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TODAY'S VERSE

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



FACES OF HAMILTON COUNTY

People who call our community their own. What makes Devon Puetz smile? "I enjoy getting to talk to so many different people," said the Noblesville resident, who was found working in his family's new DonutTV food truck. The son of Jason and Christine Puetz, he is a Noblesville High School sophomore and is currently performing in NHS's fall musical, Rodgers + Hammerstein's Broadway version of "Cinderella," with the final two performances at 2 p.m. and 7 p.m. today at the high school, with tickets still available. He is a featured ballroom dancer and portrays a guest at the ball in the show. "Cinderella" is Devon's sixth show but first show with NHS. He has performed as Buddy the Elf in "Elf Jr.," Mr. Mayor in "Seussical," Linus in "Charlie Brown," and the Cowardly Lion in "The Wizard of Oz." He is "excited to be able to be a part of a show at NHS and hopes to do more." When he's not in school, he enjoys working at his family's donut truck business, which is a "great learning experience." He said, "This sort of business is going to be able to teach me something that I would need to know in any future business practices, the ability to speak in front of people, the ability to be communicative, take orders effectively, memory skills to remember orders and just overall how to be well prepared." Maybe the business experience has helped Devon be more confident on the stage, while being on the stage has helped him be more confident in front of people in his family's business. For tickets to his show today, visit https://noblesvillechoirs.org/

And Another Thing...

1. Santa's Mailbox starts the day after Thanksgiving!

Beginning Friday, November 24, and running through Friday, December 15, drop off your letters to Santa in the special mailboxes at the following locations: Nickel Plate Trail (near 116th Street & Switch Plaza at the swings), Ambassador House at Heritage Park (10598 Eller Road) Santa's elves and the Fishers Parks team will make sure your letter gets to Santa, and you'll receive a letter in return from the big man himself! Don't forget to include a return address on your letter. Can't drop off your letter in person? Email Santa through Friday, December 22, at santa@fishers.in.us!

2.NPT Night Lights kicks off December 1!

Head downtown as Fishers Parks lights up the night on the Nickel Plate Trail to celebrate the coming winter and holiday season! Through the month of December, enjoy NPT Night Lights, a light display along the downtown portion of the Nickel Plate Trail, presented by Centier Bank! Come out from 6 to 8 p.m. December 1, 2, or 3 as the trail gets activated with food, music, photo opps, and more! Plan a night downtown with friends or family to start your holiday festivities for free! Access to the Nickel Plate Trail is always free, and no registration or RSVP is required for NPT Night Lights. Lights will turn on dusk nightly through the end of December.

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Boomer Bits



Ask Rusty - Can I Voluntarily Suspend My Social Security Payments?

Dear Rusty: My wife retired in 2015 and is receiving Social Security. I am past my full retirement age, and I still work. I recently filed for Social Security benefits and received my first payment earlier this month, and my benefits are around three times my wife's. I now find that, due to other income, I am having some regrets about filing for Social Security, as the taxes will be complicated. So, my questions are:

1. If I do a "Voluntary Suspension", can my wife still apply to get up to 50% of my benefits, or do I have to be "actively" receiving Social Security benefits? In other words, does the "Bipartisan Budget Act of 2015" prevent this?

2. If I do a "Voluntary Suspension", how soon could I "restart" my benefits?

Signed: Having Second Thoughts



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.

Dear Second Thoughts:

The Bipartisan Budget Act of 2015 closed a loophole which previously allowed someone to file for their Social Security retirement benefit in order for their marital partner to claim a spousal benefit, after which the primary beneficiary could suspend their own benefit and allow it to grow to maximum at age 70. That "file and suspend" option went away in April of 2016; thus, your wife cannot claim her spousal benefit while your Social Security retirement benefits are suspended (you must be "actively" receiving

benefits for your wife to get benefits on your record).

Nevertheless, because you've already reached your full retirement age, you can voluntarily suspend your benefit payments at any time to allow it to continue growing by simply calling Social Security at your local office (or at the national number 1.800.772.1213) and asking them to do so. Your wife will not receive her spousal benefits for any months your benefits are suspended, but she would continue to get her own

See RUSTY Page A5

Social Security Promises



MARYANN O. KEATING  
Guest Column

James C. Capretta, fellow at the American Enterprise Institute, asks, "How can the largest items in the federal budget, Social Security and Medicare, be preserved

without more borrowing? (Tightening the Terms of the Social Contract, Law and Liberty, Nov. 7, 2023)"

The original concept of tying retiree benefit payouts to the payroll taxes has been stretched. Due to the growing gap between Social Security and Medicare contributions and payouts borrowing, the federal government is on the edge of a financial crisis and must borrow to cover costs.

Americans have never viewed Social Security and Medicare as welfare. Voters still believe they pre-pay Medicare and Social Security annually in the form of payroll taxes from their first job to retirement; as such, they tend to deny that reform is necessary.

The common perception is that payroll taxes have been set aside from the rest of the federal budget and reserved for the monthly checks and healthcare payments received in retirement. Americans were told when Social Security (SS) was initiated in the 1930s that receipts and spending would be tracked and that elected leaders would not be able to appropriate payroll contributions for any

other purpose.

In 1964, a nationalized system of health insurance, called Medicare (HI), was added. HI would offer retirees medical coverage but for hospital expenses only. It would be financed with an add-on to the SS payroll tax and paid into a separate Medicare Hospital Insurance (HI) trust fund. At the same time, however, two additional programs were established. One program was voluntary and designed to pay for physician services, this is generally referred to as Medicare Part B. Another program, Medicaid, funded jointly by state and federal government, was also created at this time. Any premiums paid by participants flow into a separate account called the Supplementary Medical Insurance (SMI) trust fund.

From the very beginning, Social Security (SS) and Medicare Hospital Insurance (HI) were designed to be financed through payroll taxes with any excess revenue held in trust funds. This was not case for additional Medicare programs financed from premiums and subsidies from the federal government. The creation of Supplementary Medical Insurance (SMI) has had lasting effects on the federal budget.

Because it receives substantial and uncapped subsidies from federal tax revenue, Supplementary Medical Insurance (SMI) is altogether different from Social Security and Hospital Insurance. This has resulted

See MARYANN Page A5

Tips To Protect Yourself From Text Message Cyberattacks

(StatePoint) Every day, cybercriminals create new methods of obtaining private financial information from unsuspecting individuals, most commonly employing tactics like emailing strangers and convincing them to either share personal information or take an action that compromises their systems and devices. Known as "phishing," these cybercrime attempts can also come by way of short message service (SMS) or text messaging, and when they do, it's called "smishing." Scammers use smishing to prompt victims to click on internet links or send classified or personal information through texts and other messaging apps, making individuals vulnerable to identity theft and even extortion. However, understanding their methods can help you protect yourself. Here's what to know:

Attacks Are Getting More Sophisticated

Cybercriminals often use a tactic called spoofing, where they impersonate a known sender or transmit messages from a legitimate number. Even if you know the sender, it's still important to verify the message's legitimacy before responding, opening an attachment, or clicking on a link that

See TIPS Page A5



Photo courtesy of the NFD

Noblesville Fire Department Accepting Donations For Christmas Food & Toy Drive

The Noblesville Fire Department is seeking assistance from the community to ensure local families have a joyous holiday season. The fire department is currently accepting donations for its annual food and toy drive to benefit approximately 100 less fortunate families in Noblesville.

2023 marks the 46th anniversary since the program started. The fire department has partnered with Kroger for food needs and Meijer for toys.

The fire department is accepting canned goods, non-perishable food items, and new, unwrapped toys now through Friday, Dec. 8. Donations may be dropped off at any of the Noblesville Fire Stations or at Noblesville City Hall, 16 South 10th Street. Deliveries to the families will take place on

See TOYS Page A5

Holidays At The Hill Returns To Noblesville's Federal Hill Commons

The Noblesville Parks and Recreation Department has announced that "Holidays at the Hill" will return for its fourth season from November 18 through January 8, 2024.

"Holidays at the Hill adds to the offerings we have in Downtown Noblesville to enjoy time together and create lasting memories," said Noblesville Mayor Chris Jensen. "From ice skating to carriage rides, a walking lights tour to the holiday market, Holidays at the Hill has become a winter tradition with activities for all ages looking to celebrate with friends and family."

The temporary ice rink, with real ice, will open at 11 a.m. Saturday, November 18 and will close for the season on January 8, 2024. The 52-foot by 96-foot ice rink, will be located at the Market Plaza at Federal Hill

See HILL Page A5

INSIDE TODAY

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HONEST HOOSIER

Are we really less than a week to Thanksgiving?



TODAY'S HEALTH TIP

Take a walk after eating, particularly if the meal contained a lot of fat. 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

In celebration of our beginning our 20th year as a media company, we're sharing some famous quotations about newspapers this month. "People don't actually read newspapers. They step into them every morning like a hot bath." -Marshall McLuhan

TODAY'S JOKE

The newspaper had a pun-writing contest. One avid reader sent in 10 different entries and had high hopes they would win. Unfortunately, no pun in ten did.

OBITUARIES

None

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



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The Times photo by Betsy Reason

Santa arrives at the Santa House on the Square on Nov. 26 in downtown Noblesville, courtesy of Hamilton County Historical Society. Stop by to visit Santa, snap a photo, and consider a donation that goes toward making this Santa House event possible.



The Times photo by Betsy Reason

The new Lofts on Tenth apartments on North 10th Street has a new Christmas tree placed on the porch roof of the new Linden Tree store.

## It's Beginning To Look A Lot Like Christmas



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

The holiday season is upon us as evident not only on the calendar but also as we look around Noblesville.

The Santa House at the Hamilton County Courthouse Square was brought out of storage weeks ago, waiting for the Saturday after Thanksgiving when Santa arrives at the house to take kids' wish lists.

Downtown merchants are getting in the holiday spirit decorating for the holidays.

At the first of the week, I drove by the new Lofts on Tenth apartments on North 10th Street and saw owner Darren Peck was having a Christmas tree delivered and placed on the porch roof of the new Linden Tree store, and drove by later that night to see the tree lit up beautifully.

On the same evening, I stopped by photographer Matt Doudt's Old Town Noblesville house to pick up a photography donation (his beautiful drone photo overlooking the Courthouse that I've

seen on social media) for our high school musical, "Cinderella," which runs through Saturday, and was invited in the front door to find a wonderland of Christmas.

It's also holiday bazaar time with arts and crafts shows every weekend, with several this weekend, Westfield Band Boosters Annual Holiday Craft Show Saturday at Westfield High School, Emmanuel United Methodist Church in Noblesville and the Noblesville Moose Lodge.

Worth the drive from Noblesville, the 2023 Carmel Christkindlmarkt opens Saturday and continues through Dec. 24 at Carter Green next to the Performing Arts Center of Carmel with traditional German food, handmade German goods, ice skating, German artists at work, kids corner, live entertainment, all under the twinkling lights at this one-of-a-kind free holiday experience.

A Community Thanksgiving Day free drive-thru lunchtime meal is Thursday at White River Christian Church in Noblesville, Sheridan Community Center and St. Louis deMontfort in Fishers.

Tickets are now on sale for Merry Prairie at Con-

ner Prairie, where visitors can explore Historic Holidays and immerse in the magic of Prairietown by candlelight, take a Polar Bear Plunge on the tubing hill, ride a vintage carousel, warm by a fireplace while showing off your sock-skating skills, plus visit with Santa, starting next Friday through Dec. 22 Plus, reserve your seats for Breakfast with Santa for weekends through Dec. 17.

There are also holiday productions by local community theaters, Hamilton County Theatre Guild's Belfry Theatre "The Man Who Came To Dinner," a holiday comedy, directed by Eric Matters, opening Friday at Noblesville First United Methodist Church; Main Street Productions' "Inspecting Carol," a holiday comedy directed by Kelly Keller, Nov. 30-Dec. 10 at Basile Westfield Playhouse; Attic Theatre's "White Christmas" musical, Dec. 8-9 at Ivy Tech Hamilton County Campus in Noblesville; and Carmel Community Players' "Moon Over Buffalo," a screwball comedy Dec. 8-17 at The Cat in Carmel. Worth the 25-minute drive north of Noblesville, this weekend, is the Tipton Community Theatre musical, "Elf,"

on stage through Sunday at Tipton High School Auditorium.

Shop at Small Business Saturday a week from day, on Nov. 25, in downtown Noblesville. The Noblesville Chamber of Commerce joins with partner organizations Noblesville Main Street, Noblesville Creates (formerly Nickel Plate Arts) Noblesville Parks & Recreation, and the City of Noblesville to celebrate the kickoff to the holiday season. The chamber asks for community support by sharing a social media post of a favorite Noblesville business and tag the Noblesville Chamber.

Cicero Christmas Parade is at 4 p.m. Nov. 25 through downtown Cicero.

The Noblesville Chamber's annual Lighting of The Square is 6:30 p.m. Nov. 25 inside the Hamilton County Government & Judicial Center. (Blankets invited.) This more than 30-year-old tradition offers an hour of musical dance performances by Noblesville First United Methodist Church, North Elementary's Hand Chime Choir, EnPointe Indiana Ballet, Noblesville High School student vocalists and some surprises. At 7:20 p.m., guests will move outdoors

to the Courthouse to light the square and a final song. Lights will flip on to the historical buildings, Santa House and Christmas tree. Hot chocolate will be served.

Santa arrives at the Santa House on the Square on Nov. 26 in downtown Noblesville, courtesy of Hamilton County Historical Society. Stop by to visit Santa, snap a photo, and consider a donation that goes toward making this Santa House event possible.

The Noblesville Flower Market, presented by Indiana Peony Festival and sponsored by Keep Noblesville Beautiful, is 5 p.m. to 8 p.m. Nov. 30 in the east alley of downtown Noblesville.

The Nickel Plate Express offers an array of holiday excursions, including Reindeer Express and Holiday Cheers Express.

Arcadia's eighth annual Christmas Tree Lighting with Christmas Market is 4 to 8 p.m. Dec. 2.

The City of Noblesville's Holiday in Lights Parade is at 6:30 p.m. Dec. 2 through downtown Noblesville, starting at 16th and Harrison streets and ending at Federal Hill Commons on Logan Street. (Deadline to

register for the parade is today at noblesville.org/parade.)

Noblesville Chamber of Commerce's annual Holiday Luncheon this year is combined with the State of the Schools presentation by Noblesville Schools Superintendent Daniel Hile and will feature Noblesville High School's varsity mixed show choir, the NHS Singers, with student musicians, and kicking off with North Elementary's Hand Chime Choir. Public invited with reservations at noblesvillechamber.com.

EnPointe Indiana Ballet's holiday performances of "An EnPointe Christmas" are Dec. 16 and 17 at Noblesville High School.

Also, if you're looking for holiday gifts (smaller works of art with budget-friendly pricing), visit Hamilton County Artists' Association art exhibit, "Good Things Come in Small Packages" art exhibit continuing through December at HCAA's Birdie Gallery in Noblesville.

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

### PUBLIC NOTICES

#### NOTICE TO PROPERTY OWNERS OF PUBLIC HEARING Board of Zoning Appeals City of Noblesville, Indiana

This notice is to inform you of a Public Hearing that will be held by the Noblesville Board of Zoning Appeals on the 4th day of December, 2023. This hearing, to discuss application BZNA-0033-2023, will begin at 6:00 p.m. in the Common Council Chambers, Noblesville City Hall at 16 South 10th Street. The application submitted by FMG Indianapolis d/b/a Reagan Outdoor Advertising requests an appeal of a Violation Letter dated June 6, 2019 pursuant to UDO § 4.D.2 on the property located at 14800 Herriman Boulevard.

Written suggestions or objections relative to the application above may be filed with the Department of Planning and Development, at or before such meeting, and will be heard by the Noblesville Board of Zoning Appeals. Interested persons desiring to present their views, either in writing or verbally, will have an opportunity to be heard at the above-mentioned time and place.

This hearing may be continued from time to time as found necessary by the Noblesville Board of Zoning Appeals. A copy of the proposal is on file in the Department of Planning and Development at 16 South 10th Street, Suite B140 and may be reviewed during regular office hours: 8:00 a.m. to 4:30 p.m. A copy of the file may also be viewed on the Department of Planning website, <http://www.cityofnoblesville.org/planning>.

Noblesville Board of Zoning Appeals  
Caleb Gutshall, Secretary

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# FSSA Adds Second Round Of Employer-Sponsored Child Care Fund Grants

The Indiana Family and Social Services Administration's Office of Early Childhood and Out-of-School Learning today announced it will extend the Employer-Sponsored Child Care Fund application window and award grants in two rounds. The \$25 million fund, part of Gov. Eric J. Holcomb's 2023 Next Level Agenda, will mobilize employers and communities to create or expand child care offerings that address the needs of working Hoosiers.

Round one of applications are due at 11:59 p.m. Nov. 22. Round two of applications will close at 11:59 p.m. Dec. 15. FSSA will target up to 75% of the funds for round one applications with announcements in December of the awarded employers and organizations.

Any applications not awarded in the first round, and additional applications received between Nov. 22 and Dec. 15, will be considered for the second round. Those awards, utilizing the remaining funds, will be announced in January.

The \$25 million program, a partnership with the Indiana Chamber of Commerce, uses a portion of the state's remaining federal relief funds from the COVID-19 pandemic and is part of the state's broader efforts to strengthen the early care and education sector, providing support for today's workforce and investing in tomorrow's. The program is also supported by the Indiana Manufacturers Association.

Grant funding can be used to support employees' child care

needs in a variety of ways, including sponsoring dependent care assistance plans, providing on-site or near-site child care or offering child care tuition benefits. Grants of up to \$750,000 will be awarded. The full list of allowable uses and details can be found here.

To be eligible, employers must be located in Indiana and either a business or corporation employing 20 or more employees, a group of employers with 20 or more employees or a community-based nonprofit applying on behalf of a group of local employers with a combined total of 20 or more employees. Employers must also be willing to contribute 10% of the total amount requested and be able to implement solutions within the first year of the program.

# Statement From The Hamilton East Public Library

At the November Hamilton East Public Library board meeting, Library Director/Chief Executive Officer, Edra Waterman officially announced that after 12 years of service, her last day at HEPL will be December 22, 2023. Waterman shared that she has accepted the Library Director position at the Anderson Public Library and will begin on January 8, 2024.

"While I am sad to leave our HEPL team and the wonderful people we serve, I have a long-standing and deep

connection to Anderson Public Library and the Anderson community. When the opportunity presented itself to devote my energy and expertise to serving my neighbors and making a difference by ensuring the best possible library service for all, I felt I had to pursue it.

I appreciate the support the Fishers and Noblesville communities have shown HEPL in my time here, and I am so very proud of what we have accomplished together. It has been my privilege to lead such a

wonderful team," states Waterman.

In her tenure at the Hamilton East Public Library, Edra oversaw many significant projects, including the Ignite Studio maker space, Seed Library, expanded community outreach, world-renowned author visits, renovations to improve access to all, and much more. We're thankful to Edra for her contributions to our community and library system over the years and wish her the best in her next steps.

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## CCPR Receives Inclusion Program Of Excellence Award In Recognition Of Adaptive Program Series

CCPR Recreation Program Team Received Award at the Annual Indiana Park and Recreation Association Conference.

Carmel Clay Parks & Recreation (CCPR) received the Inclusion Program of Excellence Award at the annual Indiana Park and Recreation Association (IPRA) conference. This award recognizes a parks and recreation agency for its effort to provide inclusive opportunities and programming to their community. CCPR received the award for its adaptive Murder Mystery Social, a drama therapy-informed program series designed for individuals with disabilities.

"I am tremendously proud of my team and honored to receive this award," said Kelvin Solares, CCPR Inclusion Program Supervisor. "CCPR is dedicated to providing innovative and engaging programming for individuals of all abilities and we look forward to offering

adaptive programs like Murder Mystery Social in the future."

The one-of-a-kind series gives classic murder mystery dinner parties a personalized spin with drama therapy-informed activities, custom-built sets, and catered food.

Murder Mystery Social was created by drama therapist and CCPR staff member, Deborah Fisher. "Drama therapy uses theatre techniques to help participants work through their issues in a safe and meaningful way," says Fisher. "Role-playing and improvisation provide participants with the freedom to explore and express emotions without fear of being judged, improving their well-being and interpersonal skills."

Rather than purchase a pre-made murder mystery party kit, Fisher designs each program's theme and characters herself. Since joining the team in 2019, Fisher has developed close relationships with the CCPR adaptive community. That allowed



Photo courtesy of CCPR

From left, Kelvin Solares, Inclusion Program Supervisor; Deborah Fisher, Adaptive Program Instructor; Alexa Waldrip, Recreation Program Manager.

her to tailor each mystery story to participants' interests and strengths while also challenging them to get out of their comfort zone.

"Even if participants don't want to play a character or feel too shy

to role play they can still have a fun night-out with their friends!" says Fisher.

To learn more about CCPR's adaptive programs, visit [carmelclayparks.com/programs](http://carmelclayparks.com/programs).

## Indianapolis Man Sentenced To 5 Years In Federal Prison For Manufacturing Counterfeit Currency

Jacob Seyfried, 47, of Indianapolis, has been sentenced to five years in federal prison after pleading guilty to manufacturing counterfeit currency.

According to court documents, on November 13, 2021, a Carmel Police Department Officer initiated a traffic stop on a Cadillac with stolen license plates near 96th street. The driver was Jacob Seyfried. Seyfried stated that he had been released from jail about six days prior and had been staying at the nearby Clarion Hotel. He claimed that he borrowed the Cadillac and just finished shopping at Kohls.

The Carmel officer searched the vehicle and found a \$100 bill under the console that appeared brighter in color than normal. The officer also found several receipts on the floorboard of the vehicle, a paper shredder in the trunk, and a Kohl's shopping bag containing a Nike coat and backpack.

The officers searched Seyfried's person and

removed a wad of fifty-dollar bills. Seyfried told officers he had about \$400 in cash on him at the time. Officers examined the money and noticed that most of the bills had the exact same serial number. Officers recovered a total of \$300 in counterfeit \$100 and \$50 bills. Officers went to Kohl's and recovered the bills that Seyfried used to pay for his purchases, which were also counterfeit. A \$50 bill Seyfried used at Kohls had the same serial number as the counterfeit bills police later found on his person.

At the Clarion Hotel, law enforcement officers searched the room Seyfried checked out of that morning. During their search, they located items used to manufacture counterfeit bills, including gel pens, double-sided tape, a water proofer, a printing paper booklet, several articles of ink and paint, and two printers. Officers also recovered eight pages of printed, counterfeit \$100 bills,

and four pages of printed counterfeit \$50 bills.

Seyfried has a lengthy criminal history including convictions for forgery, possessing a handgun as a convicted felon, and a prior federal conviction for mail fraud. He was caught with a counterfeit title for a stolen, \$50,000 Dodge Charger while on pretrial release in this case.

"Undeterred by multiple convictions and jail time, Mr. Seyfried continued to use fraud and deceit to line his pockets," said Zachary A. Myers, United States Attorney for the Southern District of Indiana. "Creating counterfeit currency is not a victimless crime, it harms everyone in our economy—stealing income from businesses and raising prices for consumers. The serious prison sentence here demonstrates that fraudsters and forgers will face serious punishment for economic crimes. I commend the Carmel Police Department and the U.S. Secret Service,

along with our federal prosecutor, for their diligent work to ensure that this criminal is held accountable."

"The sentencing in this case is a testament to the outstanding work of the Carmel Police Department," said Jeffrey R. Adams, Special Agent in Charge of the U.S. Secret Service Indianapolis Field Office. "We would like to thank the U.S. Attorney's Office and the Carmel Police Department for their partnership in this investigation."

The Carmel Police Department and U.S. Secret Service investigated this case. The sentence was imposed by U.S. District Court Judge James P. Hanlon. Judge Hanlon also ordered that Seyfried be supervised by the U.S. Probation Office for 3 years following his release from federal prison.

U.S. Attorney Myers thanked Assistant United States Attorney Adam J. Eakman, who prosecuted this case.

## Holcomb Visits Hoosier Soldiers In Kenya Ahead Of Thanksgiving

By Leslie Bonilla Muniz  
Indiana Capital Chronicle

Indiana National Guard members stationed in Kenya — who will miss Thanksgiving at home and likely Christmas — asked Gov. Eric Holcomb only for more ping pong balls and corn hole bags during a visit this week.

"I think I can do that," Holcomb told reporters of the requests. "(The soldiers) just ooze duty, honor, country. They're so patriotic, they're so focused, they're so trained."

Holcomb flew to Kenya — a neighbor to war-torn Somalia — on invitation from Indiana Adjutant General Dale Lyles.

About 130 soldiers serving with the Indiana National Guard's Airborne company, headquartered in Seymour, have been deployed to Kenya's Camp Simba since April 2023. They're scheduled to return in 2024.

Asked if the Israel-Palestine conflict had soldiers on edge, Lyles said no — but that soldiers were maintaining situational awareness of that, China, North Korea, Ukraine and more.

"I can assure you that we have trained the men and women of the Indiana National Guard to the highest degrees of readiness ... to ensure that our country remains free," Lyles said. "The soldiers that are serving at Camp Simba right now are focused on their mission at hand, and that's to help rid this particular region of the world of the violent extremist organizations that are seeking to undermine the freedom of Kenya."

The operation, dubbed "Enduring Freedom" has been ongoing in the Horn of Africa since 2002.

On other topics, Holcomb said he doesn't yet have a new pick for the next commander-in-chief after former Vice President and former Indiana Gov. Mike Pence dropped out of the presidential race.

"I've been a little busy

and have a lot on my plate," Holcomb said, with a pointed glance at his surroundings. "And we'll see what role Indiana plays in the whole process. But ... I'll be looking for the individual who best articulates a substantive agenda or plan, and more importantly, how to execute it."

"I'll have my own test that revolves around what I hold myself accountable to, and this administration," he continued. "And that's trying to provide some certainty and predictability, stability and continuity. That's what I'll look for in a partner at the federal level."

Holcomb is term-limited. Six Republicans, a Democrat and a Libertarian are vying to succeed him in a 2024 election.

He also said his administration hasn't been questioned in an investigation of gambling-related wrongdoing. Former Shelbyville Rep. Sean Eberhart agreed to plead guilty last week to a federal felony charge related to a bribe from a casino executive for favorable legislation.

"President Pro Tem (Rodric Bray) and the Speaker (Todd Huston), they're men of very high ethical standards. And I'll leave it to them, as I have in other scenarios, to make sure that those standards are upheld throughout their caucuses," Holcomb said. "We'll continue to make sure that we're transparent and hold people accountable if they cross the line as well. We have a zero tolerance."

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**TIPS** From Page A1

could potentially compromise your device.

Cybercriminals also share stolen credentials and personal information more readily now and work in gangs, ultimately amplifying the threat.

Through social engineering of your publicly available information — often gleaned from social media — and private data procured illicitly, scammers are able to craft text messages specifically designed to lower your defenses. This means, communication may look like it's being sent from a known person or number, possibly making reference to shared knowledge.

Fraudsters may apply a sense of urgency or other scare tactic that prompts you to react quickly instead of taking the time to scrutinize a request.

Additionally, the ever-growing capabilities of generative artificial intelligence (AI) tools have made it easier for scammers to develop smishing attempts that closely mirror conversation, making it simpler and more affordable to distribute cyberattacks successfully to a large audience.

"Whereas previous smishing and phishing messages often didn't make sense, as generative AI advances, these messages contain fewer grammatical or spelling mistakes. As a result, users are less able to distinguish them from legitimate communications," says Raina Kanakis, a security specialist with PNC's Global Security Fusion Center.

\*\*\*  
Simple Precautions Can Mitigate Risk

Vigilance is key, especially as attacks become more sophisticated. One way to verify senders' identities is by cross-checking short codes

— the five- or six-digit number used by companies to deliver text messages to your phone. Each of these unique codes is used for certain purposes — to transmit card activity alerts, for instance.

Many companies, such as PNC Bank, have established resources to enable customers to verify the legitimacy of text messages appearing to come from them. By referencing PNC's Short Codes page for example, you can verify whether a text message originated from a legitimate short code, helping you detect and avoid possible impersonation fraud.

Use these additional strategies to help thwart smishing attempts:

1. If you are not expecting the message, proceed with caution.

2. Do not immediately respond.

3. Do not click on any links within a text message. Navigate to the URL using a different means to validate it.

4. If the message appears to come from a familiar company, contact them on a different channel to confirm legitimacy.

5. Getting a text and subsequent call does not increase legitimacy. Hang up and call the company or financial institution directly using a known telephone number.

6. Screenshot and send any suspicious messages appearing to come from a company to them to verify and alert.

7. To report smishing to all mobile telecom carriers, screenshot and send the message to 7726. For added protection, use the "Report Junk" feature on your mobile carrier's system.

8. Visit the FCC website for more information on how to avoid smishing scams.

**MARYANN** From Page A1

in annual federal budgetary deficits that increase the national debt of the U.S. Federal allocations to Supplemental Medical Insurance in 2023 equal 1.6 percent of total GDP.

Expanding Supplementary Medical Insurance (SMI) benefits has made it politically challenging for Congress to increase premiums or limit expenses. Meanwhile, given that 30.7 percent of the population is now aged 65 and older, the separate Social Security trust fund will be exhausted by 2034. For the Medicare Hospitalization Fund, insolvency is expected in 2031.

What principles should guide Social Security and Medicare reforms? Capretta first suggests getting a handle on Supplementary Medical Insurance (SMI) in order to address a significant portion of the overall federal government deficit. His modest proposal is to prevent the general fund contribution to SMI rising from its 2023 level (1.6 percent of GDP).

Capretta then tackles the rapid depletion of the payroll-financed Social Security and Medicare Hospital Insurance trust funds. Something needs to be done relatively soon with support from the two major parties.

It is now presumed that current law prohibits spending by Social Security (SS) and Medicare (HI) when their trust funds are exhausted. To sustain the principle that Social Security and Medicare Hospital Insurance payments reflect premiums paid during a person's working career, consider two reforms: 1) Current formulas for payment requests must be amended in order to lower costs; and 2) increased

revenue must flow into these trust funds.

Another option being considered rules would transform the programs by raising taxes on taxpayers with incomes exceeding \$400,000 from all sources; this would essentially remove the programs from payroll taxes. Alternatively, policymakers could work with the public perception that payroll taxes fully cover costs and impose no financial burden on the broader federal budget. This would retain the concept of promised retiree payments based on one's previous earnings.

Adjustments will not be popular but procrastination will surely result in a crisis, decreased trust in the program, lower labor force participation, and unsustainable increases in the national debt. Capretta proposes that whenever Social Security and Medicare Part A trust fund deficits are anticipated, half of any adjustments needed be assigned to higher payroll taxes and the rest to benefit cuts. Congress could periodically revise these formulas and protect the lowest-income retirees from any changes.

It would be wise to consider Capretta's suggestions. The architects of U.S. Social Security wanted all American workers to own Social Security by paying for it themselves with the confidence that what was promised will be delivered.

-Maryann O. Keating, Ph.D., a resident of South Bend and an adjunct scholar of the Indiana Policy Review Foundation, is co-author of "Microeconomics for Public Managers," Wiley/Blackwell.

**Noblesville Lions Conduct Eye Testing At Pebble Brook Academy**



Photo courtesy of Noblesville Lions

On Thursday, Nov 16th, the Noblesville Lions conducted their Kid Sight eye testing at Pebble Brook Academy. 30 students were tested. Any unsatisfactory results are passed to the school administration, then given to the parents. In the photo: Lions Dale Unger - Chairman; Dave Marsh; and Steve Shaw

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**HILL** From Page A1

Commons.

From November 18 through December 22, Ice Plaza hours are 5 to 9 p.m. Wednesday, Thursday and Friday; 11 a.m. to 9 p.m. Saturday. Starting on December 23, hours will be extended to 11 a.m. to 9 p.m. Monday through Saturday for enjoyment during Noblesville Schools' winter break. The rink will be open 11 a.m. to 7 p.m. every Sunday throughout the season. The rink will have special holiday hours on November 24 (11 a.m. to 9 p.m.), and December 24 and 31 (11 a.m. to 4 p.m.). The ice plaza will be closed on Thanksgiving and Christmas. Hours may change due to daily weather conditions for the safety of participants.

All ages are welcome to participate and rental ice skates range from kid to adult sizes. Admission rates are \$13 for those ages 13 and older and \$11 for ages 12 and younger. Multiple skate passes are offered online at a discounted price and skating aids will be available for \$3. Guests may bring their own skates if they prefer, but skate rental is included in the admission fee.

"2023 will be the seventh consecutive year of the city hosting the Ice Plaza," said Parks Director Brandon Bennett. "Instead of offering sessions, our Ice Plaza allows skaters to enjoy the ice for as long as they want. Admission is all day long so after skating for a bit, patrons can take a break to visit any of our fantastic nearby restaurants and stores and return to skate some more without having to pay again."

Families can reserve a unique, private carriage ride through downtown Noblesville. Rides last approximately 15 minutes and can seat up to six adults and three to five children on adults'

laps. Carriage rides will be offered on six days in December.

Leading up to Christmas Eve, private rides with Santa will be available Dec. 15-18. In addition to Santa, rides will seat up to five adults and three to five children on adults' laps. Each ride includes only one group and must be reserved in advance online at bit.ly/ncarriagerides. Carriage ride registration will open at noon Wednesday, Nov. 15.

Federal Hill Commons' event lawn will again be transformed into a walkable lights display with festive, picturesque views and a warming shelter and food/drink trucks on select days. The Holiday Market, hosted by Noblesville Main Street, will take place from 11 a.m. to 4 p.m. Saturday, December 2 and will include local restaurants and holiday artisan vendors for shoppers. The Holiday in Lights Parade hosted by the City of Noblesville at 6:30 p.m. on December 2 will end at Federal Hill Commons.

Holidays at the Hill would not be possible without the support of the following businesses and organizations: Align Orthodontics, Bailey & Wood Financial Group, Building Envelope Allies, Burtner Electric, CCH+A, Context Design, CSI Signs, Federal Hill Apartments, Gaylor Electric, Horizon Bank, Indiana American Water, IU Health, McGavic Outdoor Power, Metronet, Midwest Paving, Mufflers and More, Myers Construction Management Inc., Old Town Companies, Pediatric Dentistry of Noblesville, Peterson Architecture, RCX Sports, Reggie's Motorworks and The Noble Mechanic.

For additional information about Holidays at the Hill, visit www.cityofnoblesville.org/holidays.

**RUSTY** From Page A1

SS retirement amount (only the spousal portion of her monthly amount would be suspended).

You will be able to restart your benefits at any time by calling Social Security again and asking that your benefits be resumed. You can suspend and restart your benefits as needed (no restriction on how many times), but they will only start/resume the suspension effective with the month following the month you call. And, as you likely already know, for each month your benefits are suspended you will earn

Delayed Retirement Credits (DRCs) resulting in a higher payment amount later.

Just for clarity, voluntary suspension of benefits is only available to those who have reached full retirement age but is an excellent way to increase your monthly Social Security payment. Your benefit will grow by .667% for each month suspended and, if your benefit is still suspended when you turn 70 years old, Social Security will automatically resume payments at that time, at your higher maximum monthly amount.

**TOYS** From Page A1

Saturday, Dec. 16.

The fire department is also accepting monetary donations (checks are preferred - made payable to the NFD Hamilton County Community Foundation). Secure online donations may be made through the Central Indiana Community Foundation donor portal at www.cicf.org/giving/give-now/existing-fund/. If making an online donation, please type in "Noblesville Firefighters Fund" under the Fund Name section.

The Noblesville Firefighters Food and Toy Drive has been fortunate for the support of many great partners in the past 45 years. Our thanks goes to all citizens, businesses, and organizations who have selflessly donated. We are committed to continuing to help brighten the holiday season for those in need this year, and all donations will be appreciated,

said Noblesville Fire Chief Matt Mitchell.

For more information, contact the Noblesville Fire Department at 317-776-6336, extension 0.

Donation Drop-off Locations:

- Station 1 - 135 South 9th Street Downtown at Ninth Street and Maple Avenue
- Station 2 - 400 South Harbour Drive South Harbour
- Station 3 - 2101 Greenfield Avenue The Wellingtons
- Station 4 - 20777 Hague Road North and East Harbour
- Station 5 - 10170 E. 191st Street The Meadows
- Station 6 - 16800 Hazel Dell Road Hazel Dell
- Station 7 - 15251 Olio Road Behind Ruoff Music Center
- Noblesville City Hall (16 S. 10th St.) Downtown at 10th and Conner streets

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