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TODAY'S VERSE

John 10:10 The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly.



FACES OF

HAMILTON COUNTY People who call our community their own. What makes Sarah Rolinson smile? "Performing or singing." The Noblesville High School senior will be among six NHS Singers varsity show choir members who will perform at tonight's Noblesville Chamber of Commerce Tree Lighting Ceremony at 6:30 p.m. inside the Hamilton County Government & Judicial Center, with the community invited. Other choir members singing tonight include Josie Flinchum, Addie McMillan, Sean Wood, Tyler Cowan and Eleanor Wilson. The daughter of Andrew and Lisa Rolinson and who has two brothers, lan and Keagan, Sarah likes to sing and dance, especially in theater productions, and most recently performed as crazy Marie, the beggar woman who transforms into the Fairy Godmother in NHS Choral Department's Rodgers + Hammerstein production of the Broadway version of "Cinderella," last weekend at NHS. "Cinderella" was her 19th production. Her previous school productions include NHS's "Chicago" as Mary Sunshine and "High School Musical" and Noblesville East Middle School's "Mary Poppins." as Mary Poppins and "Annie" as Grace Farrell. She performed in "A Chorus Line" at Summer Stock Stage, and "Saturday Night Fever" and "42nd Street" at YAP Civic Theatre. She is a member of NHS MadJazz as well as secretary for Thespian Troupe 8118. Tonight, Sarah will sing "Silent Night" during the Chamber event, which also includes performances by Noblesville First United Methodist Church, North Elementary's Hand Chime Choir and EnPointe Indiana Ballet. Guests will move outdoors at about 7:20 p.m. for the Lighting of the Square with the lighting of the Santa House, Christmas tree and historic buildings at the Courthouse Square.

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.

Hamilton County's Own Daily Newspaper

NOBLESVILLE, INDIANA

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Boomer Bits Ask Rusty - About The Fairness Of "WEP" And "GPO"

Social Security Matters

Dear Rusty: I was married to my ex-husband for 30 years. For 14 of those years, I was an unemployed mom and community volunteer. After my sons were grown, I began teaching in California and earned a teacher pension. That teacher pension eliminates ALL the spousal benefits my husband paid for. How can that be justified? I, like a number of my retired friends, rent out rooms in my house to be able to live on a small teacher's pension and get none of my earned spousal benefits. Signed: Frustrated **Teacher**

Dear Frustrated Teacher: I can only say that your frustration is shared by many retirees from public service in States which do not participate in the federal Social Security program - that is, neither the employee nor the State contribute to the federal Social Security program. There are about 26 states (including California) which exempt at least some of their employees (and themselves)

(Family Features) Under-

lesterol is important for people

of all ages, including children

and teens. Maintaining healthy

your heart healthy and lower

your chances of getting heart

disease or having a stroke.

no symptoms. In fact, about

38% of adults in the United

States are diagnosed with high

cholesterol, according to the

American Heart Association.

screened and how to manage

it are important aspects of pro-

tecting your overall health and

prevent a heart attack or stroke.

Understanding Cholesterol

A waxy, fat-like substance

sumed from meat, poultry and

dairy products, cholesterol isn't

inherently bad for you. In fact,

and make vitamins and other

cholesterol circulating in the

blood can pose a problem.

are low-density lipoprotein

(LDL), which is considered

bad, and high-density lipo-

protein (HDL), which can be thought of as "good" choles-

terol. Too much of the "bad"

"good," increases the risk of

cholesterol slowly building up

that feed the heart and brain.

in the inner walls of the arteries

kind, or not enough of the

your body needs it to build cells

hormones. However, too much

The two types of cholesterol

created by the liver and con-

Understanding what cholesterol

is, the role it plays, when to get

cholesterol levels can help keep

High cholesterol usually has

standing and improving cho-

About Cholesterol

Stay in control to help prevent heart disease, heart attack and stroke



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.

from paying Social Security payroll taxes, but those states are obligated to provide retirement benefits robust enough to offset the loss of Social Security benefits which will occur later in life after the employee retires. As controversial as these laws - the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) - are, they have withstood legal challenges since they were enacted four decades ago.

Because you have a "non-covered" pension from your state employment, WEP reduces any personal Social Security retirement benefit you may have earned elsewhere and, to your specific point, the

Cholesterol can join with oth-

er substances to form a thick,

hard deposit on the inside of the

arteries called plaque. This can

narrow the arteries and make

known as atherosclerosis. If

a blood clot forms, it may be

of these narrowed arteries,

Understanding Risk

es all the LDL it needs. An

unhealthy lifestyle can make

your body produce more LDL

than required. Behaviors that

lesterol levels include lack of

may negatively affect your cho-

physical activity, obesity, eating

an unhealthy diet and smoking

or exposure to tobacco smoke.

In addition to unhealthy hab-

its, which are the cause of high

LDL cholesterol for most peo-

ple, some people inherit genes

from their parents or grandpar-

ents - called familial hypercho-

lesterolemia (FH) - that cause

them to have too much choles-

terol and can lead to premature

If you have a family history of

FH or problems related to high

cholesterol, it's important to get

atherosclerotic heart disease.

your levels checked.

Checked

Getting Cholesterol

Adults age 20 and older

should have their cholesterol

See NEED Page A6

Your body naturally produc-

stroke.

resulting in a heart attack or

more likely to get stuck in one

them less flexible - a condition

GPO has eliminated the spousal benefit you might otherwise have been entitled to from your ex-husband. Like you, many who are affected believe this to be unfair, but Congress has steadfastly failed to enact legislation to repeal these provisions, or even to soften their impact. The likely reason is that Congress has evaluated the fundamental premise of the provisions and concluded they appropriately equalize the way benefits are paid to all Social Security beneficiaries.

It might help to think of it this way: in normal circumstances, if one spouse has a per-

See RUSTY Page A6

5 Things We What You Need To Know **Learned About** Alzheimer's Disease In 2023

(StatePoint) 2023 was a landmark year for Alzheimer's disease research, including advancements in treatment, risk factors and diagnosis. Here are five significant discoveries made this year:

There are three new approved treatments for Alzheimer's, with a fourth on the way.

In July, the U.S. Food and Drug Administration (FDA) granted traditional approval for Legembi for mild cognitive impairment due to Alzheimer's and mild Alzheimer's dementia. This treatment slows cognitive decline and can help people with early Alzheimer's maintain

their independence. In June 2021, the FDA granted accelerated approval to Aduhelm for the same purpose. At the Alzheimer's Association International Conference (AAIC) in July 2023, Lilly reported positive results for a third similar treatment: donanemab. The company expects FDA action in early 2024.

In May, the FDA approved the first treatment for agitation in people with Alzheimer's brexpiprazole.

Hearing aids could slow cognitive decline for at-risk older

In the largest clinical trial to investigate whether a hearing loss treatment can reduce risk of cognitive decline, researchers found that older adults with

See DISEASE Page A6

The Daily Almanac

Sunrise/Sunset RISE: 7:42 a.m. SET: 5:26 p.m.



High/Low **Temperatures** High: 43 °F Low: 25 °F



 Blasé Day Small Business Šaturday National Parfait Day



What Happened On This Day

• 1952 Agatha Christie's The Mousetrap opens at London's West End. The longest running show in history, the play began as a radio play called Three Blind Mice. It is based on the death of Dennis O'Neill, who died while in foster care.

• **1950** "Storm of the century" hits eastern US. Also known as the Appalachian Storm, the storm reached blizzard conditions and dumped nearly 60 inches of snow in the Appalachian area. It brought unseasonal

temperatures to the region and caused widespread damage to property. About 150 people were thought to have been killed as a result of it.

• 1936 Nazi Germany and Japan sign the Anti-Comintern Pact. The treaty was directed towards the Soviet Union and stipulated that in case of Soviet aggression towards either country, the other would consider it as an act of aggression towards it as well. The pact was later signed by other countries including Italy, Romania, Spain, and Turkey.

Births On This Day • 1914 Joe DiMaggio American baseball player

• **1844** Karl Benz German engineer, businessman, founded Mercedes-Benz

Deaths On This Day • 1974 Nick Drake

English singer-songwriter, musician

• 1944 Kenesaw Mountain Landis American judge

INSIDE TODAY

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

HONEST HOOSIER

Welcome to the official Christmas shopping season Hamilton County!



TODAY'S HEALTH TIP

Grandma's advice not to put anything smaller than your elbow in your ear was right - that includes Q-tips. 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. "Everybody who talks to a newspaper has a motive. That's just a given. And good reporters always, repeat always, probe to find out what that motive is." -Ben Bradlee

TODAY'S JOKE

The boss went to a garage sale and bought a box of newspapers from the 1950s. They may be old, but they're news to him!



OBITUARIES

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



TWITTER: @TheTimes_News @TheTimesSports





The Times photo by Betsy Reason

Attend the Lighting of The Square - starting with the Tree Lighting at 6:30 p.m. today inside the Hamilton County Government & Judicial Center with music and dance performances -- followed by Courthouse and Santa House tree lighting.

Business

Satur-

day and

with the



Photo courtesy of Rob Slaven of Indy Ghost Light Photography

Celebrate the holidays with The Belfry Theatre's "The Man Who Came to Dinner Play," -- featuring Chloe Vann and Daniel Dale Clymer (above) -- at 2 p.m. today and Sunday and Nov. 30-Dec.3 at Noblesville First United Methodist Church.



Photo courtesy of Rob Slaven of Indy Ghost Light Photography Celebrate the holidays with The Belfry Theatre's "The Man Who Came to Dinner Play," - featuring Robert Boston Jr. (from left), Drake Walker Smith and Amanda Falcone -- at 2 p.m. today and Sunday and Nov. 30-

Dec.3 at Noblesville First United Methodist Church.

Holiday Tree Lighting Tonight on the Square, Belfry Opening Weekend



REASON From The

the Square. Editor's Here's The Desk... Times' list of 22 things to do this weekend and beyond:

1. Shop at Small Business Saturday today 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. Support by sharing a social media post of a favorite Noblesville business and tag the Noblesville Chamber. Shop Small Saturday at The Wild Bohemian Boutique in downtown Noblesville 9 a.m. to 9 p.m. and Sunday After Party 10 a.m. to 5 p.m.

2. Enjoy live theater during Hamilton County Theatre Guild's Belfry Theatre holiday production and comedy, "The Man Who Came To Dinner," at 2 p.m. matinees today and Sunday and evening and matinees Nov. 30-Dec. 3 at Noblesville First United Methodist Church, with tickets at www.TheBelfry-Theatre.com.

3. Experience the Lighting of The Square at 6:30 p.m. today inside the

Hamilton County Government & Judicial Center. shop Small (Blankets invited.) This more than 30-year-old tradition offers an hour of tonight, get music and dance performances by Noblesville in the hol-First United Methodist iday spirit Church, North Elementa-Lighting of ry'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. 4. Experience Merry Prairie at Conner Prairie, where visitors can explore Historic Holidays and immerse in the magic of Prairietown by candlelight now through Dec. 17 and Dec. 21-22 at the Fishers living history park. Ride a vintage carousel, enjoy thrill of Polar Bear Plunge tubing hill and warm by a fireplace while showing off your sock-skating skills at Frosty's Sock Skating Rink, plus pose for a selfie with Santa. Plus, reserve your seats for Breakfast with Santa today and Sunday and Dec. 2, 3, 9, 10, 16, 17. Tickets for all at www.connerprairie.org

5. Experience the magic of the 2023 Carmel Christkindlmarkt daily through Dec. 24 at Carter Green next to the Performing Arts Center of Carmel. Enjoy traditional German food, shop handmade German goods under the twinkling lights at this one-of-a-kind holiday

experience, ice skate on an outdoor rink, visit German artists at work, find fun in the kids corner, enjoy live entertainment, with free admission.

6. Travel to the countryside to hear live music with David and Pamela Ackerman on Saturday, The Molter Brothers on Dec. 2, Jennifer Mlott on Dec. 9, all at 7 p.m., at Spencer Farm Winery in Noblesville. Visit spencerfarmwinery.com.

7. Enjoy live music featuring Dead Squirrels on Saturday, Dec. 2, Jeff Brown at Grindstone Public House in Noblesville.

8. Santa arrives at the Santa House on the Square on Sunday in downtown Noblesville, courtesy of Hamilton County Historical Society. Hours are 2 p.m.-6 p.m. Sunday; 5 p.m. to 9 p.m. Dec. 1; 2 p.m. to 5 p.m. Dec. 2; noon to 3 p.m. Dec. 3, 10; 5 p.m. to 8 p.m. Dec. 8, 14, 15, 21, 22; noon to 5 p.m. Dec. 9, 16, 17, 23; and noon to 4 p.m. Dec. 24. Stop by to visit Santa, snap a photo, and consider a donation that goes toward making this Santa House event possible.

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

10. Enjoy live theater during Main Street Productions' "Inspecting Carol," a comedy directed by Kelly Keller of Fishers, Nov. 30-Dec. 10 at Basile Westfield Playhouse. A

man who asks to audition at a small theater is mistaken for an informer for the National Endowment for the Arts, everybody caters to the wannabe actor, and he is given a role in the current production, "A Christmas Carol." For tickets, visit www.westfieldplayhouse.org

11. Deck the Downtown and Midnight Madness from 5 p.m. to 11:45 p.m. Dec. 1 during Noblesville Main Street's First Friday events. The night, sponsored by Duke Energy, features shopping and dining downtown, trolley rides to Noblesville's Lights Over Seminary Park, ice skating at Federal Hill Commons and holiday programing at Hamilton County Artists' **Association Birdie Gallery** and Noblesville Creates (formerly Nickel Plate Arts).

12. Experience Lights Over Seminary presented by the City of Noblesville and Noblesville Preservation Alliance during this walkable light display in Seminary Park at Hannibal and 10th Street in downtown Noblesville. The opening night is 5:30-7 p.m. Dec. 1 with official lighting at 6 p.m. Enjoy carolers, hot chocolate and reading of "Twas The Night Before Christmas" by Noblesville Mayor Chris Jensen. Lights Over Seminary display runs 5-11 p.m. nightly through December.

13. Enjoy live music with Middle West on Dec. 1, Jason Salyers on Dec. 2, Don Clarkson on Dec. 8 at Primeval Brewing in

downtown Noblesville. 14. Hop aboard the Nickel Plate Express for an array of excursions, including upcoming Reindeer Express, BBQ Express, Holiday Cheers Express coming up with tickets at nickelplateex-

press.com. 15. Hamilton County Historical Society, located in the Sheriff's Residence and Old Jail, invites members and the community to the Historical Society's annual meeting and dessert reception at 2 p.m. Dec. 2 at Noblesville Preservation Alliance's Preservation Hall on Logan Street in Noblesville. County historian David Heighway will present a program, with Historical Society members to pay \$5 and the public for \$7.

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

17. The City of Noblesville's Holiday in Lights Parade at 6:30 p.m. Dec. 2 through downtown Noblesville that starts at 16th and Harrison streets and ends at Federal Hill Commons on Logan Street. Deadline to register is Nov. 18 at noblesville. org/parade.

18. Celebrate at Hamilton County's Bicentennial Bash from 1 p.m. to 5 p.m. Dec. 3 at Ivy Tech Hamilton County Campus in Noblesville. This free open house-style event includes free food, live music, short film, raffle with a canned food drive, art show in partnership with Nickel Plate Arts.

displays from nonprofits,

more. 19. Make reservations for Noblesville Chamber of Commerce's annual Holiday Luncheon 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. Reservations at noblesvillechamber.com.

20. Enjoy live theater at Attic Theatre's "White Christmas" musical on Dec. 8-9 at Ivy Tech Hamilton County Campus in Noblesville, at theattictheatre.com

21. Experience "Moon Over Buffalo," a fastpaced hilarious screwball comedy Dec. 8-17 by Carmel Community Players at The Cat in Carmel, with tickets at carmelplayers.

22. Enjoy "An En-Pointe Christmas" during EnPointe Indiana Ballet's holiday performances on Dec. 16 and 17 at Noblesville High School with tickets at www.enpointe. yapsody.com.

-Betsy Reason writes about people, places and things in Hamilton County. Contact The Times Editor Betsy Reason at betsy@ thetimes24-7.com. Moving to 2024: Originally scheduled Legacy Keepers Music's Dec. 2 Classical Guitar Series is postponed until spring 2024 due to the downtown holiday parade









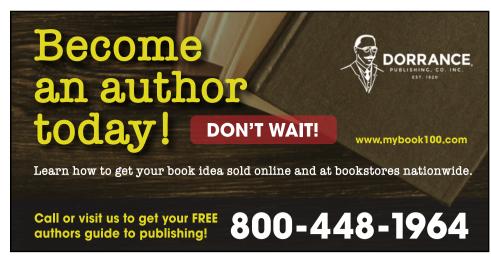


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Photo courtesy of HHSC

Susan Baber, HHHS Math Teacher, was selected as the Husky Hero for the month of September. Pictured (I-r): Amber Bowen, baby Laken Bowen, Craig Bowen (FC Tucker), Susan Baber, and Melissa Martin (HHEF President/HHSC Integration Specialist).

Baber Named Husky Hero

Susan Baber, Math Teacher at Hamilton Heights High School, has been named Husky Hero for the month of September. Baber, who is in her sixth year of teaching at the high school, does a great job of connecting with her students.

"She knows how to meet students where they are, and she does a great job of building relationships with them," said Principal Jarrod Mason, Hamilton Heights High School. "I feel like she is especially great with students who struggle academically or those who have and face big obstacles in their lives at an early age."

"I am grateful for the opportunity to make a positive impact on the students at Hamilton Heights," said Susan Baber, after receiving the recognition. "It is my sincere hope that every student who enters my classroom knows that I am committed to their success, both inside and outside of the classroom. As an advocate for their personal growth and development, every student deserves encouragement and understanding, regardless of who they are. My goal is to help each student become the best version of themselves, and I am honored to be a part of their journey."

"As an educator," continued Baber, "I understand that I have a crucial role in ensuring that every student gets the opportunity to thrive and reach their full potential. To accomplish this, I must provide them with enough chances to discover and nurture their unique abilities and traits, which will eventually assist them in becoming well-rounded individuals."

"Mrs. Baber deserves this award for many reasons, but I would like to mention that she is compassionate, she is more than a teacher to her students, and finally she deserves to be recognized for all she does," said senior Tatym Green. "She is compassionate and serves her students with her whole heart. If you are struggling with math even if you are not in her class she is always happy to help you. My junior year I was struggling in my algebra class, and she helped me with many assignments. But she also cares about more than just teaching you. If she sees you in the hallway she stops and asks you how you are doing. She strives to build a relationship with her students and be there for them in their times of need both school

and personal life."

"Mrs. Baber is more than a teacher, she is a friend," continued Green. "To me personally she has been a rock throughout my high school career. On my bad days when I needed to vent she was there, when I was going through mental struggles she was there. Her classroom door is always open, and I will forever be grateful for the relationship I have with her. She has truly left an impact on my life. Finally, I believe that Mrs. Baber deserves to be recognized for all she does. I do not feel like this teacher has been recognized enough. She can take troubled students and get them to participate in her class. Mrs. Baber has a special gift that not every teacher has. You feel her love as a teacher. I hope that you choose this award for her because she has left an impact on so many students, especially me. Even though I don't have her in class anymore I still visit with her almost every day."

The Renbarger family are big fans of Mrs. Baber. Stacia Renbarger said, "Mrs. Baber goes above and beyond to be there for the students - school work and as emotional support. She spends her prep time and after school hours to help those that are struggling."

Renbarger's son, Pierce, said "Mrs. Baber is a very nice teacher. She goes above and beyond to make sure every student of hers is successful in her class."

"She helped my brother," added Dean Renbarger.

"As a teacher, this award serves as a constant reminder of my purpose and the impact I hope to have on my students," added Baber. "My ultimate goal is to inspire and motivate them to reach their full potential by creating an environment that encourages and reassures

them to do so."
Congratulations to
our September Husky
Hero! Thank you, Susan
for making an impactful
difference in our schools
and being a true Husky
Hero!

Do you know a Husky Hero? Nomination forms and information about this special recognition program for Hamilton Heights employees are available at: https://bit. ly/hhschuskyhero. The Husky Hero Recognition program is made possible through the Hamilton Heights Educational Foundation in partnership with Craig and Amber Bowen (FC Tucker). #hhedfoundation

The Times 24-7. com

Discover fine local dining Dine in Downtown

Applications Open For Songbook Academy 2024

Great American Songbook Foundation's national summer music intensive provides high school vocalists with week of professional mentoring, lifetime connections.

High school students with interests in singing and performance are invited to apply for the 15th annual Songbook Academy®, a transformative, weeklong summer intensive that immerses participants in America's musical heritage and helps them develop as artists under the guidance of Broadway stars and other experienced performers and music educators.

Presented by the Great American Songbook Foundation and its founder, performer and preservationist Michael Feinstein, the program helps young singers hone their vocal and performance skills with an emphasis on song interpretation. With direction from top-tier mentors and a focus on the Great American Songbook as a crucial foundation for any career in music, the Songbook Academy enables students to explore musical styles and take risks in a supportive preprofessional environment.

"I can't think of anything more important than to have a safe space to be able to try things,' said Broadway star Liz Callaway, who served as a Guest Mentor for Songbook Academy 2023. "In an atmosphere like this, you get to try things and you get to be yourself, and you get to be with people who are after the same thing you are, and the community is wonderful. Boy, if I was their age, I would have loved to be here.'

Songbook Academy 2024 will take place July 13-20 at the Center for the Performing Arts in Carmel, Indiana. Applications will be accepted through March 24, and the 40 selected finalists will be notified in April. Every applicant, regardless of acceptance status, will receive feedback from a national screening panel of music educators and entertainment industry professionals.

Highlights of the program include:

- Personalized mentorship from industry professionals
- Performing in state-
- of-the-art concert facilities
 Developing a strong
 knowledge base in
 American popular music
- Building lifelong connections in an inclusive musical
- environmentGaining confidence as singers and storytellers

The Songbook Academy is widely known for its top-notch faculty of coaches and mentors from prestigious university music programs and every corner of the performance industry. Guest Mentors in previous years have included stage and screen stars Ashley Park (Only Murders in the Building, Emily in Paris, Mean Girls), Ali Stroker (Oklahoma!, Ozark, Echoes) and Solea Pfeiffer (Hadestown, A Jazzman's Blues, Almost Famous); Broadway notables Andréa Burns (In the Heights, West Side Story, Up Here), Telly Leung (Aladdin, Godspell, TV's Glee), James T. Lane (Chicago, Kiss Me Kate) and Nasia Thomas (Six, Ain't Too Proud, Beautiful); and acclaimed vocalists Jane Monheit, Nicole Henry, Catherine Russell and Melissa Manchester.

Alumni of the Songbook Academy include Maddie Baillio, seen in NBC's Hairspray (as Tracy), Netflix's Dumplin', and Amazon's Cinderella; Kyrie Courter, now performing in Sweeney Todd on Broadway; singer-songwriter Eleri Ward; Adriana Scalice (National Tour of Six); and Nina White, currently originating a role in Kimberly Akimbo on Broadway.

How to apply

The Songbook Academy is open to active students in grades 9-12 as of Nov. 15, 2023, who live in the United States. Applications must be submitted online by March 24 at app.getacceptd.com/ songbookacademy. Applicants must submit videos of themselves performing two contrasting songs, preferably American popular songs written from the 1920s to the 1960s, a foundational era that produced some of the most influential jazz standards and Broadway and Hollywood hits of all

time.

The application fee has been lowered this year to just \$50. For those accepted to attend, the \$1,000 program fee includes housing at Butler University, meals, and ground transportation throughout the week. Fee waivers and financial aid, including full scholarships, are available.

More details and application information are available at TheSongbook.org/SongbookAcademy or by email at SongbookAcademy@TheSongbook.org.

The Songbook Academy is made possible in part by generous support from its National Program Partner, the Efroymson Family Fund.

got Sullifo sell it in the classifieds. 317.770.7777

Boys & Girls Club Of Noblesville To Receive Matching Donations On #GivingTuesday

Multiple donors team up to make a "World of Difference"

Now through November 28th, the Tom & Soni Sheehan Boys & Girls Club of Noblesville will be participating in #GivingTuesday; a global day of giving that encourages and celebrates philanthropy worldwide. The Club is hosting a campaign to Make a World of Difference in the lives of local kids. The first \$13,500 in donations to the campaign will be generously matched by multiple donors.

"We are immensely grateful for the incredible generosity of our donors. Their selfless contributions not only provide much-needed support but also serve as a testament to the power of compassion and community," said BGCN Executive Director, Becky Terry. "Together, we are making a meaningful impact and creating positive change. Our heartfelt thanks go out to each and every donor for their kindness

and commitment to making the world a better place. The world is complicated, but helping kids is simple."

This year, the Club's goal is to surpass last year's total of \$32,722 that was raised on #GivingTuesday.

In 2022, BGCN served 1,803 local youth with its affordable, high-impact after school programs while serving more than 23,000 healthy snacks and nutritious meals. As a community staple for 70 years, the Club has offered local kids after school programs and opportunities to experience new things and be themselves in a place they can call their own.

A peer-to-peer fundraising campaign is taking place now through November 28th. Donations can be made by calling the Club, dropping off a donation, or donating online by visiting www.bit.ly/BGCNworldofdifference.

Hamilton County SWCD Secures \$70,900 Clean Water Indiana Grant For Invasive Species Education And Restoration Initiatives

The Hamilton County Soil and Water **Conservation District** (SWCD) is delighted to announce it has been awarded a \$70,900 Clean Water Indiana grant from the Indiana State Department of Agriculture. The grant will empower the Hamilton County Invasives Partnership (HIP) to offer a variety of invasive species educational programs and trainings as well as a small grant program through which county residents can receive financial support to remove invasive species from their property.

The detailed program framework, including application procedures for small grants, training schedules, and educational resources, will be made available to the public in early 2024. We encourage individuals, landowners, and community organizations to stay tuned for further announcements and opportunities to get involved.

"We work with so many landowners who want to do more to fight invasives on their properties, but resources are limited," said Claire Lane, SWCD Urban Conservationist and HIP Coordinator. "This grant will allow us to provide the financial support that can get a lot of Hamilton County natural areas back on track toward ecological balance."

More information about the SWCD's programs, including the Hamilton County Invasives Partnership, can be found at www.hamiltonswcd. org.



Lawmakers Out Of Sync With Voters; Does It Matter?



BRIAN HOWEY HOWEY POLITICS Hoosier families will gather this week for Thanksgiving, and while politics is a strictly

forbidden topic at some tables, for others there will be discussions on whether a loved one should launch a campaign for the General Assembly. The filing process for primary elections begins on Jan. 10 and ends at noon (Indianapolis time)

Feb. 9.
This deliberative process is likely to be enhanced as 2023 rolls into 2024, because the policies on two issues - abortion and cannabis legalization - reveal that the current political establishment is out of whack with public opinion.

On abortion, the 2022 Hoosier Survey by Ball State University's Bowen Center found that a majority of Hoosiers surveyed (56.7%) believe abortion should be legal in all or most cases. Most Hoosiers — more than 76% — find abortion to be an important or at least somewhat important issue. This survey occurred after the Republican super majorities passed the nation's most far-reaching abortion restrictions that previous August.

On cannabis legalization, according to the 2022 BSU Hoosier survey of 600 Hoosier adults, 85% said marijuana should be legal in some form or another (29% said they were for medical marijuana only, while 56% said they were for marijuana for personal use).

The opinion of a majority of Hoosier voters are similar to those sentiments in other Republican or "red" states.

Earlier this month, Ohio voters passed Issue 2 (the legalization of recreational cannabis) by a 57% to 43%. Other cannabis referendums have passed in conservative states such as Montana with 52%. In 2018 Michigan voters passed recreational cannabis with 56%. In 2020, the Illinois General Assembly legalized recreational marijuana.

According to the National Conference of State Legislatures, 23 states, two territories, and the District of Columbia have legalized small amounts of cannabis for adult recreational use. Most recently, Rhode Island and Connecticut legalized the recreational use of cannabis. On April 7, 2021, Virginia's legislature accepted the governor's recommended amendments for a significantly speedier implementation window for HB 2312 which would legalize recreational cannabis use in Virginia and establish a regulated commercial market. New York legalized cannabis its 2021 session, as did New Mexico.

Voters have also been voting to preserve abortion rights, even in the most conservative states. Earlier this month, Ohio voters by a 56.6% to 43.4% verdict to amend the state's constitution to give individuals the "right to make and carry out one's own reproductive decisions," including on abortion.

Kansas voters passed by 59% guaranteeing abortion rights in 2022, just weeks after the U.S. Supreme Court negated Roe v. Wade. In other red states like Kentucky and Montana, 52% of voters backed similar measures.

Results earlier this week from a Wall Street Journal-NORC poll show Americans' support for abortion access "is at one of the highest levels on record since nonpartisan researchers began tracking it in the 1970s." The WSJ reported that some 55% of respondents say it should be possible for a pregnant woman to obtain a legal abortion if she wants it for any reason. Nearly nine in 10 poll respondents support abortion access in the event of rape or incest, or when a woman's health is seriously endangered by the pregnancy.

Currently Indiana is dominated by Republicans. Not a single Republican who voted for restricting abortions lost in 2022, three months after the new law was signed by Gov. Eric Holcomb. Democrats picked up only one seat in the House, increasing their number of seats to 30, but in the combined popular vote for House candidates, Republicans won 66%. Republicans have also blocked all cannabis reform bills.

In the secretary of state's race that year, Republican Diego Morales defeated Democrat Destiny Wells by 14%. Wells is now challenging Republican Attorney General Todd Rokita, who has been an ardent pro-life defender. He was recently sanctioned by the Indiana Supreme Court for comments he made on the case of a 10-year-old Ohio rape victim who successfully

sought an abortion in

Indiana while the procedure was still legal here. Rokita had said on Fox News his office would investigate Dr. Caitlin Bernard, who provided the abortion. The **Disciplinary Commission** of the Indiana Supreme Court claimed that Rokita violated various portions of the Indiana Rule of Professional Conduct when he spoke about the pending investigation into Bernard.

Rokita was found by the Supreme Court to have engaged in "attorney misconduct" earlier this month.

"We believe the population does not have the time for this side show," Wells said in kicking off her campaign earlier this week. "We want to get back to serving Hoosiers."

Rokita shrugged off the Supreme Court sanctions, saying, "First things first, I deny and was not found to have violated anyone's confidentiality or any laws. I was not fined. And I will continue as Indiana's duly elected attorney general."

In 1986, House Speaker J. Roberts Dailey was upset for reelection, in part due to his opposition to a state lottery. In a referendum two years later, voters passed the lottery issue with more than 60% of the vote.

In order to change the dynamic at the Statehouse, someone is going to have to lose a general election. Until that occurs, nothing will change, no matter what the public sentiment is.

-Brian Howey is senior writer and columnist for Howey Politics Indiana/ State Affairs. Find Howey on Facebook and Twitter @ hwypol.

Shop Small Sip & Shop And Santa Claus At Carmel City Center

Join the Shops at Carmel City Center on Saturday, December 2 from 12 to 3 p.m. for a Shop Small Sip & Shop event! Visitors can pick up the perfect gifts for everyone on their list by shopping with the locally owned merchants at Carmel City Center while sipping on wine and gingerbread cookie cocktails at four of the participating Shops.

Complimentary wine tastings and gingerbread cookie cocktails will be available at 317Home, Fishman Fine Jewelers, Linden Tree Gifts and The Shop. Participating Shops will have special holiday promotions.

• Addendum: Receive a gift with a \$300 Juliska or Michael Aram purchase during the event.

• Afterglow Market: Receive a free gift with purchase during the event.

• Baseline Social: Receive complimentary gift wrapping with any Baseline Social purchase.

• Kits & Kaboodle Classic Toys: The Mean One will be in store from 4:30-6pm to take photos and greet the little shoppers.

• Lily & Sparrow Boutique: Enjoy 15% off your purchase of \$100 or more.

• Little Tulip Tree: Enjoy special in-store pink prices during the event.

• The Shop: Enjoy 25% off almost everything in the store.

• Uplift Intimate Apparel: Enjoy 50% off select merchandise during the event.

During the event, visitors can enter to win a \$75 gift certificate at Kits & Kaboodle Classic Toys, Stretch Zone and Uplift Intimate Apparel when they visit those shops.

Santa Claus will also make an appearance at Carmel City Center on two occasions this holiday season! Children of all ages can visit with Santa on Saturday, December 2 from 2 to 5 p.m. at Little Tulip Tree, located at 840 S. Rangeline Road. Santa will make another appearance on Saturday, December 9 from 12 to 3 p.m. at Hey Little Diddle Baby, located at 736 Hanover Place, suite 100F. Parents are encouraged to bring their cameras to capture the special moment. Santa will bring an early present to all children after their visit with him, while supplies last.

Carmel City Center is located at the southwest corner of City Center Drive and Rangeline Road. Parking is available along the street and surface parking is available on plaza level (accessible from City Center Drive) and in the underground garage (accessible from Range Line Road as well as City Center Drive) and in the Veterans Way garage.

BBB Tip: A Parental Guide To Safe And Efficient Holiday Shopping From CARU

To ensure a safe and secure online holiday shopping experience, the Children's Advertising Review Unit (CARU) has crafted a set of recommendations for parents and guardians to make informed purchasing decisions this season.

Creating a thoughtful shopping list. Every year, major retailers compile their lists of the hottest toys and gifts for the season. However, consumers should approach lists like the "Hottest Toys of 2023" with a critical eye. Stores and online retailers create these lists based on their expectations of what will sell well. What's important to note is what these lists don't reveal. For instance, the inclusion of a connected toy on such a list does not imply an endorsement of the toy's safety or its privacy and data collection practices.

To help you select a toy with data collection and privacy practices that align with your comfort level, it's essential to read the company's privacy policy. A robust privacy policy should:

1) Clearly outline what information the toy collects from its users, including children.

2) Specify who is responsible for collecting or accessing the gathered data.

3) Describe how this information is stored.

4) Explain the purpose and manner in which this information is used.

5) Detail the parental rights you have in terms of reviewing or removing this information.

6) Depending on the data collected from children, some connected toys may require parental consent before children can use the toy.

The simplest way to find apps and connected toys that comply with the federal privacy law, the Children's Online Privacy Protection Act (COP-PA), is to find a company affiliated with an FTC-approved Safe Harbor program, such as CARU's COPPA Safe Harbor. If you encounter a website or app displaying the CARU seal, rest assured that its privacy practices adhere to the COPPA Rule.

Distinguishing between naughty and nice purchases. Online shopping hinges on the accuracy and accessibility of product information available online. Therefore, it's crucial to review product details, thoroughly understand how the product works and what is included and learn what you might still need to purchase. Be attentive to accessories that must be purchased separately, such as batteries or clothing for dolls. CARU also recommends you consider the safety and appropriateness of the toy

with your child in mind.
We recommend reviewing the product packaging for details and operating specifications that may be inadvertently omitted from

the website. Since online depictions of products may not always be clear, many online shoppers find it beneficial to read reviews or watch videos for a closer look. It's essential to be aware that reviewers, influencers, bloggers, and others might receive compensation or free products in exchange for posting

reviews.
Part of CARU's mission is to protect children from deceptive or inappropriate advertising, including product labeling and paid promotional online reviews. Keep an eye out for advertising disclosures and use this as an opportunity to educate your children about potential material connections and how they may affect the credibility of the review.

Good things come in age-appropriate packages. Age recommendations may not be as readily apparent when shopping online, so it's crucial for parents to look closely for them. Toys designed for teenagers might be unsafe for younger children or require adult supervision.

require adult supervision.

Moreover, connected toys meant for older children and teens may collect personal information, such as audio and video, without obtaining parental consent. The companion apps for connected toys may also have unsuitable information privacy and data collection practices for children, including tracking and behavioral advertising, or they may

link to sites unsuitable for children, such as social

media..

Bah! Humbug! Even in secure payment and transaction environments, purchasing gifts online may expose your personal and financial information to cybercriminals. Be cautious about a website's security if you plan to share your personal information.

You better watch out... While waiting for your special deliveries, be aware that phishing attacks have been on the rise. Exercise caution when opening emails that appear to be from stores or resemble tracking information. Verify the legitimacy of the email addresses before clicking any links. If you feel nervous or suspicious about an email, refrain from clicking on anything within it. Instead, refer to the original order confirmation email or visit the company's website to check the order status. During the holiday season, it's also a good practice to monitor your credit card statements for any suspicious activity.

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.

House Passes Continuing Resolution And More



VICTORIA SPARTZ Guest Column

which will
extend
government
funding un-

week, the

House

passed a "laddered"

Continuing

Resolution

til January 19th for some agencies and February 2nd for others. While billed as a "clean

While billed as a "clean CR," which is already problematic, House leadership additionally included at the last minute a 1-year extension of the 2018 Farm Bill, punting this critical agricultural policymaking measure to October of 2024. As such, Rep. Spartz voted NO on the CR.

OSCE Parliamentary Assembly Autumn Meeting

This weekend, Rep. Spartz attended the 21st Autumn Meeting of the Organization for Security and Co-operation in Europe (OSCE) Parliamentary Assembly in Yerevan, Armenia.

Rep. Spartz and her colleagues discussed regional security issues, current international security refugee crises with our European allies.

challenges, and ongoing

Spartz Attends Historic Rally for Israel

Last Tuesday, Rep.
Spartz attended the largest rally in support of the U.S.-Israel alliance in American history, joining nearly 300,000 fellow Americans on Washington's National Mall.

As Congress continues to weigh its options concerning support for Israel, Rep. Spartz remains committed to ensuring that any measures taken are both fiscally responsible and adequate to support our ally in the Middle East.

Happy Thanksgiving! From my family to yours, I wish you a happy and safe Thanksgiving holiday!

I am deeply grateful for the honor to serve as your representative in Congress. Thank you!

- Rep. Victoria Spartz represents the Indiana 5th District, comprised of the north side of Indianapolis, Marion, Carmel, Anderson, Noblesville, Fishers and parts of Kokomo. She is the first Ukrainian-born person ever elected to Congress



The Times 24-7.com

U DISEASE

hearing loss cut their cognitive decline in half by using hearing aids for three years.

The intervention included hearing aids, a hearing "toolkit," and ongoing instruction and counseling. Though the positive results were in a subgroup of the total study population, they are encouraging and merit further investigation.

Blood tests for Alzheimer's are coming soon.

Blood tests show promise for improving how Alzheimer's is diagnosed. Advancements reported for the first time at AAIC 2023 demonstrate the simplicity and value to doctors of blood-based markers for Alzheimer's.

Blood tests are already being implemented in Alzheimer's drug trials. And they are incorporated into proposed new diagnostic criteria for the disease. Blood tests — once verified and approved by the FDA — would offer a noninvasive and cost-effective option for identifying the disease.

First-ever U.S. county-level Alzheimer's prevalence estimates.

The first-ever county-level estimates of the prevalence of Alzheimer's dementia — in all 3,142 U.S. counties — were reported at AAIC 2023. For counties with a population of more than 10,000 people age 65 and older, the highest Alzheimer's prevalence rates are in:

- Miami-Dade County, Fla. (16.6%)
- Baltimore City, Md.
- Bronx County, N.Y. (16.6%)

From Page A1

- Prince George'sCounty, Md. (16.1%)Hinds County, Miss.
- (15.5%)Certain characteristics of these counties may explain the higher prevalence, including older age and a higher percentage of Black and Hispanic residents, which are communities disproportionately impacted by Alzheimer's disease. According to the Alzheimer's Association, these statistics can help officials determine the burden on the health care system, and pinpoint areas for culturally-sensitive care-

Chronic constipation is associated with poor cognitive function.

giver training.

Approximately 16% of the world's population struggles with constipation. This year, researchers reported that less frequent bowel movements were associated with significantly worse cognitive function.

People in the study with bowel movements every three days or more had worse memory and thinking equal to three years of cognitive aging. These results stress the importance of clinicians discussing gut health with their older patients.

To learn more about Alzheimer's and dementia research, plus available care and support — and to join the cause or make a donation — visit the Alzheimer's Association at www.alz.org.

While there is still much to learn about Alzheimer's, 2023 was a year of discovery, giving researchers and families impacted by the disease hope for the year ahead.

V NEED From Page A1

and other traditional risk factors checked every 4-6 years as long as their risk remains low. After age 40, your health care professional will use an equation to calculate your 10-year risk of heart attack or stroke. People with cardiovascular disease, and those at elevated risk, may need their cholesterol and other risk factors assessed more often.

Managing Cholesterol

If you have high cholesterol, understanding your risk for heart disease and stroke is one of the most important things you can do, along with taking steps to lower your cholesterol.

Often, simply changing certain behaviors can help bring your numbers into line. Eating a hearthealthy diet that emphasizes fruits, vegetables, whole grains, lean or plant-based protein, fish and nuts while limiting red and processed meats, sodium and sugar-sweetened foods and beverages is one of the best ways to lower your cholesterol.

While grocery shopping, look for the American Heart Association's Heart-Check mark to help identify foods that can be part of an overall

healthy eating pattern.
Other lifestyle changes include losing weight, quitting smoking and becoming more physically active, as a sedentary lifestyle can lower HDL. To help lower both cholesterol and high blood pressure, experts recommend at least 150 minutes of moderate-intensity aerobic exercise a week, such as walking, biking or swimming.

For some people, lifestyle changes may prevent or manage unhealthy cholesterol levels. For others, medication may also be needed. Work with your doctor to develop a treatment plan that's right for you. If medication is required, be sure to take it as prescribed.

Controlling your cholesterol may be easier than you think. Learn more about managing your cholesterol at heart. org/cholesterol.

URUSTY From Page A1

sonally earned Social Security retirement benefit which is more than 50% of their partner's full retirement age (FRA) amount, no spousal benefit is paid (the spouse benefit is offset by the recipient's own SS retirement benefit). The GPO (the provision which affects SS spousal and survivor benefits) applies that same logic for a spouse who has a "non-covered" pension earned outside of the Social Security program, their spousal benefit is offset by the amount of the person's own "non-covered" retirement pension. The one difference is that the GPO offset is actually a bit smaller (2/3rds of the non-covered pension vs. 100% offset for a spouse with their own SS retirement benefit).

Both WEP (which reduces SS retirement benefits) and the GPO (which reduces spousal

or survivor benefits) are consequences of working for a State which has chosen to not participate in the federal Social Security program, and those states are obligated to inform their employees of those consequences. I know that doesn't make your situation any less frustrating, but Congress "justifies' these provisions as being necessary to equalize how benefits are paid to all Social Security beneficiaries. There are about 2 million beneficiaries affected by WEP and over 700,000 affected by the GPO, most of whom share your displeasure. Nevertheless, Congress has so far maintained both these provisions as originally enacted. If you wish to add your voice to those who believe WEP and GPO are unfair, you may wish to contact your federal Congressional Representatives to express that point.



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Indiana Abortions Drop Steeply After Ban Goes Into Effect — But Don't Hit Zero

By Leslie Bonilla Muniz Indiana Capital Chronicle

Indiana abortions plummeted to low double-digits after a near-total ban went into effect over the summer, according to data from the state's health department.

Abortion clinics stopped providing the procedures August 1, although the ban officially took hold on August 21. The law, which strips clinics of their licenses, includes several narrow exceptions: for the mother's life or physical health, fatal fetal anomalies, and victims of rape or incest.

Only hospitals or hospital-owned surgical centers can perform abortions.

Many hospitals are religiously affiliated and don't offer abortions at all.

IDOH received 355 ter-

minated pregnancy reports in August. That's a 66% decrease from the 1,046 filings in August 2022, according to an IDOH annual report.

Under state law, a Hoosier health care provider must file a terminated pregnancy report within 30 days of performing abortion, or within three days if the patient is under 16 years old. That means many of the August reports were for abortions that occurred in July.

The number of filings dropped further after providers filed their last preban terminated pregnancy reports.

IDOH received just 13 filings in September and 12 in October — 98% and 97% decreases from the 737 and 447 reports filed during those months last year.

But abortions didn't hit zero, in contrast to a widely cited study this month by the Guttmacher Institute, an organization that supports access to the procedures.

The institute estimated a 100% drop in abortions to zero in Indiana, but at a 50% uncertainty interval. To generate the estimates, the institute uses a statistical model that combines information from samples of providers with historical data.

"While Terminated Pregnancy reports are not medically necessary, they do reveal what we know to be true: exemptions are a right in name only," said Rebecca Gibron, CEO of Planned Parenthood of Indiana.

"This threat to our access to health care underscores the importance of Planned Parenthood and Women's Med currently blocked from providing – safe spaces where patients can get accurate information to make informed choices, unbiased by ideology or fear of political consequences," Gibron continued. "It's imperative that patients have options when they are turned away in their most vulnerable moments of need."

Anti-abortion group Indiana Right to Life didn't immediately return a request for comment.

When a full quarterly report is issued in late December, Hoosiers will be able to see what exceptions providers cite to perform the procedures, where they're occurring and more.

Two lawsuits against the ban are ongoing.

One relies on Indiana's Religious Freedom Restoration Act and several plaintiffs who argue their religions allow or even require abortions in some cases. A federal judge last month dismissed a separate attempt to use that law against the ban.

The other — an amended complaint — draws on the state's constitution to argue the law's wording is impermissibly strict and the ban on clinics is unnecessary. A hearing has been set for May.

"The current hospital requirement makes abortion even more inaccessible because only a few hospitals currently provide abortion care, they are concentrated in the Indianapolis region, and they typically do so at much higher costs than abortion clinics, where nearly all

abortions occurred before the ban," said Gibron, whose organization is a plaintiff in the case.

"This can mean patients have increased travel times, harmful delays, even more expensive care, and in dire cases, even death. We also know that patients who meet exemptions allowed under the ban are being turned away from hospitals," she added. "This is barbaric."

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THE COST OF RE

SILIENCY DURING POWER OUTAGES

FAMILY FEATURES

afeguarding your family, home and finances from disaster starts long before an extreme weather event occurs. When destructive storms challenge the electric grid's reliability and cause loss of power for an extended period, many facets of everyday life are disrupted.

Unexpected power outages can impact vital communications, transportation and access to important businesses. It can also cause food spoilage or water contamination and prevent the use of medical devices. Protecting your loved ones and property starts with a plan.

"My family was without power for three days after a tornado touched down two blocks from our home," said Matt Blashaw, licensed home building contractor, real estate agent and host of various HGTV shows. "I partner with the Propane Education & Research Council (PERC) because I realized the importance of not only having an emergency plan but the need for a reliable energy source, like propane, to power a standby generator to keep my family and home resilient. In addition to providing peace of mind, a propane standby generator could lower a homeowner's insurance rate and simultaneously raise.



Matt Blashaw

homeowner's insurance rate and simultaneously raise the home's property value. It's a win-win-win in my mind."

According to PERC, the average homeowner will experience 3.5 power interruptions in a two-year period. Even short outages lasting less than four hours can cost homeowners an average of \$1,250 in spoiled food, hotels, damaged electronics and more.

To avoid a financial burden caused by power outages, consider a reliable pro-

- pane standby generator as a key part of resilient design. It allows a house to:

 Resist hazards brought on by electric grid failures, such as spoiled food, loss of heat or air conditioning, hotel costs and more
- Continue providing the primary function of a home protection
 Reduce the magnitude or duration of a disruptive event to a prope
- Reduce the magnitude or duration of a disruptive event to a property and its impact on the homeowners

While no amount of preparation can stop the forces of nature, planning ahead to manage blackouts can have a significant impact on you and your family. Consider these tips from Blashaw and the experts at PERC.

5 TIPS TO STAY PREPARED AHEAD OF STORMS

Make a Plan

Creating a plan that assesses the risks of the region where you live and addresses potential disasters is a key step toward safety in an emergency. Gather your family and discuss how you'll receive emergency alerts, where you'll shelter, how you'll evacuate and how everyone should plan to communicate, if the need arises. Think through needs specific to your household such as ages of residents, critical medications, dietary needs, child care, pet care and more. Putting a plan in place means you and your loved ones can react quickly when time is of the essence.

Prepare Your Propane System

Regardless of what weather may be on the horizon, it's important to ensure your propane tank is ready. Take a few minutes to know where the gas shutoff valve is located on your propane system in case the propane needs to be turned off in the event of an emergency. Call a propane professional to inspect the system before restoring it.

On average, a 500-gallon tank can hold enough propane to meet the annual energy needs of a single-family home. A local propane supplier will come to the home and fill the tank, providing energy for key appliances that use propane even if the fragile electric grid is down.

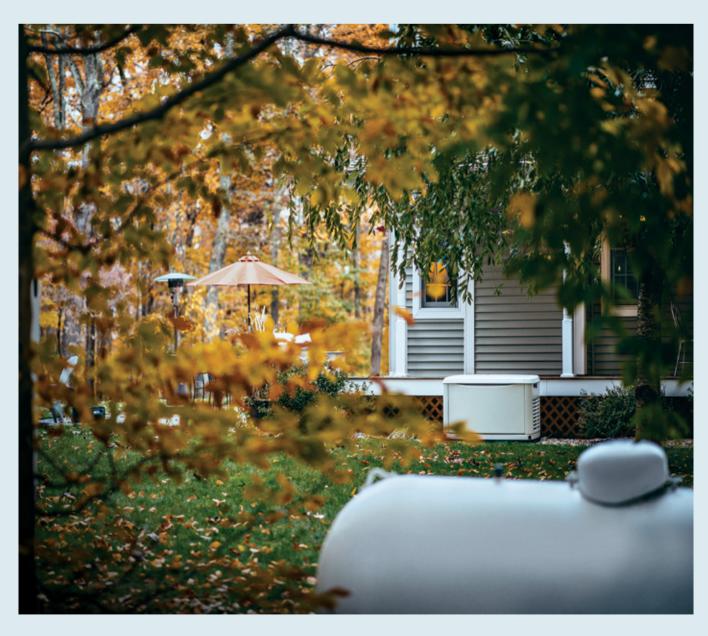
As the season transitions to winter, mark the tank with brightly colored stakes or flags that are higher than anticipated snow depth; this ensures propane personnel can always locate it during scheduled refills, even during the toughest conditions.

Secure Doors and Windows

When storms and high winds are expected, one easy way to protect your home and family members is to secure all exterior doors and windows. Start by checking seals to keep out wind and water, which can cause damage. Secure outdoor furniture and trim vegetation like bushes and trees to avoid flying debris shattering windows during high winds.

Have a Backup Power Source

When the electric grid is interrupted, the loss of power can impact systems like smoke and fire detection, refrigeration, air conditioning and heating, and other health and safety equipment. When a homeowner purchases a backup standby generator, a licensed technician installs the unit outside the home and wires it to the home's circuit breaker. When a power outage occurs, the



generator automatically senses the disruption of service and starts the generator's engine, which then delivers power to select appliances in the home in as little as 10 seconds after an outage.

Available in a variety of capacities to fit the needs of any size of home, propane backup generators are versatile and can power several major appliances throughout a home including lights, refrigeration, heating and cooling equipment and critical medical equipment. For homes that already operate on propane, consider running important systems and appliances like the furnace, water heater, stove and fireplace on propane. The more appliances powered by propane, the smaller

and less expensive your standby generator can be.

Plus, propane is environmentally friendly and won't degrade over time like other fuel sources, ensuring the backup generator reliably powers your home to give you added peace of mind. As a low-carbon emissions energy source, propane is part of a wide path to achieving a low-carbon future. Its abundance, along with the growth of renewable propane, means propane can be used now and for generations to come.

Pack an Emergency Kit

Regardless of the emergency you're facing, being prepared means stocking up on food,

water and other supplies that can last your family multiple days. Although an emergency kit is largely a collection of basic household items, it's important to have the kit packed, stored and secured ahead of potential disasters to save time and energy. Some basics to pack include gallon jugs of water, non-perishable food, flashlights and extra batteries, smartphone chargers, sanitation supplies like trash bags and moist towelettes, a first-aid kit and basic tools. Also consider items based on individual needs like prescription medications, eyeglasses, essentials for infants and pet food.

Find more resilient storm preparedness solutions at Propane.com.