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TODAY'S VERSE
Psalm 145:21 My mouth shall speak the praise of the LORD; and let all flesh bless his holy name for ever and ever.



FACES OF HAMILTON COUNTY
People who call our community their own. What makes Brayden Scott smile? "Basketball," said the 7-year-old Noblesville boy who turns 8 years old on Sunday. He is a second-grader at Hazel Dell Elementary. He was found enjoying Harlem Wizards Courtside Player perks as he sported a Wizards basketball jersey and got to meet the Wizards players before the Wizards vs. Mighty Millers (teachers and principals) game on Wednesday night at The Mill at Noblesville High School. He got to do the layup line, played a basketball game at halftime and learned some tricks and watched the Wizards do some hoops and alley-oops. The event was a fundraiser for Noblesville Schools Education Foundation. Since 1962, the Wizards have helped NSEF offer fundraisers since 2016. The last Wizards game was 2021. Brayden snagged some Harlem Wizards autographs on his basketball and on his jersey that he wore with a Harlem Wizards lanyard. He is the son of Shawn and Krista Scott. It was his first time as a Wizards Courtside Player. He heard about the event at school, and his parents bought advance tickets so he could enjoy the Wizards experience. Most fun about the evening? "Meeting the players and getting the autographs." What else? Brayden plays second-grade Millers basketball. Favorite school subject? "Recess." Favorite lunch meal? "The donut holes. And sometimes they have waffles." He said some of his friends got to be Courtside Players with him. If you see Brayden out and about, be sure to wish him a Happy 8th birthday!

And Another Thing...

- 1. Christmas Gift + Hobby Show Tickets**
Want to go to the massive Christmas Gift + Hobby Show at the Indiana State Fairgrounds - for free! Well, simply send us a photo with you and the front page of The Times (online or print) and if we use that as our Faces of Hamilton County, you win tickets! It's that simple and easy! Just e-mail your photo to news@thetimes24-7.com and be sure to include your name and contact info. And hey, if you want to say something nice about The Times, well, we always appreciate that! One more thing - supplies are limited and this is first come, first serve!
- 2. Manly-man contest**
Boys will be boys, as the saying goes. And so can grown-up men be boys. The proof is in the Florida Man Games, an event scheduled to kick off on February 24 in St. Augustine, FL. The organizers of this first of its kind macho competition say: "From wrestling in the mud to running from actual sheriff's deputies, The Florida Man Games™ is where the bizarre meets brawn and sanity is optional! This isn't just a competition; it's a one-of-a-kind Floridian spectacle!" Events include the Beer Belly Florida Sumo contest, an evading Arrest Obstacle Course and much more.

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Boomer Bits

Ask Rusty - When Should I Retire And Claim My Social Security Benefits?

Dear Rusty: I am 64 years old and having difficulty working due to my arthritis, but I can continue part time as a podiatrist. I do not know the best way to determine when to retire. What is the formula or a way to determine which is a better choice?
Signed: Undecided



ASK Rusty
Social Security Advisor

Social Security Matters

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Dear Undecided: There is a difference between deciding when to retire from working and deciding when to claim your Social Security benefits. For the former, you should consult with a certified financial advisor, but I'll provide you with how Social Security fits into your personal circumstances. In deciding when to claim Social Security, you should look at your financial needs, your life expectancy, your work status, and your marital status. There is no one formula right for everyone because everyone's circumstances are different, but here are some things to help decide what is right for you:

- Social Security has an "earnings test" which applies to anyone who collects Social

Security before reaching their full retirement age (FRA). Your FRA is 66 years and 8 months, and that is the point at which you get 100% of the SS benefit earned from a lifetime of working. If you collect SS before your FRA and continue to work, there is a limit to how much you can earn without jeopardizing your benefits. For example, the earnings limit for 2023 is \$21,240 and, if that is exceeded, SS will take away benefits equal to \$1 for every \$2 you are over the limit. They "take away" benefits by withholding future payments until they recover the penalty for exceeding the limit. If your earnings are substantially over the limit, you will be ineligible to collect Social Security until either your earnings are less, or

you reach your FRA.

- If you claim SS before your FRA your benefit amount will be permanently reduced. If, for example, you claim SS to start at age 65 your monthly benefit will be about 89% of what it would be at your FRA. That reduced benefit would not change thereafter except for Cost of Living Adjustments (COLA) usually granted annually.
- If Social Security will be a major part of your retirement income, then waiting to get a higher monthly benefit may be a prudent strategy for you. The longer you wait to claim the more your benefit will be. Your SS benefit will continue to grow until you are 70 years old, and at 70 your monthly benefit will

➔ See RUSTY Page A3

BBB Scam Alert: Using Voice Search? Use Caution When Asking For Auto Dial From A Smart Device

Tell Alexa to play your favorite song. Ask Siri about the weather. Use Google Assistant to turn down the air conditioner. But don't ask your smart device to look up a phone number, because it could accidentally point you to a scam.

How the scam works:
You need the phone number for a company, so you ask your home's smart device, which might be Google Home, Siri, or Alexa, to find and dial it for you. But when the company's "representative" answers, you start to notice some red flags. This representative may insist they can only help you if you make a payment by wire transfer or prepaid debit cards. Other times, they demand remote access to your computer or point you to a scam website.

One recent victim reported to BBB Scam Tracker: "I used Siri to look up the United Airlines customer service line. Somehow, the call was connected to a different company... The agent pretended to be a United Airlines agent and said he could help me cancel my flight. The fee was \$125. I was convinced it was United Airlines, but the next day I realized my mistake. They said they would refund my money, but only after I threatened to

call the police. I'm still waiting for a refund."

In another version of this scam, a consumer tried using voice search to contact Roku with a question about setting up their device. Instead, someone pretending to represent Roku charged them an \$80 "activation fee" for a service that doesn't exist.

In all versions of this scam, the "representative" isn't from the company you were searching for at all. Instead, scammers created a fake customer service number and bumped it to the top of the search results. These bad actors hope that when consumers do a voice search using Siri, Alexa, or another device, the algorithm will accidentally pick their scam number and an unsuspecting victim will contact them directly.

Tips to avoid this scam:
Be careful when searching for support phone numbers. Rather than doing an online search or letting your smart device look up a number, use the contact information on the business's website (always double check the URL) on your bill, receipt, or in your confirmation email. Beware of fake ads. Scam-

➔ See BBB Page A4

'Tis The Season For Scams: 5 Ways To Protect You And Your Family

(Statepoint) In today's hyper-connected digital universe, cyber criminals have more information than ever before, with the ability to reach you through unsecure public Wi-Fi, your email inbox, via text message, and more.

According to a Scam and Robocall Report from T-Mobile, Americans lost an estimated \$39.5 billion to phone scams in 2022. Lucky for you, there are several ways to protect and safeguard your personal information to help prevent scammers from scammin' this holiday season.

- 1. Avoid Public USB Ports:** Traveling by plane this holiday season? The FCC warns that cyber criminals can download malware to public USB charging ports to gain access to your information. Prevent this by using an AC power outlet instead.
- 2. Beware of Charity Scams:** It's the season of giving, but the FCC warns many cyber criminals take advantage by creating fake charities staged as real nonprofit organizations to gain access to your payment information. Woof. To prevent this, don't click on suspicious

➔ See SEASON Page A4

The Daily Almanac

Sunrise/Sunset
RISE: 8:18 a.m.
SET: 6:43 p.m.



High/Low Temperatures
High: 62 °F
Low: 46 °F



- Today is....**
- Book Lovers Day
 - King Tut Day
 - Learn to Homebrew Day



- What Happened On This Day**
- **2008** Barack Obama is elected. The first African-American to be elected President of the United States, Obama is the 44th person to occupy the Oval Office. He succeeded President George W. Bush and he has been elected to the office twice.
 - **1952** US National Security Agency formed. The NSA as it is popularly known is an intelligence organization that is responsible for monitoring and collecting signal intelligence around the world. The agency was preceded by the Armed Forces Security Agency.
 - **1925** First woman governor of a state in the US. Nellie Tayloe Ross became the first and only female governor of the state of Wyoming in the United States. In addition to being the first woman to be ever elected as a state governor in the US, she was also the first female director of the United States Mint.



- Births On This Day**
- **1933** Charles K. Kao Chinese physicist, Nobel Prize laureate
 - **1916** Walter Cronkite American journalist

- Deaths On This Day**
- **2015** René Girard French historian, critic, philosopher
 - **2008** Michael Crichton American author, screenwriter, director, producer

INSIDE TODAY
Service Directory.....A5
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HONEST HOOSIER
Don't forget to change your clocks tonight. Fall back, Hamilton County! Fall back!



TODAY'S QUOTE
In celebration of our beginning our 20th year as a media company, we're sharing some famous quotations about newspapers this month.
"Freedom of the press, if it means anything at all, means the freedom to criticize and oppose."
-George Orwell

TODAY'S HEALTH TIP
Smoking retards wound healing. 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 JOKE
Why did the reporter go to bed early? They wanted to get an early start on tomorrow's edition!

OBITUARIES
None

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



7 DAY FORECAST

60 WARMER AND WINDY	46/62 SHOWERS CHANCE LATE	50/64 MOSTLY SUNNY	53/69 BREEZY-WEATHER AROUND	52/59 SCATTERED SHOWERS	46/56 SHOWERS POSSIBLE	42/52 SHOWERS POSSIBLE
FRI	SAT	SUN	MON	TUE	WED	THU

Bus Collision Results In No Reported Injuries

There was a collision at the intersection of 193rd Street and Mule Barn Road between a Westfield Washington School bus and a truck. Bus number 44 was transporting Westfield Intermediate and Westfield Middle School students and the truck was towing a backhoe. Westfield Fire Department assessed all people at the scene of the crash and determined that there appeared to be no injuries of the 21 students and the two drivers.

According to Westfield Washington Schools, out of an abundance of caution, a bus driver and three students were taken for additional medical assessment and were later released without any reported injuries.

A separate bus was dispatched to the crash and the students were transported to the school. Families and students have been notified of the incident, per Westfield Washington Schools.

Hamilton County Receives More Than \$248,000 In Road Funding

Hamilton County will receive \$248,350.66 to improve roads and bridges through the Community Crossings Matching Grant Program (CCMG), said State Sen. Scott Baldwin (R-Noblesville).

The CCMG, established by the Indiana General Assembly in 2016, aims to advance community infrastructure projects, strengthen local transportation networks and improve Indiana's roads and bridges. Since its enactment, the program has awarded nearly \$1.5 billion in state matching funds for local construction projects.

"To maintain Indiana's high-ranking infrastructure, we must keep addressing our transportation needs," Baldwin said. "I appreciate our local offi-

cial in Hamilton County who are taking advantage of and working to work to fulfill the needs of our community."

Through the program, the Indiana Department of Transportation matches up to \$1 million annually when localities invest in road and bridge repairs. Counties with populations fewer than 50,000 and cities and towns with populations fewer than 10,000 receive a 75%/25% match, while counties with populations greater than 50,000 and cities and towns with populations greater than 10,000 receive a 50%/50% match.

The CCMG offers two rounds of applications each year, with the next call for applications occurring in January of 2024.

Historic Courtroom Open Tonight For Guitar Concert Classical Guitar Concert To Be Tonight In Historic Courtroom



BETSY REASON
From The Editor's Desk...

Imagine sitting in the Historic Courtroom of the Hamilton County Courthouse in downtown Noblesville, listening to

classical guitar.

Legacy Keepers Music's Classical Guitar Series, which kicked off in April, continues tonight with a concert in the Historic Courtroom featuring Nolan Winters.

The series is organized by Legacy Keepers' director Janet Gilray of Noblesville, who offers a colorful, tongue-in-cheek, description of the Historic Courtroom performances.

The production during the first concerts included "a smattering of light-hearted banter" by "Judge Janet Gilray, regarding the musical testimony to be heard before the evening audience assigned to 'jury duty,'" she said.

The community already knows Gilray and Legacy Keepers Music, which brings us the annual free summer outdoor String-Time on the Square series.

The four-concert series convened in the historic courtroom on April 1 as part of the Bicentennial Celebration. The opening followed in May with Brett Terrell and Friends. Nolan Winter's "hearing" is slated for tonight with John Alvarado on Dec. 2.

Gilray became interested in playing music inside the Historic Courtroom after hearing its history.

"When I heard from our (Hamilton) County Commissioner Mark Heirbrandt that documents left by our town founders indi-

Want TO GO?

What: Legacy Keepers Music's new Classical Guitar Series.

When: 7 p.m. today (Saturday, Nov. 4) and Saturday, Dec. 2. Doors open at 6:30 p.m.

Where: Historic Courtroom inside Hamilton County Courthouse, downtown Noblesville.

How much: \$20 at the door.

Info: facebook.com/LegacyKeepersMusic/



Photo courtesy of Sally Wolf

Classical guitarist Nolan Winters, who will perform a concert tonight, performs (above) during a "sound check" for Legacy Keepers Music's Classical Guitar Series in the Historic Courtroom in the Hamilton County Courthouse in downtown Noblesville.

University, and with Pablo Sainz Villegas at Hilbert Circle Theatre. He currently teaches music at Saint Michael and Saint Rose of Lima Catholic schools.

Alvarado, who will perform on Dec. 2, earned his Bachelor of Music from DePaul University and his Master of Music at Arizona State University. He studied Flamenco at the Taller Flamenco School in Seville, Spain.

He has performed at an array of venues, including Indiana History Center, Indianapolis Art Center, Eiteljorg Museum, Indianapolis Artsgarden, IUPUI and Butler University.

He is a founding member and current president of Indianapolis Society of Classical Guitar. In 2008, he received the Innovative Artist award from Indiana University and in 2013 received the Creative Renewal Arts Fellowship by the Arts Council of Indianapolis. He is senior lecturer of guitar for the IUPUI Department of Music and Arts Technology.

Winters performed a "Sound Check" in the spring in the Historic Courtroom in the Courthouse, which was constructed 1877-1879.

This Second Empire-style structure was built by A.G. Campfield company and designed by architect Edwin May, who was influenced by French Renaissance architecture.

The courthouse was restored to its original appearance 1992-94. A clock tower holds the original clock that is still functional. Gilray gleaned this historical information from "Primitive History of Hamilton County" published in 1901, plaques inside the Courthouse and "Historic Noblesville" by Noblesville Main Street, Hamilton County Tourism and Noblesville Preservation Alliance.

According to Hamilton County Historian David Heighway, the Historic Courtroom had been divided up in the mid-20th century, including a floor dividing it into two stories. During the Courthouse restoration in 1992, they used photographs from the D.C. Stephenson trial. "You could say that it reflects the 1920s era."

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

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RUSTY From Page A1

be about 27% more than it would be at your FRA. Your maximum SS benefit will be attained at age 70 but waiting until age 70 to claim is only prudent if you anticipate a long life expectancy.

• Life expectancy is a very important factor in deciding when to claim SS. If you claim at age 70 instead of at your FRA, you will need to live until you are about 83 to breakeven moneywise. If you live even longer than that, then waiting until 70 will

yield the highest monthly amount and the most in cumulative lifetime benefits. But if your anticipated life expectancy is less, claiming earlier may be a better choice.

• If you are married and expect your wife to survive you, consider that the benefit your wife can get as your widow will be based on your SS benefit when you die, thus the longer you wait to claim the more your wife's benefit as your widow may be. If you predecease your wife, her benefit will be based

on the amount you were receiving at your death if that is more than her personally earned SS benefit.

So, as you can see, deciding when to claim Social Security is a decision to be made after carefully evaluating your personal circumstances as described above. I hope this provides what you need to make an informed decision, but if you have further questions, please contact us at SSAdvisor@amac-foundation.org, or at 1 (888) 750-2622.

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Photo courtesy of HHSC

The cast and crew of Hamilton Heights Fall Play, Murder Runs in the Family, pause for a picture during rehearsal. Three shows only, November 10, 11 and 12 at Hamilton Heights High School auditorium.



Photo courtesy of HHSC

The play, Murder Runs in the Family opens with family gathering for the midnight reading of the will as they just learn that Bernard Pallfeather has just kicked the bucket, or did someone kick it for him? His daughter, Heather (played by Katelyn Bishop), is determined to find out. Pictured during a rehearsal (l-r) Liam Shaffer, Lillie Hooper, Mason Johnson, Millie Inman, Charles Wedmore, Sage Dugger, Katelyn Bishop, Chloe Westerfield, Hudon Holt, and Payton Vandergraff.

HHSC Drama Department Presents Murder Runs In The Family

Members of the Hamilton Heights High School Drama Department cordially invite the community to attend its live production of the comedy-murder mystery Murder Runs in the Family by Pat Cook. This year's play is being directed by Hamilton Heights Theatre teacher Brooks Myers in collaboration with her theatre class.

Jack Sparks, a wise-cracking detective, takes on the job of protecting Heather Pallfeather, whose father just died rather mysteriously. The will is to be read at midnight, but which "will" will it be? The one switched by the ex-con son-in-law? Or

CAST

Jack Sparks...Mason Johnson
Heather Pallfeather...Katelyn Bishop
Montgomery...Charles Wedmore
Mirium Pallfeather...Sage Dugger
Claude Purdy...Liam Shaffer
Patricia Purdy...Lillie Hooper
Maxine Pallfeather...Millie Inman
Kathleen Pallfeather...Chloe Westerfield
Aunt Zelda...Payton Vandergraff
Attorney Burdett...Hudson Holt
Policeman 1...Ella Smith-Reynolds
Policeman 2...Alex Davis
Messenger...Ethyne Huffman

CREW

Stage Manager...Ella Smith-Reynolds
Assistant Stage Manager... Addison Web
Costumes...Lillie Hooper
Set Design/lights...Alex Davis and Addison Web
Sound...Ricky Munoz
Backstage/props...Ethyne Huffman

the one switched by the crazy aunt? Even the butler is a suspect and seems to know more than what he is saying. Dead

bodies pile up as Jack tries to unravel who is killing the Pallfeathers. Unfortunately, the prime suspect is Jack himself. Throw in a midnight deadline, a thunderstorm, a lady of mystery, twins, and a batty mother, and Jack finally comes to the conclusion that murder runs in the family.

This production is the theatre arts class's class project. The students in the class make up the cast and crew. This hands-on learning experience gives them the real-time opportunity to take part in all the responsibilities of putting on a show including selecting the play, designing the set, running the lights, sound, sets, costumes, props, creating the posters and programs and so much more.

Plan to take in a show and enjoy local talent live on stage! Tickets are \$5 and will be sold online will be available at the door. All proceeds benefit the High School Drama Department.



Photo courtesy of HHSC

Senior Mason Johnson portrays the wise-cracking private eye Jack Sparks and junior Payton Vandergraff as the crazy Aunt Zelda practice a scene in the suspenseful, yet humorous whodunit, Murder Runs in the Family, written by Pat Cook. Courtesy photo.

Hamilton Heights High School is located at

25802 State Road 19 in Arcadia.

Halfway Through Medicaid "Unwinding," Where Does Indiana Stand?

By Whitney Downard
Indiana Capital Chronicle

As Indiana hits the halfway point for the Medicaid unwinding process, the rate of Hoosiers losing benefits seems to have slowed as the state reassesses the coverage of millions of beneficiaries following the expiration of pandemic protections.

However, with a total of 231,403 Hoosiers kicked off of the rolls, Indiana could potentially exceed an earlier estimate that predicted only 300,000-400,000 Hoosiers would lose coverage.

During COVID-19, the federal government barred states from purging their Medicaid rolls during the economic tumult and enhanced their match, paying for nearly three quarters of the cost of coverage rather than the traditional two-thirds.

Indiana's rolls grew from just over 1.5 million enrollees in February of 2020 to over 2.3 million in March of 2023, the last month of protections.

Now halfway through the process of "determining" the eligibility of each enrollee, 231,403 Hoosiers no longer have Medicaid coverage, as reported by the Family and Social Services Administration for the months of April through September, the latest month available.

Cora Steinmetz, the state's Medicaid director, shared her perspective on a panel with the Medicaid and CHIP Payment and Access Commission (MACPAC) on Thursday, a body of experts who report regularly to Congress about the status of government insurance programs.

Steinmetz called the process "extremely challenging" to implement as the expiration of the public health emergency kept getting delayed month after month, impacting how the agency could shore up call centers and ready their staff.

"... it was challenging to be in sort of an ongoing standby situation, quarter after quarter," Steinmetz said. "Every quarter we would do the preparation and I think after so long you become numb to the same message of, 'It might be coming. It might be coming.'"

Despite the difficulties, Steinmetz said she felt the agency had "navigated it well and are pleased with the sort of outreach we ended up with."

What does outreach mean? A few months into the unwinding period, Steinmetz said FSSA launched a data dashboard on the behest of stakeholders like the Indiana Hospital Association and Minority Health Coalition, many

of whom can help current beneficiaries keep their coverage if they're still eligible.

"Those partners really are the boots on the ground, assisting with outreach efforts, and they were very clear with us that if we could make as much data public as possible that would really inform their ability to get out and reach as many Medicaid members as possible," Steinmetz said.

Though initially just a rehash of the monthly reports to the Centers for Medicare and Medicaid Services (CMS), the data now includes demographic information and county-level details.

In particular, Steinmetz said the availability of county-specific data helped those entities target vulnerable populations to redistribute information on redetermination. This also helps the agency better tailor its communications with members.

"One example of this is that our dashboard data ... (showed) the largest procedural disenrollment was our Healthy Indiana Plan (HIP)," Steinmetz said. "We've now pivoted our messaging to really target family advocates to encourage family advocates to reach out ... we also have our messaging now really reiterating (that) parents should take action even if they no longer qualify

because their children may remain eligible."

The number of Hoosiers dropped from the rolls has decreased most months and averages 38,567 Hoosiers at the halfway point — a significant drop from the 53,000 lost in both April and May.

Steinmetz credited the work of partner organizations for continuing to spread the word about the redetermination process.

"We really embrace sort of a 'whole government' response to getting the word out because we know that our Medicaid members are served by many other state agency programs and they really have great connection points," Steinmetz said.

Steinmetz noted the distribution of renewal information materials through the Department of Workforce Development WorkOne Centers, the Department of Health's WIC clinics and the Department of Child Services. Outside of individual agencies, FSSA has tried to leverage first responders, food banks, pharmacists and schools to keep materials on hand for enrollees.

"We collaborated with the Indiana Bureau of Motor Vehicles and located 80,000 addresses that were different for Medicaid members than what was registered with the (BMV) and

provided direct outreach via postcard to those mismatched addresses to try to address that," Steinmetz said. "We've really tried to make sure that we have a consistent message across all of the various entities so that Medicaid members are hearing this drumbeat from the ground level about what action is needed."

Flexibilities from the pandemic

In addition to enhanced funding, CMS permitted many experimental waivers for services, such as submitted information via text or email — which Steinmetz called "incredibly useful" when it came to contacting younger beneficiaries.

Steinmetz said Indiana had adopted many such flexibilities under temporary waivers — such as leveraging eligibility in other government programs like supplemental food benefits or social security — and many could be incorporated permanently, if given the nod from the CMS.

But, for now, Steinmetz said there wasn't yet a way to track which specific waiver had helped an enrollee.

"That's just not how we are necessarily tracking from our renewal outcome standpoint but I think we will have the ability ...

especially as we move into the second half of our unwind period," Steinmetz said.

For now, those flexibilities are slated to expire at the end of the redetermination process.

Moving forward from the halfway point, Steinmetz said the agency wanted to make sure it kept communications in "plain language" so enrollees up for redetermination could understand what was needed.

"This is very technical information and so I think we do continue to think about what we need to do to make sure that the information is as understandable as possible for members and beneficiaries. That they have the resources they need to understand what is being asked of them from a redetermination standpoint," Steinmetz said. "That's an area even beyond the unwind period we'll continue to pay close attention to."

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SEASON

From Page A1

email or text links and verify the organization is registered at the National Association of State Charity Officials or Better Business Bureau's Wise Giving Alliance before donating this holiday season.

3. Screen Your Calls: Scammers are continuously upping their game, with total robocall attempts up 75% from 2021 to 2022. Detecting whether an incoming call is a potential scam isn't always easy, but T-Mobile's Scam Shield app makes it simple. Free to all T-Mobile customers, Scam Shield enhances your scam-blocking protections so you can say goodbye to scam calls. In 2022 alone, Scam Shield

identified or blocked 41.5 billion scam calls in the T-Mobile network. That's a whopping 1,317 calls identified or blocked every second. With Scam Shield, when the network detects a potential scam call, it is flagged and displayed as "Scam Likely" on your device. Customers who want even more protection can download the Scam Shield app or dial #662# from their T-Mobile smartphone to enable Scam Block, which automatically blocks any calls that match the database of scam calls. Take that, tricksters. To learn more, visit t-mobile.com/scamshield.

4. Shop Smarter Online: According to Statista, 57% of holiday shoppers

plan to use their smartphone to make holiday purchases this year, and scammers are onto them, ramping up activity during the two weeks before Christmas. To minimize any cyber Griches trying to steal your personal info, monitor your financial accounts regularly for suspicious charges and sign up for your bank or credit card company's text or email notifications to stay on top of fraudulent activity.

5. Use Secure Tools: Safeguard your online accounts with Multi-Factor Authentication, which requires users to enter two different kinds of information to log in, like a password and one-time PIN code. It's like having

a digital bouncer to make sure only you get into your accounts. Another protection is a password manager, giving you the ability to securely store passwords across multiple platforms and websites. The tool also provides an autofill password function and a new password generator.

To learn more about the industry's top fraud trends and how to stay protected from scammers year-round, check out T-Mobile's Scam Shield Report found at t-mobile.com/news.

While cyber threats are on the rise, you can sleigh scams by staying vigilant and incorporating these best practices into your life this holiday season.

BBB

From Page A1

mers create bad ads with fake customer service numbers. Using voice search to find a number can make it harder to tell a phony listing from the real one. Get your information from the official company website or official correspondence.

Go straight to the source. For example, if you need to get in touch with Amazon, use the Amazon mobile app or website. This goes whether you're seeking customer service, tech support, or when looking to make changes to your account. Visit the Message Center on Amazon.com or on the official app to review authentic emails from Amazon. Remember that reputable companies like

Amazon will never ask you to provide payment information for products or services over the phone.

Make payments with your credit card. It's easier to dispute a credit card payment. Paying by wire transfer or pre-paid debit card is like using cash. There is almost nothing you can do to get the money back.

For more information and to learn how to protect yourself, Google "BBB 10 Steps to Avoid Scams". If you spot a scam, whether you have lost money or not, report it to BBB's Scam Tracker at BBB.org/ScamTracker and the FTC at ReportFraud.ftc.gov. Your story can help protect consumers from similar scams.

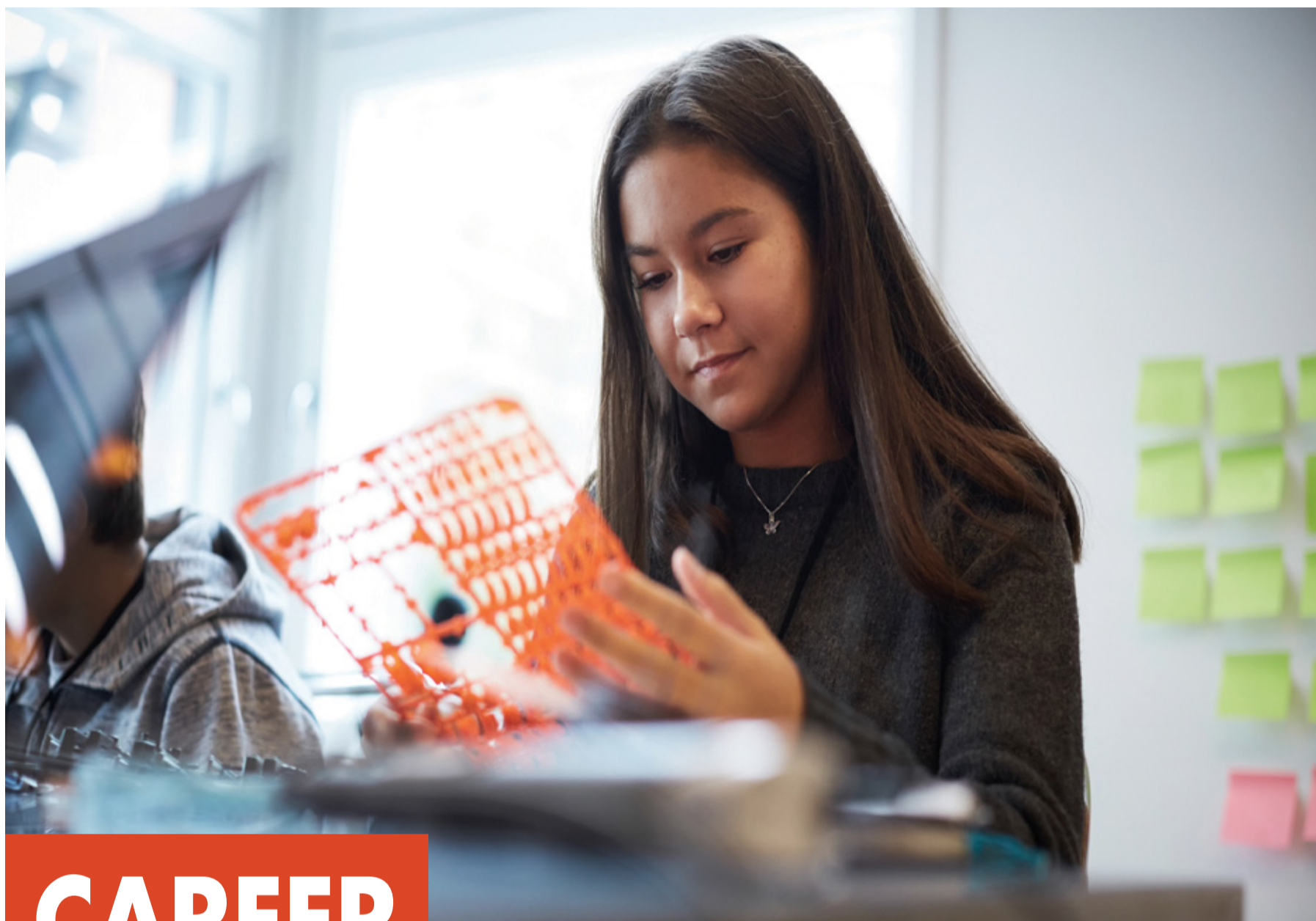
WEEKEND

In The Home

A5

Weekend, November 4-5, 2023

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



Photos courtesy of Getty Images

CAREER READY

3 strategies to prepare teens for life after school

FAMILY FEATURES

For some time, heading to college or joining the workforce have been the standard choices for teens upon high school graduation. Today, in part due to technology and social media, students have access to myriad career paths that are all but traditional.

With an increasingly dynamic career landscape creating an awareness of jobs that didn't exist even 10 years ago and a shortage in the workforce, there's a willingness for both potential employees and employers to look at careers and young talent from a whole new perspective.

"There isn't a 'typical' career anymore," said Dr. Lorna Bryant, Gen Z career expert and head of career education for Pearson Virtual Schools. "With the perfect storm in the workforce of boomers retiring, many people still not returning to work in the wake of the pandemic and a population that has declined for the last 50 years, this generation (ages 11-26) is positioned extremely well. Employers want and need them. In short, the scales have flipped to the supply side and demand is causing many employers to remove barriers to work entry. Whether high school grads go to college or work, developing in-demand skills early will help them secure and succeed in the jobs of the future."

Consider these tips from Bryant to help students explore the many options in front of them and prepare for the possibilities that await after high school.

Help Kids Cultivate Durable Skills

While technology has transformed the world of work, an increasing number of careers prioritize durable skills over technical or hard skills. Durable skills (also known as "soft" or "human" skills) include collaboration, leadership, communication and attention to detail, along with traits like empathy, grit and resilience. According to Pearson's Power Skills report, these are some of the most in-demand skills for employers. In addition, research from America Succeeds found employers seek durable skills 3.8 times more frequently than the top five technical or hard skills in every location, industry sector and educational attainment level. Possessing these skills is not only attractive to employers but colleges and universities, too. One of the best ways to prepare for the jobs of tomorrow, which don't exist today, is to focus on timeless durable skills.

Many students already possess or are actively developing these skills in high school. The key is to raise awareness of their importance, seek ways to boost them and showcase them on college and job applications or resumes. For example, teens can display their leadership skills by captaining sports teams or starting a club at school. They can showcase collaboration and communication abilities by holding and thriving in student government positions, volunteering or working part-time jobs.

Bridge Passions and Hobbies to Careers

Beginning conversations with children as early as middle school that expose students to job roles, responsibilities and salaries connected to areas of interest is important for setting them up for long-term success. Nurturing interests – rather than dismissing them as flights of fancy – and finding paths to explore that align with those hobbies or interests in real-world applications can open doors to potential careers that may not have previously been considered.

For example, Lake Liao, a 2023 Lighthouse Connections Academy grad, is attending Princeton University on a pre-law track. The flexibility of online school enabled him to dig into his passions for political and community organizing and activism in high school, including activism around climate and environmental policy. It was through joining local nurses in their fight for a fair contract he realized he wanted to be a lawyer and make a difference in the labor rights cause.



To help students align their values and interests with potential careers, ask questions such as:

- What is it, specifically, you enjoy about your interests? What jobs rely on related skills (working with your hands, serving others, being creative, etc.)?
- Do you have the skills to do those jobs? If not, what research and training do you need to acquire the necessary skillset?
- Are there related jobs available in the geographic location you want to live?
- Can you make enough money to live the lifestyle you want doing this job?
- Can you envision enjoying this type of work for 8 (or more) hours per day?

Get a Head Start on Credentials or College Credit

As earning college credits, career-ready credentials and specialized training for future careers is becoming more accessible for high school and middle school students, it's important to research available options. From online resources, workshops, career counselors and accelerated career readiness programs that allow students to enter college or the workforce "job-ready," there are more options available now than ever before.

One example, Connections Academy, a K-12 online school program, has expanded its slate of college and career readiness initiatives for middle and high school

students to offer an innovative tri-credit approach where courses can deliver high school credit; industry-recognized micro-credentials (to help qualify for careers in data analytics, UX design, software development, cybersecurity and more); and eligibility for college credit toward more than 150 bachelor's degree programs at partner universities in the United States. In addition, the Career Pathways program delivers curated learning experiences in fields such as IT, business and health care, allowing students to connect with employers, internships and clubs, and take advantage of specialized classes that transition seamlessly to higher education or nationally recognized, industry certifications.

Taking advantage of program offerings, aspiring paramedic Maeson Frymire, a 2022 Inspire Connections Academy graduate, became certified as an EMT before graduating high school. After graduation, he became a firefighter and is now working toward becoming an advanced certified EMT, carving out a career path toward flight paramedicine.

Or consider Abigail Sanders, also a 2022 graduate, who completed her bachelor's degree by the time she graduated high school. Now in the second year of her doctorate program in medical school, she aspires to be a doctor by the age of 22 and uses her love of learning and passion for science to advance her career while seeking to become an oncologist.

For more information on online schools and career readiness programs for teens, visit ConnectionsAcademy.com.

WEEKEND

Travel *or stay!* and Play

A6

Weekend, November 4-5, 2023

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

Free Showing Of Musical-Drama Production 'The Price Of Progress: The Indiana Avenue Story'

Purdue's Office of Diversity, Inclusion and Belonging will present a free showing of the play "The Price of Progress: The Indiana Avenue Story" at 6:30 p.m. Tuesday, Nov. 14, in Stewart Center's Fowler Hall.

The two-act play highlights the heritage of a downtown Indianapolis community called "The Harlem of the Midwest" for its thriving culture of Black-owned businesses, performing arts, educational influences and a jazz legacy — from bebop to hip-hop — that attracted the most renowned musicians of the 20th century.

Described as an entertaining multimedia theatrical experience featuring comedy, drama, live music, and song and dance, the stage production was written by Purdue alumnus Vernon A. Williams, communication and community engagement strategist for IUPUI. It was inspired by the 2010 book by the same name, written by IUPUI anthropology professor Paul Mullins and Indianapolis author, historian and playwright Glenn White.

While the production is free, tickets are required. Complimentary tickets are available at Stewart Center's Loeb Box Office or online.

"As we are poised to launch Purdue University



Photo courtesy of Purdue's Office of Diversity, Inclusion

A scene from "The Price of Progress: The Indiana Avenue Story," which will be performed at 6:30 p.m. Nov. 14 in Stewart Center's Fowler Hall. The play highlights the heritage of a downtown Indianapolis community called "The Harlem of the Midwest," which was where IUPUI — and future home of Purdue University in Indianapolis — is now located. Free tickets are required and are available at Stewart Center's Loeb Box Office or online.

in Indianapolis in July 2024, this informational and entertaining production will celebrate the historical legacy of the area and serve as a catalyst to inform audience members of the vibrant community," said Renee Thomas, associate vice provost for diversity and inclusion at Purdue.

This downtown Indianapolis community was home to numerous Black residents and European immigrants from the 19th century and into the early 20th century, when many Black families began to

settle along Indiana Avenue and in the neighborhoods where IUPUI sits today.

As in other U.S. cities, the area became segregated along the color line as it evolved into a place for Black residents to pursue and create their slice of the American dream. The neighborhood remained for more than 50 years until it was displaced by urban renewal projects that created space for state government expansion, interstate highways and the campus of IUPUI.

The first act of the play

focuses on the music, fashion and businesses along Indiana Avenue. Names like Madam C.J. Walker, jazz guitarist Wes Montgomery and basketball legend Oscar Robertson abound. The second act tells IUPUI history through scenes portraying the urban university's 1969 founding, with a re-creation of a radio interview with Richard Lugar, former Indianapolis mayor, U.S. senator and statesman.

The play was conceived by Khalilah Shabazz, director of



Photo courtesy of Purdue's Office of Diversity, Inclusion

"The Price of Progress: The Indiana Avenue Story," written by Purdue alumnus Vernon A. Williams, is a multimedia theatrical experience featuring comedy, drama, live music, and song and dance.

IUPUI's Multicultural Center, and written by Williams, a native of Gary who earned a mas-

ter's degree in communications from Purdue and a journalism degree from Indiana University.

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