags  
Scoreboards  
**Basic Cornhole Boards & Accessories**  
**317.645.6258**  
Family Owned & Operated

**Brad's Remodeling/Home Repair**  
bradleypurvis317@gmail.com 317.653.7427  
I do anything Indoor & Outdoor  
Siding • Soffit • Gutters  
Window Replacement  
Free Estimates

**CLEAN CUT LAWN & LANDSCAPING LLC**  
Aeration  
Accepting New Snow Removal Contracts  
Holiday Light Installation  
**317-428-9813**

**CLEANING WITH KAYLA**  
• Bi-weekly Cleaning  
• Move In/Move Out  
• Deep Cleaning  
• Monthly Cleaning  
• Post Construction  
• Carpet Shampooing  
317-610-9404

**317-474-0834**  
Mulching • Shrubs • Hedges & Bushes  
Tree Pruning Stump Removal & More  
Proudly serving you since 1982  
**DANNY'S TREE SERVICE**

**FORTVILLE MUSIC GARAGE**  
317-361-5625  
Private Lessons  
Band Experiences & Music Production  
All Under One Roof  
211 W Broadway St. Fortville  
Open mic night every Tuesday 6 PM - 8 PM at Denver's Garage

**Insured LEGENDS CONCRETE**  
NOAH MILLS 317-794-8425  
Free Estimates

Letters

**Losing Wilson's Farm Market And Access Too Much**

Dear Editor, in the middle of our county and it is the red building on the east side of US 31 and 256th Street which is Wilsons Farm Market. Have you visited it lately? They have Amish cheeses and many jams and jellies and the well-known fried chicken dinner as a take out for the many motorists who are heading north to Kokomo or south to Indianapolis. Wilsons also supplies fresh vegetables of the season and frozen meats.. My favorite purchases are the fresh baked pastries from the bakery and the most delicious ice cream cone

selections. This sounds like an advertisement for Wilsons, and it is, because in 2024 it will be no more. I am disappointed that our county commissioners and council are not supporting this small business since 1968. The Indiana Department of Transportation does not know the importance of Wilsons market as it supports a grocery in a desert zone. The development of US31 becoming a restricted access highway is closing out a lot of businesses but also hindering a much-needed access for locals in this

area to access US 31 heading both directions for medical needs and access for the school systems of Hamilton Heights and Sheridan. US 31 is creating a dividing line between these two communities with no cross overs or lanes to access the local roads that support the community, schools, farms and small businesses. Why did this happen? Who made the decision of this community division and the elimination of businesses along US31 with no recourse in a financial location? Mari Briggs Sheridan



Photo courtesy of Gordon Insurance

Austin Boyer (left) and Jack Mosley (right) were awarded Rookie of the Year Agency from Smart Choice Insurance Brokerage. Luke Royal, state director for Smart Choice (middle) presented the award. Boyer and Mosley are business partners at Gordon Insurance on Hague Road in Noblesville.

**2 Gordon Insurance Business Partners Named Rookie Of Year**

Noblesville's own Austin Boyer and Jack Mosley were awarded Rookie of the Year Agency from Smart Choice Insurance Brokerage. Smart Choice is a network of over 9,750 independent agencies and more than 120 carriers. Collectively, agency partners represent more than \$11 billion in written premiums. Boyer and Mosley were college friends and are now business partners, at locally owned and operation Gordon

Insurance on Hague Road in Noblesville. They specialize in various types of insurance such as business, home, auto, Medicare and life insurance. Particularly during challenging times marked by national disasters such as COVID, hurricanes, floods and wildfires that impact insurance rates, their ability to provide tailored coverage and help clients navigate these financial challenges is crucial. Their commitment to helping clients save money

on monthly premiums is commendable, especially in an era when economic uncertainties are prevalent. Boyer and Mosley's story highlights the importance of insurance professionals who not only understand the technicalities of insurance but also empathize with their clients' needs and work towards finding the best solutions. Their teamwork and dedication have clearly set them on a path to success in the insurance industry.

**INDIANA UNCLAIMED RETURNS \$1 MILLION IN UNCLAIMED PROPERTY TO HOOSIERS EACH WEEK**

VISIT [INDIANAUNCLAIMED.GOV](http://INDIANAUNCLAIMED.GOV) TO SEARCH FOR YOU AND YOUR LOVED ONES

TEXT "DISCOVER" TO 46220



**765-617-1802**

**Plumbing  
Repairs  
Bathroom Remodels  
Sewer Cleaning**

**Free Quotes**

**David Farms**  
Tipton, IN

*We are a family owned & operated farm*

- No Antibiotics
- No Steroids
- No Hormones
- Grain Fed

\$2.70 a pound hanging weight  
*We are the cheapest around!*

**FROM OUR FARM TO YOUR FAMILY**

Gary David 765-434-2960 Austin David 765-434-9501

*Check us out on Facebook*

# Crosser Family Foundation Supports Student Services And Multilingual Efforts

Noblesville Schools has announced a \$50,000 Crosser Family Foundation grant to the Noblesville Schools Education Foundation (NSEF) that will provide support for Noblesville Schools student services programming and multilingual family efforts.

The funding is the largest amount NSEF has ever received from the Crosser Family Foundation, and the largest grant the Foundation made this cycle among the 22 not-for-profit organizations they supported.

The grant will support a variety of programs including:

- Noblesville Schools Education Foundation's mental health fund
  - Noblesville Schools Multilingual Family Night, which provides support services for over 1,000 multilingual students and their families
  - Noblesville Schools Compass Mentoring, which matches community mentors with students in need of extra adult support
  - Wellness and self-care initiatives for Noblesville Schools teachers and staff
- "We are so appreciative of the Crosser family's generosity and care for Noblesville students,



Photo courtesy of Noblesville Schools

**The Crosser family distributing school supplies at this year's Multilingual Family Night. (L-R) Christi Crosser, Craig Crosser, Mya Crosser. Not pictured: Janet Crosser and Ash Crosser.**

staff and families," shared Adriann Young, executive director of the Noblesville Schools Education Foundation. "These dollars will provide critical support services that ultimately help students succeed."

To learn more about the Noblesville Schools Education Foundation visit noblesvilleschools.org/foundation

About the Crosser Family Foundation The Crosser Family Foundation is dedicated to improving the lives of youth and their families in local communities by providing them with everyday needs and opportunities to help them achieve a bright future

while setting them up for success so they will grow to be healthy, responsible, active citizens in their communities.

The Crosser Family Foundation was established by Janet R. Crosser and the late Richard H. Crosser in 2001. The foundation wishes to continue, celebrate, and inspire philanthropy in local communities today and in the future. Over the years, the foundation has given grants totaling over \$3 million to community groups, organizations, and businesses focused on providing services to enrich the lives of youth and their families in local communities.

# Hamilton County Schools Partner To Host Fair Featuring Historically Black Colleges And Universities

Noblesville Schools has announced that they will be hosting a college fair featuring Historically Black Colleges and Universities (HBCUs) in partnership with Carmel Clay Schools and Hamilton Southeastern Schools.

The event will be September 7 from 5:30pm-8pm at the Noblesville Schools Community Center (1775 Field Drive, Noblesville) and features 18 HBCUs plus 18 other organizations representing Greek life, Black leaders, and college support services.

All central Indiana students are invited to participate, and attendees will learn about HBCU:

- Admission processes
- Programming
- Scholarship opportunities
- Culture



Photo courtesy of Hamilton County Schools

Noblesville Schools, Carmel Clay Schools, and Hamilton Southeastern Schools students will also be eligible for scholarships being offered.

The event is in its second year and was hosted last year in Carmel with over 300 participants attending. The collaboration among school districts is designed to expand the

higher education options for Hamilton County students to consider as they embark on their college journey.

The event is made possible thanks to funding from the Hamilton County Community Foundation, Carmel Education Foundation, Noblesville Schools Education Foundation, and the Hamilton Southeastern Education Foundation.

# Law Enforcement Cracking Down On Impaired Driving From Border To Border

Indiana troopers are joining other troopers along the nation's interstate corridors to deter impaired driving during the Labor Day weekend.

The border-to-border enforcement effort is taking place as a part of the Drive Sober or Get Pulled Over enforcement campaign. The overtime patrols are funded by the National Highway Traffic Safety Administration (NHTSA) through the Indiana Criminal Justice Institute (ICJI).

As part of the enforcement effort, law enforcement agencies nationwide will be focusing efforts along I-70, I-80, I-90 and I-94. Troopers will be taking drivers under the influence of drugs or alcohol off the roads.

As drivers are making their way along Indiana roads, including these major interstates, they should make sure to drive safely.

"There is no excuse for driving impaired on alcohol or drugs," said Devon McDonald, ICJI Executive Director. "Impaired driving is incredibly risky not only for the person making the choice to drive impaired but for everyone else on the road."

About 37 people die in

the U.S. in drunk driving crashes every day. That's approximately one person every 39 minutes and more than 13,384 annually, according to NHTSA.

Of the 949 traffic fatalities that occurred last year in Indiana, 110, or 12 percent, were alcohol related. While that is a decline from 115 in 2021, there is still a long way to go.

During the 2021 Labor Day holiday period (6 p.m. September 3-5:59 a.m. September 7), there were 531 crash fatalities nationwide. Of these 531 traffic crash fatalities, 41% (216) involved a drunk driver, and more than a quarter (27%) involved drivers who were driving with a BAC almost twice the legal limit (.15+ BAC).

In Indiana, it is illegal to drive with a BAC of .08 or higher. In addition, drivers under 21 with a BAC of .02 or higher are subject to fines and a license suspension for up to one year. Motorists who encounter a drunk driver on the road are encouraged to call 911.

Impaired driving includes more than just alcohol. Drugs and even some over-the-counter medications can also cause impairment

and can slow coordination, judgment and reaction times on the road.

"The number of drivers testing positive for THC and poly-drug use is a growing problem that can have deadly consequences," said Jim Bryan, ICJI Traffic Safety Director. "We are working to address this issue by training more officers and providing new tools to law enforcement. But the best way to prevent impaired driving is for people to not drive high or under the influence of any other drugs. If you are going to drink or use drugs, have a plan to get home safely. Call a cab, ride-share service, or a friend or family member. Don't risk your life and the lives of others."

To further prevent drunk driving, ICJI's Sober Ride Indiana program is running a special holiday campaign in Ft. Wayne and Indianapolis. From September 3 through September 4, the program is offering \$15 off Uber and Lyft rides up to 500 redemptions per day.

Ride credits are only available between the hours of 5 p.m. and 3 a.m. while supplies last. To redeem a discounted ride, visit SoberRideIndiana.com.

got **stuff?**

sell it in the classifieds.

317.770.7777

## The Times SERVICE DIRECTORY

### FUNERAL SERVICES

**BUSSELL FAMILY FUNERALS**

Serving Hamilton County and surrounding areas

BussellFamilyFunerals.com

Donna Bussell  
Owner/Director

1621 E. Greyhound Pass  
Carmel, IN 46032  
317-587-2001

Traditional Services  
Affordable Cremation  
Pre-Planning

**Hersberger Bozell FUNERAL HOME**

3020 North Main Street  
Lapel, Indiana 46033  
765-596-9383  
www.hersbergerbozell.com

**Indiana Funeral Care**

indianafuneralcare.com

Indianapolis  
(317) 636-6464  
8151 Allisonville Rd.  
Indianapolis

Greenwood  
(317) 348-1570  
2433 E Main St.  
Greenwood

### HOME SERVICES

### FEATURED BUSINESS

**BUSSELL FAMILY FUNERALS**

Serving Hamilton County and surrounding areas

BussellFamilyFunerals.com

Donna Bussell  
Owner/Director

1621 E. Greyhound Pass  
Carmel, IN 46032  
317-587-2001

### PHOTOGRAPHERS

**Life of Reily photography**

Family Portraits  
Pet Portraits  
Nature  
Wildlife

I sell prints

317-507-4060

Contact our advertising department at 765-361-0100 ext. 1 to be included in our next Service Directory.

### RESTAURANTS

**Jim Dandy Restaurant**  
Since 1964

Online Ordering is HERE!  
Visit our new website at [www.jdrest.com](http://www.jdrest.com) to order now!  
Sign up for our email list to receive weekly deals and specials!

Monday - Saturday 6:30 AM - 9 PM  
Sunday 7:00 AM - 9:00 PM

2301 E. Conner  
Noblesville  
317-773-3288

## Consumer Alert: Digital Video Baby Monitors Pose A Fire Risk Along With Many More Flawed Products

Attorney General Todd Rokita alerts Hoosiers of recalled items sold in August.

Indiana Attorney General Todd Rokita is alerting Hoosiers of important consumer protection concerns for products recalled in August. This is the time to take advantage of opportunities available for those who purchased these recalled items.

“Starting a family can be a joyous and scary time for parents,” Rokita said. “You shouldn’t have to worry if your new baby is safe and if the items they’re using are defective or could cause you or your family harm. If you purchased one of the recalled products, stop using it immediately and pursue resolution from the manufacturer immediately.”

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

- Philips Avent Digital Video Baby Monitors

from Philips Personal Health

- Baby and Toddler Boy Basic Stretch Straight Leg Jeans from The Children’s Place

•Room & Board Natural Organic Latex and Latex and Spring Crib Mattresses from Restwell Mattress

- Zipadee Kids Convertible House Bed Frames and Montessori Floor Beds from Zipadee Kids

•Simplay3 Toddler Towers from The Simplay3 Company

- Honda Model EU-7000is Portable Generators from American Honda

•Amana Packaged Terminal Air Conditioners/Heat Pumps (PTACs) equipped with “DigiAir” modules from Daikin Comfort Technologies

- Avena Mini Table Lamps from Crate & Barrel

•Maggie’s Farm 14 oz Bed Bug & Flea Killer from Maggie’s Farm

- Threshold Glass Jar

Candles from Target

- Electric and stovetop pressure cookers from Sensio

•Polaris Off-Road Vehicles, Bobcat and Gravelly Utility Vehicles, Fuel Pump Kits and Fuel Tank Assemblies from Polaris

- Model Year 2021 RZR XP Turbo and RZR Turbo S Recreational Off-Road Vehicles from Polaris

•Carboys from Saxco International

- Fireworks from 13131 Imports

•Dehumidifiers from Gree

- Midwest Lubricants Sodium Hydroxide from Midwest Lubricants

•Ubio Labs power banks from Costco

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

## Sheridan Public Library Celebrates Library Card Sign-Up Month

September is Library Card Sign-up Month, when libraries nationwide join the American Library Association (ALA) to remind parents, caregivers, and students that signing up for a library card is the first step on the path to academic achievement and lifelong learning.

Libraries play a crucial role in the education and development of children, offering a variety of programs to spark creativity and stimulate an interest in reading and learning. Through access to technology, media

resources and educational programs, a library card gives students the tools to succeed in the classroom and provides people of all ages opportunities to pursue their dreams, explore new passions and interests, and find their voice.

At the Sheridan Public Library, patrons of all ages can find a variety of educational resources and activities, including storytime, discovery time, elementary, teen and adult programs, game night and more.

During September, SPL

will be awarding a grand prize for Library Card Sign-up Month. Each patron to sign up for a library card during the month of September will be entered into drawing.

Libraries everywhere continue to adapt and expand services to meet the evolving community needs. To sign up for a library card visit the front desk with a valid photo ID with current address or mail with current address.

To learn more about the library’s resources and programs, please visit: <https://sheridan.lib.in.us/>

## Miebach Consulting Selects Fishers For North American Headquarters

Executives from Miebach Consulting announced their plans to relocate their headquarters to Fishers, Indiana. The firm currently employs 23 employees in North America and has headquarter offices in Indianapolis, Ind. and Montreal, Quebec, Canada. As part of their relocation, Miebach Consulting plans to hire an additional 22 high-paying jobs and invest \$2.5 million in capital.

“Indiana has long been the epicenter of supply chain activity in North America, and we are happy to continue our partnership with the State of Indiana and a new partnership with the City of Fishers to continue our long history of success in unleashing our client’s supply chain potential,” said Miebach’s Chief Revenue Officer for North America, Nick Banich. “Our firm’s success is completely dependent on our clients’ trust and our people’s incredible work. After a long and thoughtful search, the vibrant Fishers community and their impressive plans for continued growth proved

to be the best location to support our own evolution, enabling us to hire and retain the high-quality talent our work and clients demand from Miebach.”

Miebach Consulting, named among Forbes’ World’s Best Management Consulting Firms, provides consulting services for supply chain solutions. Founded in 1973 in Frankfurt, Germany, Miebach Consulting is a global firm with more than 500 employees. The new headquarters will be located at 11100 USA Parkway.

“Fishers is a growing global city, and the team of Miebach is proving that we are competitive on a global scale,” remarked Fishers Mayor Scott Fadness. “I’m looking forward to welcoming the Miebach team to Fishers and supporting their global efforts in our community.”

The City of Fishers will provide Miebach Consulting with a \$77,000 matching, reimbursable workforce training grant for new employees. These incentives are proposed, but not in effect until ap-

proval by the Fishers City Council, City of Fishers Redevelopment Commission.

“Today marks an exciting day for the city of Fishers and the state of Indiana,” said Ann Lathrop, chief strategy officer for the Indiana Economic Development Corporation. “Miebach’s decision to grow here not only demonstrates the attractiveness of our state for businesses but also the dedication of our workforce. We are laser-focused on fostering a pro-growth environment that will allow for continued expansion and innovation, and we look forward to supporting Miebach and seeing the positive impact they will have on central Indiana.”

Based on the company’s job creation plans, the IEDC committed an investment in Miebach Consulting of up to \$425,000 in the form of incentive-based tax credits. These tax credits are performance-based, meaning the company is eligible to claim incentives once Hoosiers are hired.

# THE GUTTER GUY & ROOFING LLC



## 317-513-3634

ZACHFLOYD6@GMAIL.COM

METAL ROOFING	NEW CONSTRUCTION
SIDING	PLUMBING
GUTTERING	ELECTRICAL
ROOM ADDITIONS	REMODEL
CUSTOM KITCHEN	POLE BARNs
CUSTOM BATHS	CONCRETE

# Buy. Sell. Rent. Lease.



## THE TIMES classifieds.

# Discover

fine local dining

## Dine In Downtown

# got stuff?

sell it in the classifieds.

## 317.770.7777

**JOHN** From Page A1

was just indicted in Georgia for his role in combating election fraud, despite his efforts being constitutionally protected. So essentially, it seems the Biden administration is now criminalizing actions that are protected by the Constitution.”

Ms. Habba went on to note that “we have a dual system of justice” in America these days. “You’re treated one way if you are a Republican and another if you’re a Democrat. More importantly, if you’re a Republican and your name is Trump you are treated in the most unfair manner.” She compared the treatment of President Trump with that of Hunter Biden and she said “we’ve seen it with the targeting and systemic scheduling of trials during the campaign with the leading candidate for the Republican Party. They’re kind of laying it out for us and it’s hard to ignore at this point. We’re on indictment number four.”

She suggested that Mr. Trump’s enemies are seeking to surround him with litigation. “What they’ve done is change the venue. We have now a federal venue, criminal prosecution, state venue, criminal prosecutions. I believe that that’s all by design. As we know, the president, if President Trump is elected again, can pardon himself from federal crimes, but not state. So I think what they’re doing is a strategic coordinated dance, for lack of a better word. Georgia’s Fulton County District Attorney, Fannie Willis, [is] seeking a trial date of March 4th. The day before the presidential primaries on Super Tuesday. This was announced shortly after the indictment leak before the grand jury was even convened. So, where does a prosecutorial overreach become malicious prosecution?”

Ms. Habba pointed out that President Trump is being fast-tracked on all his cases, and they’re basically all being heard from October until the summer during what is the prime campaign season. “Each of these trials are going to take four to six weeks. [It will] tie up the presidential candidate for the better part of 6 months, and we’re not only talking about his criminal cases, but there’s civil cases as well. It’s by design [and] it’s unfair and malicious. It’s beyond anything I’ve ever seen.” But she added she thinks it may be encouraging his voters and independents to vote him back into office. In fact, Ms. Habba said, people have been coming up to her and to her co-workers telling them that they didn’t like his tweets, that they didn’t like this or that but now they are telling us that they are a hundred percent behind Mr. Trump.

Rebecca Weber asked Ms. Habba if it is possible that the Trump team can go directly to the Supreme Court to dismiss or stay the cases against him. Her response was that it would be unethical to go into detail. She said her team is focused on “making sure we remove cases that need to be removed into federal court, that we, request appeals or decisions that are appropriate. We can’t just do things willy-nilly, we have to have cause. And, we have a great team on the ground with all of these cases and several teams, frankly, that I work with that I’m fortunate to work with every day. They know what to do. And what I would say to the American people is not to worry. We have very intelligent people working for the president. They are well seasoned attorneys. They have had many successes on very challenging cases. And to me, these cases are frankly bogus.”

**LUNG** From Page A1

well. They may also be encouraged to use oxygen therapy as prescribed to help manage their condition. In some cases, the condition can be slowed by certain medications, and occasionally, people with IPF will be recommended for lung transplant.

Where can patients find support? Two new educational webcasts -- “Newly Diagnosed with ILD” and “Living with ILD” -- will provide education, resources and support to patients and their loved ones. Both webcasts will feature a healthcare provider and patient, and will be made available on-demand after the live showing. Critical resources can also be found through

the American Lung Association’s Patient & Caregiver Network, a nationwide patient-centric community that connects people living with lung diseases like ILD with critical support, education and access to emerging research like clinical trials. Join for free at Lung.org/pcn. To learn more, call the Lung HelpLine at 800-LUNGUSA or visit Lung.org.

Understanding ILD and getting support is critical in helping patients breathe easier. Not only is diagnosis essential to disease treatment and management, connecting with others walking in the same shoes can be an invaluable source of support and practical help.

**RUSTY** From Page A1

ment age.

So, the decision on when to claim your Social Security benefit is yours to make, and you are smart to consider your work plans - but should also consider your life expectancy and marital status. If you are married and eventually die before your lower earning spouse, your spouse’s benefit as your survivor will be based on your benefit amount at the time of your death. Thus, your age when you claim your benefit may also affect your spouse’s benefit as your survivor; the longer you wait (up to age 70) the more your spouse’s survivor benefit would

be. And if you enjoy at least average longevity, which is about 84 for a man your current age, then by waiting until your FRA or later to claim you’ll not only get a higher monthly payment but also get more in cumulative lifetime benefits. If, however, your financial circumstances are such that you need the SS money sooner, then claiming earlier may be the right decision, provided you don’t substantially exceed the annual earnings limit prior to reaching your full retirement age. I hope the above provides what you need to make an informed decision.

We are here to protect your investment  
Luxury • Marine • Recreational  
Noah Champman  
Owner  
Serving all of Indiana

**Rent a Man Tree Service**  
Fully Insured  
Veteran & Senior Discounts  
**765-757-1713**  
Big or Small  
We Cut Them All

**RESCARE**  
COMMUNITY LIVING  
903 South Sheridan  
Sheridan, IN 46069  
317-758-5330

**WE ARE HIRING**  
Direct Support Professionals  
Up to \$16.60/hour  
We have positions in Noblesville,  
Westfield, & Sheridan  
Apply at  
[www.rescarecommunityliving.com/careers](http://www.rescarecommunityliving.com/careers)

**Patio Furniture Repairs LLC**  
317-347-1181 • 317-702-1339  
Specializing in Vinyl Strapping, Fabric Slung Repair, Custom Cushions, Wicker Re-coating.

30 years in business Fully Insured  
**SWINFORD'S**  
TREE SERVICE  
317-281-8360  
TREE TRIMMING • REMOVAL • STUMP GRINDING

50 years in construction  
**Windows ...and more! by Phil**  
Gutters • Roofing  
Window Replacement  
Check me out on Facebook:  
Windows by Phil  
765.552.3076  
765.635.7247 (Cell)

need a **job?**  
Find one in the classifieds.  
**317.770.7777**

Serving all of Hamilton County Commercial Residential  
**LM**  
Elite Cleaning Services  
We Love The Cleaning You Hate!  
Free Quotes **317-350-3195** Free Quotes



Life without local news is like hearing crickets  
**STOP LISTENING TO CRICKETS**



**SUBSCRIBE TODAY!**  
**770-7777**

# HAPPY LABOR DAY

Please join us in celebrating the following  
Hamilton County businesses this Labor Day

**Young-Nichols  
Funeral Home**

**171**  
years

216 W. Jefferson St.  
Tipton  
(765) 675-4780

*Hersberger  
Bozell*  
FUNERAL HOME

**136**  
years

1010 Main Street  
Lapel  
(765) 534-3131

**Gatewood's  
Vegetable Farm  
& Greenhouses**

**101**  
years

9555 E 206th St.  
Noblesville  
(317) 773-1214  
gatewoodvegetablefarm.com

**THE TIMES**  
Hamilton County's Daily Newspaper

**119**  
years

54 N. 9th St.  
Noblesville  
thetimes24-7.com

**Steele's Tipton  
Dry Cleaners & Laundry**

**70**  
years

135 S. West St.  
Tipton  
(765) 675-4854

**the BELFRY  
theatre**  
since 1965

**59**  
years

10690 Greenfield Ave.  
Noblesville  
(317) 773-1085  
thebelfrytheatre.com

**Jim  
Dandy**  
Restaurant

**59**  
years

2301 Conner St.  
Noblesville  
(317) 773-3288  
www.jdrest.com

HAMILTON COUNTY  
PARKS RECREATION DEPT.

**56**  
years

400 Lafayette Rd.  
Noblesville  
(317) 770-4404  
MyHamiltonCountyParks.com

**PRICE  
HEATING & COOLING**

**50**  
years

103 E. 2nd Street  
Sheridan  
(317) 758-4445

**Noblesville  
Kiwanis  
Sunrisers**

**47**  
years

111 S 10th St.  
Noblesville  
(317) 695-5657

**Adkins**  
Draperies & Blinds

**45**  
years

3162 In 32  
Westfield  
(317) 896-3833

**Alexander's**  
Auto & Radiator Repair

**45**  
years

820 Hannibal St.  
Noblesville  
(317) 773-7098

**greenvista**  
LANDSCAPING INC.  
Creativity from the Ground Up.

**42**  
years

23090 IN 37  
Noblesville  
(317) 773-7911

**Bolden's**  
CLEANING & RESTORATION SERVICES

**37**  
years

112 Park 32 W Dr.  
Noblesville  
(463) 220-0322

**Son-Shine  
Service Inc.**

**36**  
years

122 Cicero Rd.  
Noblesville  
(317) 773-0924

**Purkey's**  
Heating & Cooling

**34**  
years

126 W Jackson St.  
Cicero  
(317) 984-5682

**Discount  
Copies**

**27**  
years

100 Mensa Drive  
Noblesville  
(317) 773-8783  
discountcopies96.com

**Indiana  
Funeral Care**

**22**  
years

8151 Allisonville Rd.  
Indianapolis  
(317) 636-6464

**Midwest  
Flooring**

**20**  
years

1950 Conner St. A  
Noblesville  
(317) 774-8028

**SAGAMORE  
NEWS MEDIA**

**20**  
years

54 N. 9th St.  
Noblesville  
(317) 770-7777

**the wandering  
peacock**

**11**  
years

227 Jersey Street  
Westfield  
(317) 385-0994

**NELSON'S  
BARBERSHOP**

**4**  
years

9165 Otis Avenue  
Suite 267  
Indianapolis  
(317) 790-5353

# WEEKEND

## In The Home

A8

Weekend, September 2-3, 2023

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



# Trendy Takes on Kitchen and Bath Design

FAMILY FEATURES

**D**esigning a new home, remodeling your own or simply rethinking aesthetics and decor all require a little imagination and a lot of inspiration. A quick online search brings up hundreds if not thousands of thoughtful ways to make your kitchen or bathroom match your desired style from modern to traditional or anything in between.

All those results can be slightly overwhelming, however. Rather than having a go at it alone, rely on the professionals to guide you toward looks that are all the rage and fit a variety of budgets. Consider these on-trend design ideas from the kitchen and bathroom experts at Wellborn Cabinet, whose whole-home solutions double as functional and beautiful.

### Kitchen Trends

**Let it Flow:** Open concepts have become quite common as it allows the kitchen to feel like one large room where loved ones and guests can intermingle as opposed to an enclosed space. This flowing openness lends continuous visibility to the area ranging from the (seemingly) always active kitchen to gathering spaces in the dining and living rooms. An open

floor plan also helps connect design aesthetics from each room to the next.

**Opt for Concealed Storage:** Pots, pans, knives and all your favorite kitchen gadgets need hidden somewhere. Rather than taking up valuable pantry space, turn to a stylish storage solution from Wellborn Cabinet's line of pullout cabinets that give you the room you need. With options ranging from pullout peg boards to sleek tray dividers, these clever contraptions can help you stay organized while making functionality beautiful.

**Incorporate Smart Tech:** Trends aren't exclusively about aesthetics – practicality via technology is equally important for those looking to update their kitchens to the 21st century. Devices like smart refrigerators that allow you to take inventory from an app, smart lighting that brightens and dims to save on electricity and voice assistants that help you keep track of recipes are all trendy paths toward a top-of-the-line kitchen.

**Bring in Organic Touches:** Organic modern is in, which means adding organic touches using natural materials like stone and wood in your cabinets, countertops, flooring and more. Achieve a warm vibe with these organic elements paired with a neutral color palette (soft whites and earthy tones) and natural light.



### 4 Alternative Uses for Kitchen Cabinets

If you love the look of beautiful kitchen cabinets and appreciate their functionality, try incorporating them throughout the house with these ideas.

- **Home Office** – As working from home continues to rise in popularity, you might need that extra storage space around or above your desk whether it's in a full-blown office or a nook in the den.
- **Laundry Room** – Uppers and lowers alike can help you stow away detergents, cleaning products, laundry baskets and even last season's wardrobe.
- **Mud Room** – All those shoes and jackets need space somewhere, and kitchen cabinets in the mudroom can help you contain the mess.
- **Garage** – Whether your garage serves as a secondary entertainment area, home gym or simply storage for outdoor tools and toys, cabinets allow you to organize (and hide) that equipment.



### Bathroom Trends

**Add Accents that Pop:** Obvious accents like bold pops of color and unique patterns come to mind, but you can also make your bathroom stand out by experimenting with materials, accessories and shapes. Think eye-catching cabinet hardware, fun mirror shapes and open-shelf decor that grabs attention without overdoing it.

**Show Off Wood Vanities:** As an important area you'll use to get ready for each day, vanities should be purposeful and practical but can also brandish your personal style. Types and sizes may vary but one look seeing an upward trend, according to Wellborn Cabinet's design experts, is the use of natural tones and textures like woodgrain to complement the rise in popularity of warm colors in recent years.

**Go for Decorative Lighting:** The same tired light fixtures in bathrooms can feel drab and dreary. Evaluate the amount of natural light available (often at a premium in bathrooms) and decide if you can go more subdued or need to effectively and efficiently illuminate

the area. Bell-shaped, wall-mounted sconces next to mirrors are in vogue, as are glass globes to complement ample natural light. For a true touch of modern flair, consider dramatic accent lighting like underlights on a floating vanity that do double duty as a convenient nightlight.

**Make it Spa-Like:** Lavish luxury is the goal with a spa-like bathroom in the comfort of home. Organic materials, natural light, traditional decor and, maybe most importantly, an oversized soaking tub are at the core of this look. While it may sound counterintuitive, you can actually create your own oasis with some simple, budget-friendly aesthetics. The first step for many is to incorporate more storage using sleek cabinets, shelves and wall-mounted hooks to achieve a decluttered look. Next, simply replace your old showerhead and faucet with spa lookalikes and stock up on plush, fluffy towels for that luxurious appearance without a complete remodel.

Find more design inspiration by visiting [Wellborn.com](http://Wellborn.com).



# WEEKEND *Travel or stay! and Play*

A9

Weekend, September 2-3, 2023

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

## How to Get the Most Out of Your Retirement

### FAMILY FEATURES

Retiring from the workforce provides opportunities you may have been unable to take advantage of during your working years, including discovering new passions and devoting more time to the people you love.

Even though your income might be lower than when you were working full-time, being free of financial burdens like credit card debt or a mortgage may provide extra disposable income that allows you to explore hobbies, develop new skills or focus on spending time living life to the fullest.

In fact, if you're over the age of 62, own a home and have equity in it, you can extend your retirement runway by borrowing against that equity. A home equity conversion mortgage, like those available from Guaranteed Rate, a leader in mortgage lending and digital financial services with more than 850 branches across the United States, can flip the roles of lender and borrower. Homeowners can remain on their property and generate income, provided they own at least 60% of their home's equity and it is FHA eligible.

"These mortgages fit a very specialized segment of the marketplace, but for those seeking financial flexibility, they can be a game-changer," said Jim Hettinger, executive vice president of operations, Guaranteed Rate. "Equity build-up over time is one of the most compelling reasons to purchase a home. These loans give long-time homeowners a way to enjoy the benefits of that equity in their retirement years – all while retaining ownership and continuing to live in the house they call home."

While this type of loan shares many similarities with home equity loans, the requirements generally allow for more flexible terms for homeowners, who remain responsible for property taxes, home insurance and home maintenance. Over time, the loan balance increases with the understanding the mortgage will one day be paid off, usually by selling the home, providing the homeowner more flexibility and comfort during retirement. Meanwhile, homeowners receive money from their homes in the form of a lump sum payment or line of credit without making monthly mortgage payments.

Consider these ways to take advantage of a home equity conversion mortgage and get the most out of your retirement.



Photos courtesy of Getty Images



### Travel

With minimal limitations on vacation time in retirement, it's possible to get out and explore both domestically and internationally. With the flexibility to take extended leave, retirees can even enjoy trips dedicated to a specific hobby or pastime, such as golfing, shopping, biking, attending sporting events, appreciating the arts and more.

You could also consider purchasing a boat or motorhome to take your exploration to the next level.

### Pick Up a New Hobby

With more time now available, it's possible to expand on hobbies you enjoyed while working or pick up an entirely new pursuit altogether. The possibilities are nearly endless, but some options to consider include gardening, dancing, reading, baking, hiking, collecting antiques, restoring furniture, golfing, bird watching, sculpting or wine or beer making, among others.

### Learn a New Skill

Devoting time to pick up a new skill can help keep your mind and body sharp. Whether through formal classes or watching videos online to learn, speaking a new language, playing a musical instrument or cooking a new cuisine are popular options for enhancing your skills later in life.

To find more ideas to live better in retirement, or access the free education guide, visit [rate.com](http://rate.com).

### Benefits of a Home Equity Conversion Mortgage (HECM)

HECMs can provide peace of mind during retirement if you're worried about making ends meet. Using the equity you've already put into your home opens up new sources of income while letting you stay in your own home.

Consider these additional benefits:

- Offers flexibility in drawing and repaying borrowed funds
- No pressure to make a payment, even if interest rates increase
- Untouched funds in your line of credit grow tax-free over time
- Any remaining equity at maturity can be released to borrower or heirs
- The line of credit stays the same, even if the home's market value drops
- Money spent on conventional mortgage payments can go to other needs

Life without local news is like hearing crickets

**STOP LISTENING TO CRICKETS**



**SUBSCRIBE TODAY!**  
**770-7777**