

➔ TODAY'S VERSE

Mark 8:38 Whosoever therefore shall be ashamed of me and of my words in this adulterous and sinful generation; of him also shall the Son of man be ashamed, when he cometh in the glory of his Father with the holy angels.



➔ FACES OF HAMILTON COUNTY

People who call our community their own.

What makes Kelly Keller smile? "So many things make me smile. In the world of theater, it makes me smile when audiences are impacted by a production we put on. I love taking them away for a short time," said the Fishers man, who's currently directing his ninth show, Carmel Community Players' fast-paced comedy, "amUSED," which opened Friday and continues through Oct. 22 at The Switch Theatre in Fishers. "I also smile when directing actors and helping them 'find' something in themselves they didn't realize they could do. I smile when a group of individuals with different backgrounds get together and create something. The intense bonding that occurs over a six-to-eight-week period creates long-term friendships that make me smile when I see them again." What else makes him smile? "My wife (Tanya) and daughter (Erin) make me smile. I smile when hanging out with them, listening to my wife's terrible 'jokes' or hearing the most recent 'tea' from my daughter. Keller, who hails from South Bend, performed on stage in his first community theater production nine years ago in nine small roles. Theater has been a hobby ever since. "I've been involved in every aspect of theater from being on stage acting, to tech, to producing to directing and everything in between." What else? "I also enjoy playing frisbee golf with my wife and my friend, Mason Odle. I like to ride my bicycles (road and trail). I also like to travel. I love amusement parks and roller coasters as well as water parks ... I recently discovered the joy of camping and was able to combine my love for astronomy with camping when visiting a dark sky park. I love a good movie, particularly science fiction. I love music and have even sung in a few musicals." To learn more about his current show, visit [carmelplayers.org](http://carmelplayers.org) or read the Betsy Reason column in last Thursday's edition of The Times.

And Another Thing...

1. Halloween Fun For The Whole Family

The First Presbyterian Church of Noblesville would like to invite our community to a free Trunk-or-Treat event in the church parking lot. \* Bring your little ghouls and goblins and enjoy lots of treats, a make-n-take craft, music, movie and a brown bag hotdog dinner. Bring the whole family and wear your costumes! October 28 from 5 p.m. to 7 p.m. at the First Presbyterian Church of Noblesville 1207 Conner Street. \*In the event of inclement weather, festivities will be inside our fellowship hall.

2. Drinks & Appetizers at Field Brewing

Join us at Field Brewing on Tuesday, October 24 from 5:00pm to 7:00pm for an exciting happy hour event hosted by the Westfield Young Professionals. Field Brewing is a Westfield, Indiana brewery serving award winning beers and a chef-driven, one-of-a-kind menu using local seasonal ingredients. Join us to enjoy delicious apps and drinks while networking with fellow Young Professionals in the community!

# The TIMES

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## Boomer Bits



### How Will My Wife's Social Security Be Affected By Her Teacher's Pension?

Dear Rusty: My wife, born in 1960, was a Texas school teacher for about 10 years and receives a \$1,000 per month pension from that work. She didn't pay into Social Security while teaching, but she paid into it for about 23 years while working elsewhere. I paid into Social Security my entire life, the maximum in most years, so my SS benefit will be much greater than hers.

I understand there are some sort of penalties or restrictions on my wife's Social Security benefits and also for spousal benefits due to her school pension. Please share the process I can use to estimate my wife's Social Security and tell me if she can file for spousal benefits. Signed: Planning for the Future

Dear Planning: Because your wife has a Texas school teacher pension earned without contributing to Social Security, any SS benefits she is entitled to will be affected by two rules - first, by the Windfall Elimination Provision (WEP) which will reduce her personally earned Social Security retirement benefit and, second, by the Government Pension Offset (GPO) which



ASK Rusty  
Social Security Advisor

#### Social Security Matters

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will reduce any spousal boost (if she is entitled to one) to her own benefit.

The amount of the WEP reduction to your wife's personal SS retirement benefit will be computed using a special formula which considers the number of years she has contributed to Social Security through other (non-state) work. Since your wife became eligible for Social Security benefits in 2022 the maximum WEP reduction with 23 years contributing to SS will be \$358. If your wife has already obtained an estimate of her Social Security retirement benefit, deduct \$358 from that estimate and that will be pretty close to her actual SS retirement benefit when she claims. Social Security will figure out the exact amount of her WEP

reduction when your wife applies, but you can also use Social Security's "WEP Calculator" for an estimate, which you can find at this link: [www.ssa.gov/benefits/calculators/](http://www.ssa.gov/benefits/calculators/).

Whether your wife will be entitled to a "spousal boost" to her own Social Security retirement benefit depends on how your respective FRA entitlements compare, and the GPO. The base amount of your wife's spousal boost will be the difference between her pre-WEP FRA entitlement and 50% of your wife's normal FRA entitlement is less than 50% of your FRA entitlement, the difference is a "spousal boost" added to your wife's personal SS retirement

➔ See RUSTY Page A5

### International Researchers Have Created An Algorithm That Uses Data Available Through Standard Patient Monitoring Practices

A Purdue University mechanical engineer and his international collaborators have developed a patent-pending method and algorithm to predict the recurrence of prostate cancer in patients treated by radiation therapy.

Hector Gomez, a professor in Purdue University's School of Mechanical Engineering, said data indicates the model-based predictors can identify relapsing patients a median of 14.8 months earlier than the current clinical practice.

Gomez said radiation is an effective treatment for patients of all ages to treat tumors ranging in risk from low to very high. According to Johns Hopkins Medicine, between 20% to 30% of patients will experience a recurrence after the five-year period, post-therapy.

"The detection of prostate cancer recurrence after radiation relies on the measurement of a sustained rise of the serum levels of a substance called prostate-specific antigen, or PSA," Gomez said. "However, the recurrence may take years to occur, which delays the delivery of a secondary treatment to patients with recurring tumors."

Gomez and his collaborators at the University of Pavia in Italy and the University of Castil-



Photo courtesy of Purdue University by Vincent Walker

**Hector Gomez, a professor in Purdue University's School of Mechanical Engineering, and his international collaborators have developed a patent-pending method and algorithm to predict the recurrence of prostate cancer in patients treated by radiation therapy.**

la — La Mancha in Spain have developed novel, patient-specific forecasts of PSA dynamics to predict cancer recurrence. Their research has been published online in iScience, an open access journal.

The algorithm is based on a patient-specific mechanistic model, informed by the periodic PSA measurements for an individual patient. These measurements are part of the standard monitoring for prostate cancer patients who have undergone radiation.

"The PSA data is used in conjunction with the model to obtain patient-specific parameters that determine the PSA

➔ See PATIENT Page A5

### How To Navigate Your Medicare Options During The Annual Enrollment Period

(StatePoint) The average Medicare beneficiary in 2023 has access to 43 Medicare Advantage plans, the largest number of options ever, according to KFF. With so many plans to choose from, the Medicare and Prescription Drug Plan Annual Enrollment Period (AEP), taking place from October 15 to December 7, may be overwhelming and confusing.

"The Medicare Annual Enrollment Period is when you can shop for a new plan, if you want to," says Kate Long, consumer financial wellness advocate at Assurance IQ. "If you have a new doctor, are taking new prescriptions or if your existing plan simply no longer meets your needs, it could be time for a change."

As Long points out, shopping for a new plan doesn't necessarily mean you cannot stay with the same carrier. They may have multiple plans available in your area. The important thing is finding a Medicare Advantage plan that addresses your unique healthcare and budgetary needs. To help you navigate your options, consider

➔ See Medicare Page A5

➔ INSIDE TODAY

Service Directory.....A5  
Home.....A6  
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➔ HONEST HOOSIER

I'll say one thing our Colts this year, they've been interesting to watch.



➔ TODAY'S QUOTE

"We exponents of horror do much better than those Method actors. We make the unbelievable believable. More often than not, they make the believable unbelievable."  
-Vincent Price

➔ TODAY'S JOKE

Why did the Cyclops give up teaching?  
He only had one pupil!

➔ TODAY'S HEALTH TIP

Are you having trouble remembering things? Perhaps you're not getting enough sleep.

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](http://www.thetimes24-7.com)



➔ OBITUARIES

Nancy Carol Keesling

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## OBITUARIES

### Nancy Carol Keesling

September 12, 1946, Monday, October 9, 2023

Nancy Carol Keesling, age 77, of Sheridan, Indiana, passed away on Monday evening, October 9, 2023, at Riverview Hospital in Noblesville, Indiana, surrounded by her loved ones. Born on September 12, 1946, in Lebanon, Indiana, she was the daughter of the late Charles A. Price, Sr. and Geneva M. (Hubbart) Price.



Nancy was a member of the Sheridan First Christian Church, where she taught Sunday School and Vacation Bible School for many years. She was a 1964 graduate of Sheridan High School. During her high school years, she was the lead baton twirler for the Sheridan Marching Band. She competed in many twirling competitions throughout her career and was selected to be a member of the VanSickle Twirling Corps., giving her the opportunity of performing in numerous parades across the state. After working for Frozen Novelties in Frankfort, Biddle Screw Products in Sheridan, and Western Electric, it was time for a career change. Nancy, along with her husband Tuffy, managed McDonalds Hardware in Sheridan from 1979-1981. From 1981 onward, she worked at Price Heating and Air Conditioning. If you ever had the pleasure of visiting the hardware store or Price Heating when Nancy was working, you were always greeted with her friendly smile.

Nancy devoted herself to her family and delighted in being a Mema to her three grandchildren. She was a gifted storyteller and enjoyed regaling her children and grandchildren with tales of notable family events, especially the more humorous ones. She loved spending time in nature and instilled this into her grandchildren with family camping trips on her daughter's farm. These trips would also include her sisters and their grandchildren. Exploration was always encouraged, and no trip was complete without hiking along the creek and fishing in the pond. An avid reader, Nancy had a reputation for staying up into the wee hours of the morning to finish a good book. Her passion for reading has been passed down to her grandchildren. There was nothing better in this world than being a part of the Friday Night Sleepovers at Mema's house. Those nights were filled with card games, movies, crafts, plenty of treats, and memories that her grandchildren will never forget.

Nancy is survived by her son, Kent Keesling of Sheridan; 2 daughters, Karla J. Waitt (John) of Sheridan, and Karol L. Keesling of Whitestown; 3 grandchildren, Emily Waitt of Lebanon, Tennessee, Sarah Waitt of Sheridan, and Jack Waitt (Brittany) of Sheridan; sisters, Judith Ann Jessup (Billy) of Zionsville, and Linda Lou Williams (Jesse) of Sheridan; and her sister-in-law, Sherry Rose Price of Sheridan.

She was preceded in death by her parents, Charles A. Price, Sr., and Geneva M. (Hubbart) Price; brother, Charles A. Price, Jr.; sister-in-law, Janet Rose Ottinger and her husband Floyd Ottinger; and by her husband, Kenneth Gray "Tuffy" Keesling on April 3, 1998. She and Tuffy were married on June 23, 1964.

A celebration of Nancy's life will be held at 11:00 am on Monday, October 16, 2023, at Kercheval Funeral Home, 306 E. 10th Street, Sheridan, Indiana. Pastor Michael Srblijan will be officiating.

In lieu of flowers, memorial contributions may be presented to the Sheridan First Christian Church.



The Times photo by Betsy Reason

**Case Morris, 7, Noblesville, a first-grader at Hinkle Creek Elementary School and the son of Spencer and Jamie Morris, uses a water hose to spray a wooden house to put out a pretend fire during the recent Noblesville Fire Department Auxiliary Pancake Breakfast and Fire Station Open House at Station No. 71 in downtown Noblesville.**



The Times photo by Betsy Reason

**Noblesville Fire Department Division Chief Scott Hunter pours on the syrup for the all-you-can-eat pancakes at the recent NFD Auxiliary Pancake Breakfast and Fire Station Open House at Station No. 71 in downtown Noblesville.**



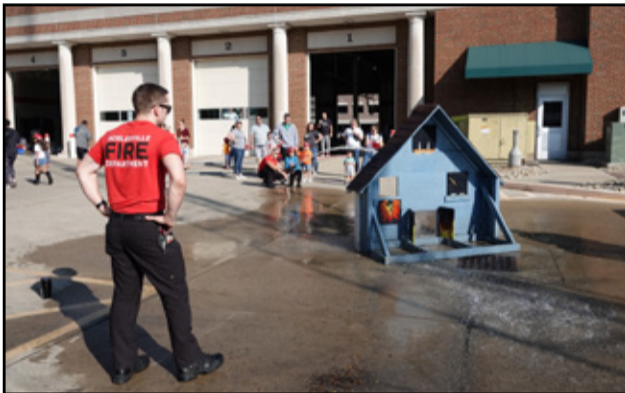
The Times photo by Betsy Reason

**Noblesville Fire Department firefighters and auxiliary volunteers make pancakes during the recent Noblesville Fire Department Auxiliary Pancake Breakfast and Fire Station Open House at Station No. 71 in downtown Noblesville.**



The Times photo by Betsy Reason

**Kids got to climb on Noblesville Fire Department's fire engines during the recent NFD Auxiliary Pancake Breakfast and Fire Station Open House at Station No. 71 in downtown Noblesville.**



The Times photo by Betsy Reason

**Kids line up to use a water hose to spray a wooden house to put out a pretend fire during the recent Noblesville Fire Department Auxiliary Pancake Breakfast and Fire Station Open House at Station No. 71 in downtown Noblesville.**



The Times photo by Betsy Reason

**During the recent Noblesville Fire Department Auxiliary Pancake Breakfast and Open House at Station 71, families enjoy the bounce houses, tested for safety the day before by NFD's C-Crew.**

## Fire Prevention Week Teaches About Safety



**BETSY REASON**  
From The Editor's Desk...

Whenever I put a pan on the stove in the kitchen, I set my oven timer for under 5 minutes. That way, if I walk away or get distracted,

the timer will go off once every minute, and remind me that I have a pan on the stove.

Sounds simple, right? Setting a cell phone timer when cooking is just one of the tips that Noblesville Fire Department offers during National Fire Prevention Week, Oct. 8-14.

October is Fire Prevention Month and today is the final day of National Fire Prevention Week.

"The best and easiest way to put out a small grease fire is to cover the pan with a lid." That's another tip NFD offered during Fire Prevention Week.

National Fire Protection Association's theme for this year's Fire Prevention Week is "Cooking safety starts with You! Pay attention to Fire Prevention."

Unattended cooking is the leading cause of cooking fires and deaths, according to NFPA. If you must leave the room, turn off the stove before walking away.

Cooking is the leading cause of home fires, and two of every five home fires start in the kitchen with 31 percent of these fires resulting from unattended cooking. More than half of reported non-fatal home cooking fire injuries

occurred when the victims tried to fight the fire themselves. Children under age 5 face a higher risk of non-fire burns associated with cooking than being burned in a cooking fire, according to NFD's statistics.

Fire Prevention Week is observed annually during the week of Oct. 9 in commemoration of the Great Chicago Fire, which began Oct. 8, 1871.

In Noblesville, NFD has already had a busy month. On Oct. 4, crews had a busy morning teaching fire safety and prevention at Noblesville Methodist Preschool and Faith Montessori School.

In October, according to NFD, the fire department will speak to more than 1,000 children about fire prevention and safety.

The Fire Department teaches how to call 911, have a safe meeting place, sleep with your door closed, make sure your home has working smoke detectors, and to be safe around campfires.

NFD currently has 140 career firefighters, including 10 full-time staff positions, operating out of seven fire stations, and covers 58 square miles and a population of 72,000 citizens. Matt Mitchell is NFD fire chief.

On the first day of Fire Prevention Week, Noblesville Mayor Chris Jensen visited NFD with a City of Noblesville Proclamation, proclaiming Oct. 8-14 Fire Prevention Week in Noblesville.

Just before Fire Prevention Week began, on last Saturday, Hamilton County Professional Firefighters Local 4416 and Carmel Professional Firefighters



The Times photo by Betsy Reason

**Kids climb into a rescue boat during the recent Noblesville Fire Department Auxiliary Pancake Breakfast and Open House at Station 71.**

Local 4444 volunteered their time and offered Fire Ops 101 at the Hamilton County Training Center, where local leaders and decision makers participated in controlled, realistic scenarios and learned what firefighters, paramedics and EMTs are doing in the county to make their communities safer.

During Noblesville Main Street's First Friday Fall Festival on Oct. 6, trick-or-treaters who visited the Noblesville Public Safety Building had an opportunity to get candy -- by the handful if they dressed as firefighters -- play fun games and see the firehouse dogs, Carbon and Luna.

We usually know when it's Fire Prevention Week, because NFD Auxiliary's annual all-you-can-eat pancake breakfast usually takes place around this time at Station 71 in downtown Noblesville.

Every year, we try to attend the breakfast. This year, the breakfast took place on a beautiful Saturday morning, the last Saturday in September, and the crowd was the largest

that I've seen to come and support the NFD.

Hundreds of families descended upon Station No. 71 for the breakfast and fire station open house.

Part of the attraction was \$5 for all-you-can-eat pancakes and free breakfast to ages 8 and younger.

But the big attraction was that kids could enjoy bounce houses (tested for safety the day before by NFD's C-Crew). And climb on NFD Fire Engines, tour the NFD Firehouse and sit in a rescue boat. And with the help of a firefighter, kids could use a water hose to spray a wooden house to put out a pretend fire. Kids could meet and talk with Noblesville firefighters. And they could get their own free red plastic firefighter hats.

It was good to see all of the families visit the downtown Noblesville fire station on the beautiful Saturday fall morning.

*-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).*

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# SBOA Details Auditing Duties And Added COVID Responsibilities

By Whitney Downard  
Indiana Capital Chronicle

The influx of billions of dollars in federal relief funneled through the state to Indiana's counties, cities and townships has increased the workload for the State Board of Accounts (SBOA) by 30%, as the entity audits local budgets and implements federal spending requirements.

"Lots of communities are kind of 'sitting on their money.' They're not spending it all on one place," said Kendra Leatherman, the general counsel for the SBOA. "They are taking a more budgeted approach to what they're doing and because of that, we don't anticipate that (30%) increase to go away until probably after (Fiscal Year) 2027."

SBOA is tasked with auditing local government's finances at a cost that cannot exceed 80% of the market rate, or roughly \$262 per hour. The agency reported its full cost rate to be \$129 per hour, or 49% of the market rate in the last year.

The department presented its annual report before the Legislative Council's Auditing and Financial Reporting Subcommittee on Thursday, detailing its traditional duties alongside its added workload from federal

dollars and proposals for future legislative action.

## The trouble with federal dollars

Communities receiving funds from either the CARES Act, the American Rescue Plan Act (ARPA) or the Bipartisan Infrastructure Law have until the end of 2026 to spend all of the funds, though various accounts have earlier deadlines.

Cris Johnston, the director of the Office of Management and Budget, noted that each pot of money had different missions for their dollars.

"The CARES Act was really looking in the rearview mirror, covering your cost of fighting the pandemic. It's pretty easy to identify a cost that you incur," Johnston said. "The ARPA and infrastructure dollars that came into the local units, you're looking forward."

Many, especially smaller municipalities, may not be familiar with a more forward-looking federal spending plan.

"A lot of times, in order to meet these federal guidelines, you have to put a plan together, submit it to the federal awarding agency and get them to sign off on that. Then you've got all of the terms that go behind that as well," Johnston said. "It's a much more protracted

planning process and execution process than it appears."

He said the latter may be why many municipalities are still carrying large balances. Additionally, the SBOA doesn't start the auditing process until someone has spent more than \$750,000 — though that bar could increase to \$1 million, based on federal regulations.

One of the problems several municipalities had encountered, Leatherman said, is not knowing the different procurement laws required when spending federal funds. Additionally, some units aren't checking to see whether their contractors have been suspended by the federal government and are thus ineligible for those dollars.

"That's pretty common; also, it's pretty easy to check," Leatherman said.

## Traditional SBOA duties

In years where SBOA doesn't check billions in federal spending, it audits local units of government at least once every four years — though school corporations are audited every other year.

As part of their annual report before the Legislative Council, SBOA detailed the various entities who had faltered in their financial reporting or

were noncompliant and potentially failed to make corrective actions.

Paul Joyce, the State Examiner, told the committee that municipalities have an opportunity to make a correction themselves before receiving a state notice. He said that repeated mistakes not only hurt their finances but also take valuable state resources.

"There's times in the past where we wrote (the same thing) 13 times in a row ... it's a real waste of time to go back and write the same thing up all the time but you get no results," Joyce said.

Twenty-five entities had not submitted corrective action plan — though their local officials had met with SBOA about the repeat findings — and an additional 63 had issues appearing in three or more public reports. Hundreds of other units had demonstrated progress.

SBOA asked the committee to place additional, public pressure on these entities to address their books in the form of a written letter. But lawmakers noted violations ranged from minor issues of internal records on bank reconciliations to more serious issues such as overdrawn cash balances.

"If this doesn't work, then let's have a

discussion about what's that next step. Because at some point in time ... we'll need bank records; we'll need internal controls," Joyce said.

Whether it's complying with federal requirements for funds or tidying the books, Joyce and Leatherman repeatedly said that SBOA has those resources and training available to municipalities — but not everyone took them up on that offer.

\*\*\*

## Planning for the 2023 session

With the legislative session just months away, SBOA introduced a handful of proposals for lawmakers to consider in preparation — including small tweaks such as requiring county auditors to report their attendance at mandated state trainings.

Bigger changes include designating some of their employees involved in fraud investigations as part of a 'Criminal Justice Agency,' a label that allows those auditors access to certain law enforcement databases during the course of their investigation.

Additionally, the department wants to codify what audits are shielded from the public, such as internal risk assessments.

"For anyone that works in the private sector, everyone knows

that internal audits are confidential. They're supposed to be for management ... for decision-making," said Leatherman. "They're not supposed to be out there for everyone ... (but) because we work in government, there's a little bit of a question on how far that confidentiality goes."

Lastly, Leatherman said several local officials had been accused and held civilly accountable for using their office to supplement their incomes, which in turn inflates their state pensions. Nothing bars that person from running again for office and, additionally, SBOA can't claw back the inflated pensions, meaning that the individual continues to earn money from the state.

Leatherman proposed lawmakers consider a fix that would recognize this theft of public property, which can also include non-monetary benefits.

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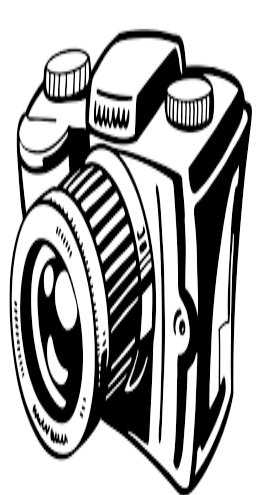


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## Farmer Testimonies Support Edge's FMMO Reform Proposals

Dairy group wants change for better risk management

Many farmers have voiced their support for proposals put forth by Edge Dairy Farmer Cooperative, one of the largest dairy co-ops in the country, in the Federal Milk Marketing Orders hearing. Edge's proposals focus on improving price discovery, maintaining strong risk management and sustaining federal orders to benefit the entire dairy community.

"Edge brought forth proposals with farmers in mind and sought compromises among the national interests of farmers, processors and consumers," said Edge CEO Tim Trotter. "Our farmers believe a strong dairy community requires compromise and an eye toward the future."

Edge also submitted its standalone improvement to milk pricing — Class III Plus — which would, among other things, tie the Class I (fluid) skim milk price to the Class III (cheese) skim milk price, plus an adjuster, and remove advanced pricing — a leading cause of negative producer price differentials. These two changes maintain the ability for Class I hedging by industry participants while also creating a mover based on the most-traded commodity in dairy — cheese.

Today, the average-of pricing system moving the Class I price has the benefit of hedging throughout all products but places all downside risk on farmers when compared to the previous higher-of system.

Edge also brought forth proposals beyond its Class III Plus model, including several logical outgrowths of proposals from other groups. Edge proposals include:

- Updating the fat components alongside updated protein numbers
  - Delaying any changes that would impact pooled milk prices for 15.5 months, to ensure risk management positions and opportunities are not interrupted
  - Modernizing the Class III pricing system to include both blocks and barrels of Cheddar cheese, rounded to the nearest 5% of production
  - Scrutinizing make allowance data to ensure any updates rely on accurate, complete data of highly efficient plants
  - Improving the Class I mover by introducing the Class III Plus program, which includes the removal of advanced pricing, to price milk on America's most-used dairy commodity — cheese
- "Advanced pricing is no longer required with the other hedging options available to milk bottlers and other manufacturers," Edge Vice President Michael Crinion, who

farms in Minnesota and South Dakota, said in testimony. "Dairy farmers like me manage constantly changing conditions, and our milk check shows up twice monthly without knowing exactly what will be inside."

Crinion is one of nearly a dozen dairy farmers who voiced support for Edge's proposals in their testimony throughout the hearing. USDA has provided farmers the opportunity to provide virtual testimony on each Friday of the proceedings.

"One of the biggest hurdles producer price risk management has seen over the last few years has been more frequent negative PPDs or producer price differentials," Nicole Barlass, a dairy farmer from Sheboygan Falls, Wis., testified "[Edge Dairy Farmer Cooperative proposals eliminate advanced pricing], one of the most popular causes of negative PPDs."

"We utilize risk management tools when we can on our farm, including DRP, DMC, futures contracts, options and hedge-to-arrive contracts," Edge board member Justin Peterson of Bangor, Wis., said in testimony. "If any of our risk management tools were to be suspended for any amount of time, we would risk significant financial exposure for our business."

Edge staff and advisers have constantly monitored the hearing throughout, looking for opportunities to better enhance risk mitigation. Edge Managing Director Lucas Sjostrom also testified based on his experiences as a farmer and working with farmers during his career, including experiences farmers shared with him that resulted in disorderly marketing.

"Every dairy farm is managed by a hard-working family who must know many things about biology and financial management," Sjostrom said in testimony. "I hope USDA pays special attention to the farms who are looking to grow into their next chapter, and, thus, those that will take a little more risk than the average."

Sjostrom also commented on the lack of producer-processor trust and how sudden notices to stop accepting milk challenged the future of many farms over the past several years.

The hearing started on Aug. 23 and is expected to resume in late November 2023, but a federal government funding agreement must first be put in place, or the hearing could be disrupted.

## Indiana Awards Community Grants To Accelerate Statewide Entrepreneurship Resources, Support

New Community Collaboration Fund awards \$500K in grants to spur entrepreneurial activity, startup growth, small business success in traditionally underserved markets.

The Indiana Economic Development Corporation (IEDC) announced \$500,000 in grant awards to accelerate entrepreneurial activity and resources statewide through a pilot of its new Community Collaboration Fund (CCF). This investment will help power 16 community-led projects focused on entrepreneurial education, connection and acceleration across Indiana, with a particular focus on underrepresented founders and underserved markets. One of those to receive an award is Launch Fishers with a \$28,000 award.

"Indiana has been recognized as the best state in the U.S. to start a business, and we're leaning in even further to ensure that all Hoosiers have equal access and opportunity in their entrepreneurial journey," said Indiana Secretary of Commerce David Rosenberg. "The Community Collaboration Fund is yet another resource that community-focused entrepreneur organizations across the state can leverage to provide direct support to aspiring entrepreneurs, startups and growing small businesses and to help ensure the continued success of Hoosier innovators statewide."

This is the first round of grants awarded through CCF, which is designed to support the growth of Indiana's entrepreneurial ecosystem by inspiring new programming and new collaborations between entrepreneur support organizations. The IEDC launched an initial pilot program of CCF this summer, inviting entrepreneur support organizations to submit small business-focused services and programming for funding awards between \$5,000-40,000 (requiring at least a 25% match from the project).

From the submissions, 16 projects were selected based on their abilities to fill gaps in the entrepreneurial ecosystem, work across community boundaries, and support non-traditional markets, such as rural, women, minority and veteran entrepreneurs. These 16 projects will increase resources and direct support for entrepreneurs across Indiana through a variety of programming, such as startup

accelerators and pitch competitions, one-on-one coaching and group education, mentorship and entrepreneurial ecosystem navigation, and student entrepreneurial education.

"The ability to leverage the Community Collaboration Fund, along with the investment of our community partner organizations, will greatly accelerate our work to support and empower local entrepreneurs and big thinkers," said Dan Robison, director of the Jackson County Chamber. "The launch of this program by the IEDC demonstrates the state's commitment to connect and support all current and aspiring entrepreneurs as well as our local ecosystems throughout Indiana."

One of the entrepreneurial programs awarded funding is:

Improving Storytelling in Rural Indiana | Launch Fishers (\$28,000 award)

Launch Fishers and the Innovation Connector, which assists founders in Blackford, Boone, Delaware, Grant, Hamilton, Hancock, Henry, Jay, Madison, Marion and Randolph counties, will launch new media studios available at no cost to help entrepreneurs share their story throughout rural Indiana.

In order to be eligible for funding, CCF projects must be a new initiative or an expansion of existing services; a collaboration between two or more support organizations, provide direct entrepreneur support; focus on entrepreneur education, connection or acceleration; provide at least a 25% funding match; have developed metrics and budgets; and be completed within nine months of funds being awarded.

CCF is one of many new entrepreneurship-focused initiatives the state has rolled out in recent months in an effort to further grow Indiana's entrepreneurial activity and support the growth and success of startups and small businesses. Last year, the IEDC launched Entrepreneurship Indiana, an annual publication celebrating the entrepreneurial journey; this year, it expanded its staff and support programming through the Indiana Small Business Development Center; and in June, the organization launched ConnectIND, a digital portal available in 11 languages that is designed to increase support for entrepreneurs and founders.

## Divisiveness Inhibits Critical Conversations And Destroys Relationships

What's the solution?

No doubt, it isn't easy to curb divisiveness. However, Noblesville Diversity Coalition (NDC) believes we can make a difference by starting here in our community. One way NDC makes a difference locally is by gathering community members around a table for rich and meaningful discussions through Community Conversations. Community Conversations is a collaborative effort to encourage more civil conversation in our personal and community lives.

NDC launched the Community Conversation initiative in 2022. Since its inception, over 400 people who live or work in Noblesville have gathered around the table to listen and share their thoughts and opinions on various topics. In 90 minutes, a small group of community members walk through three rounds of thought-provoking questions guided by a trained table host. After a brief introduction and some ground rules, the conversation begins. The trained host guides the pace and participation, ensuring equal opportunities for sharing and listening. The goal is to foster better ways to engage with one another and make Noblesville a more welcoming and inclusive community.

**"It's all about creating a safe environment for sharing and listening. In these conversations, not only have we seen community members leaning in and gaining a broader perspective, we've also seen common ground unearthed."**— Dana Randall, NDC Board President

The goal is civil conversations, increased understanding, and widening our

perspectives. We can learn to see and hear each other through respectful and meaningful conversations. Together, we can grow in understanding, build connections, and bridge the divide that separates us.

Even though divisiveness exists, according to an Ipsos poll conducted in 2021, "Most Americans (71%) continue to agree there is more common ground among the American people than the media or political leaders portray." <https://www.ipsos.com/en-us/news-polls/public-agenda-hidden-common-ground-overcoming>

For those interested in participating in their first Community Conversation, NDC will host a Community Conversation on "More Curious, Less Furious" on Wednesday, October 25, at 6:30 p.m. at The Gathering House at 1372 Cherry Street, Noblesville. Becoming more curious increases empathy, reduces fears, encourages self-awareness, and promotes a greater sense of connection. Curiosity sparks imagination and draws knowledge both to us and from us.

On Wednesday, November 8, at 6:00 p.m., a timely conversation will happen around "Navigating the Holidays with Family and Friends." This discussion will center around family dynamics and expectations, allowing you to make the most of your holiday gatherings. This Community Conversation will be held at Mustard Seed Gardens located at 77 Metsker Lane, Noblesville.

Community Conversations are free but do require registration for planning purposes. Please visit [www.noblesvillediversitycoalition.org](http://www.noblesvillediversitycoalition.org) for more information and to register.

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## RUSTY From Page A1

benefit. However, that base spousal boost will be reduced if taken before your wife reaches her FRA, and even further reduced by the GPO (the GPO reduction will be 2/3rds your wife's State of Texas pension, e.g., about \$667). Any remainder left after these reductions to your wife's spousal boost will be added to her own WEP-reduced SS retirement amount, but if the remainder is \$0 then no spousal boost will be given, and your wife will get only her WEP-reduced Social Security retirement

amount. FYI, Social Security's WEP and GPO provisions apply to anyone who has a pension earned without contributing to Social Security, including many public service retirees in the 26 states which do not participate in the federal Social Security program. I've published numerous articles about how these rules affect benefits, and also about the rationale behind both provisions, which you are welcome to review at this AMAC Foundation website: [www.SocialSecurityReport.org](http://www.SocialSecurityReport.org).

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## MEDICARE From Page A1

these tips from Assurance IQ:

- The first tip is to review your Annual Notice of Change, which should have been mailed to you before October 15. This document explains changes to your plan, such as providers, prescription drugs or services no longer covered. Make sure to review it carefully to understand if these changes could impact your plan benefits.

- Next, you'll want to assess your healthcare needs and financial standing. Are there services you know that you'll need in the coming year? If your finances have changed, can you still afford your current plan? Are you taking a new prescription that your current plan doesn't cover?

- Now it may be time to shop around. Before enrolling in a plan, make sure that your preferred doctor, specialists and any prescriptions you need are covered. Ask which

out-of-pocket costs you will be responsible for. It's important to find an affordable plan for you.

- You could also speak with a licensed insurance agent about your needs. Prep for the conversation by having a list of your prescriptions on hand, having your Medicare card nearby, and having a list of your doctors and medical equipment you use. Knowing which company provides your medical equipment is also important. Be sure to also read the "Medicare & You" handbook that is mailed to all Medicare beneficiary households in late September. You can also find it online by visiting [medicare.gov/medicare-and-you](http://medicare.gov/medicare-and-you).

Medicare options are more expansive than ever. And while that makes the Annual Enrollment Period more complicated, the upside is that by doing your homework, you'll be more likely to find a plan that works for you.

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## PATIENT From Page A1

dynamics and serve as classifiers for recurrence," Gomez said. "In addition to recurrence identification, our model can be used for designing personalized PSA monitoring strategies. It can tell physicians the right time to investigate tumor recurrences and maximize the window of curability."

Gomez and his collaborators tested the method using retrospective data from a cohort of 166 patients.

"For each of these patients, we compared the time when our model first identified the recurrence with the standard medical practice," Gomez said. "We found that our method predicted recurrence a median of 14.8 months earlier."

Gomez said the model will be further developed to expand the population of patients who can benefit from it.

"Our current model can be used only for patients who do not receive any treatment additional to radiation," Gomez said. "Some patients receive radiation and hormone therapy simultaneously and cannot benefit from our method right now. We plan to extend the method to make it applicable also to patients who receive radiation and hormone therapy simultaneously."

Gomez disclosed the innovation to the Purdue Innovates Office of Technology Commercialization, which has applied for a patent from the U.S. Patent and Trademark Office to protect the intellectual property. Industry partners interested in developing and commercializing the innovation should contact Patrick Finnerty, senior business development and licensing

manager in life sciences, at [pwfinnerty@prf.org](mailto:pwfinnerty@prf.org).

Hector Gomez is among the Purdue University faculty whose work is supported by the Purdue Institute for Cancer Research.

"There is an important need for prognostic technology like Hector's to be further developed to begin to predict which prostate cancer patients are at high risk so they can be followed more closely and monitored to verify the recurrence," said Timothy Ratliff, former director of the Purdue Institute for Cancer Research and Distinguished Professor of Comparative Pathobiology in the College of Veterinary Medicine. "I am proud that Purdue University has outstanding organizations like the Institute for Cancer Research that bring together faculty to generate new technologies that impact people's lives."

\*\*\*

### Facts about prostate cancer

In its Cancer Facts & Figures 2023 report, the American Cancer Society estimates that more than 288,000 new cases of prostate cancer will be diagnosed in the United States in 2023.

- It estimates more than 34,000 American men will die from prostate cancer in 2023.

- Early-stage prostate cancer usually shows no symptoms. The five-year survival rate of men with distant-stage disease is 32%.

The American College of Surgeons reports 1 in 8 men will be diagnosed with prostate cancer in their lifetime. Prostate cancer is the No. 2 cause of cancer-related death among men.

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# WEEKEND

## In The Home

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Weekend, October 14-15, 2023

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

## 6 Tips to Prepare for a Cold, Stormy Winter

FAMILY FEATURES

**W**eather fluctuations are the norm these days, and cold winter weather is on the horizon.

This winter, don't get caught out in the cold when it comes to heating costs. There are things you can do now to help save money by reducing your energy consumption. Consider these tips from the experts at Carrier to help you reduce usage and home heating costs this season.

1. One of the easiest ways to save on your heating bill is turning the heat down to the lowest setting you are comfortable with. According to the U.S. Department of Energy, turning the temperature down an additional 10-15 F while you are sleeping or away can help save about 10% a year on energy costs.
2. Installing a programmable thermostat can make turning down the heat automatic. Depending on the model, you can set different temperatures for when you are home, away or asleep. Better yet, a WiFi-connected smart thermostat can make automatic adjustments and is controllable remotely using a smartphone.
3. Keep up with regular maintenance of your home heating system so it runs efficiently. Change your filter as recommended by the manufacturer and have a professional conduct an inspection and tune-up before the weather gets cold and appointments become harder to get. A dirty or clogged furnace filter can cause your furnace to work harder than needed and waste energy in the process. According to the experts at Carrier, regular, routine maintenance and cleaning can help your furnace run more efficiently and potentially extend its life.
4. The average life of a furnace is 15-20 years, so be prepared when it comes time to replace. Oftentimes, people wait to buy a new furnace until their current system breaks down and have to resort to buying what's in stock. Planning ahead lets you shop for a system that's right for your home and preferences. Right now may be a good time to consider replacing your aging furnace with available manufacturer promotions, energy company incentives and tax credits associated with the Inflation Reduction Act.
5. If you replace your furnace, consider switching to a high efficiency model. They offer a higher level of comfort and energy cost savings. Many homeowners are opting for higher efficiency heat pumps, units that handle both heating and cooling. They are powered by electricity and a growing choice for consumers who



want to use less fossil fuels. For example, Carrier's award-winning Infinity line is among the most energy efficient on the market and operates down to -15 F.

6. Check for drafts around doors, windows and other openings. Seal with caulk or weatherstripping. Also ensure your home is insulated properly. Some utility companies offer to check your home's insulation for free. Having less cold air to heat can yield considerable cost savings.

Being prepared for cold weather can help save money in the long run. Find more tips at [Carrier.com/Residential](http://Carrier.com/Residential).



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