



The TIMES

Hamilton County's Own Daily Newspaper



NOBLESVILLE, INDIANA

50¢ WWW.THETIMES24-7.COM

Brought to you by:



TODAY'S VERSE

Philippians 3:10 That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death.



Faces of Hamilton County

People who call our community their own

What makes Santa Claus smile? "Just being with the kids," said Robert Shuck, who is found during the holidays listening to Christmas wishes from all ages of visitors at the Hamilton County Historical Society's Santa House on the Courthouse Square in downtown Noblesville. Shuck, a 76-year-old Westfield resident, has been playing Santa for more than 15 years. He owns his own Santa suit, hat and boots. He has perfected a jolly ol' laugh, and he dons a real beard that he has been growing for years. He's been playing Santa on the Courthouse Square for five years. His wife, Judith, plays Mrs. Claus. His wife is a fifth-generation Westfield resident. He was born in Greensboro, N.C., then lived in Mays, Kennard, Westfield and Carmel, where his dad coached athletics, and then Evansville, where his dad was in the insurance business, before living 38 years in Alabama, where he graduated high school. He is a retired band director of 40 years and helps with the Westfield High School band. He reunited with Mrs. Claus, his "first-grade sweetheart," in 1999 and got married and moved back to Westfield. They love playing Santa and Mrs. Claus together each holiday season. The last two times to see Santa at the Santa House on the Square before he heads back to the North Pole is noon to 5 p.m. today and noon to 4 p.m. Sunday, Christmas Eve. Merry Christmas!

Looking Back Under The Christmas Tree

When I was a little kid, I remember opening Christmas presents that were wrapped and placed under an aluminum Christmas tree that changed colors with a revolving color wheel.



BETSY REASON
Columnist

I thought that tree was the coolest I'd ever seen. I still do. I remember some of my favorite gifts during my early years. One was a childsize chalkboard seated desk with a pegboard inside the desktop. (I played school



The Times Editor Betsy Reason's daughter, Addie, now 17, opens Christmas gifts under the tree at age 9, in 2015.

➔ See BETSY Page A4

Boomer Bits

Ask Rusty – Are Spousal Benefits Always a Factor?



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 Rusty: Both my wife and I have worked our entire lives. When we retire, will we both be entitled to full benefit amount each, or will there always be a spousal factor in there? Also, how are those benefits calculated - based on your highest salaries throughout your career, or your ending salaries when you retire? Signed: Looking Ahead

Dear Looking: Prior to retiring from work is a smart time to investigate how Social Security will fit into your golden years. To answer your second question first, each person's personal SS retirement benefit is based on the highest earning 35 years over their entire lifetime, with earlier years adjusted for inflation. The

person's Average Indexed Monthly Earnings (AIME) - essentially the person's lifetime average inflation-adjusted monthly earnings amount - is first determined. Using AIME, the person's Primary Insurance Amount (PIA) is calculated using a special benefit formula which will yield a PIA of about 40% or less of the person's AIME. The PIA is the amount received if benefits start in the month full retirement age or "FRA" is attained (as you can see, Social Security likes acronyms). Since you and your wife were both born after 1959, FRA for both of you is 67. The age when you claim benefits, relative to your FRA,

➔ See RUSTY Page A4

Protect Against Porch Pirates

Last-minute holiday shopping orders are flooding doorsteps, making the holiday season a high-risk period for package theft. Over half (54 percent) of package theft victims fall prey to porch pirates during this time of year. In a new report from Lombardo Homes, there's a potential correlation between package theft and legal consequences, showing a crucial pattern. Currently, only eight states have made package theft a felony—Texas, New Jersey, Michigan, Oklahoma, Georgia, Tennessee, Kentucky and Arkansas, with Pennsylvania soon joining. Interestingly, all eight of these states are among the safest regarding package theft, as indicated by the state-by-state ranking of porch pirate hotspots nationwide.

When it comes to the hotspots, North Dakota, Rhode Island, Delaware, Vermont, and Nevada top the list. During the thick of the holiday shopping season, 94 percent of Americans order packages to their homes - meaning porch pirates should be top of mind.

➔ See PORCH Page A4

Don't Get Scammed Out Of A Gift Card This Season

According to the Better Business Bureau, whether you're buying a gift card online or grabbing one off the shelf at a store, shop carefully to make sure you're not falling for a scam. Before purchasing a gift card online, BBB recommends the following tips: Buying a physical gift card? Watch for stickers covering gift card barcodes.

Before buying a gift card, run your finger over the back to check whether a sticker has been applied on top of the barcode. Reports say that scammers can tamper with in-store gift cards by adding stickers printed with barcodes over top of the card's real barcode. These fraudulent bar codes are connected to a different gift card account that the



scammer controls. That means when you scan a phony barcode at the check-out and pay,

➔ See CARD Page A4

And Another Thing....

Here's a wish to all of you from all of us at your favorite Hamilton County Online Edition that you have a most blessed and merriest of Christmases. Don't forget that our staff will be off Christmas Eve and Christmas Day. And after that, we're going to our brand new schedule of Monday, Wednesday and Friday editions. We hope you enjoy this holiday weekend and we'll see you Wednesday!

TODAY'S HEALTH TIP

Most cases of "pink eye" are caused by viruses and will resolve on their own in a few days.

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

"The smells of Christmas are the smells of childhood"
Richard Paul Evans

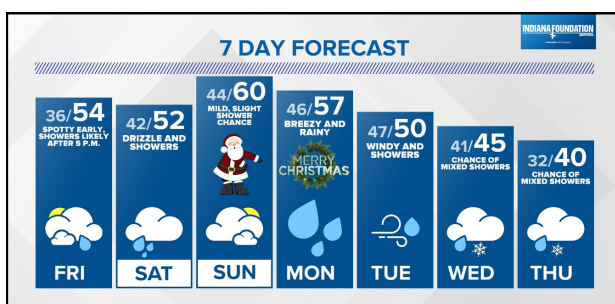
TODAY'S JOKE

Who delivers presents to cats?
Santa Paws!

OBITUARIES

None

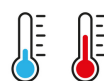
The Times appreciates all our customers. Today, we'd like to personally thank **ROBERT REHLANDER** for subscribing!



The Daily Almanac

Sunrise/Sunset

RISE: 8:07 am
SET: 5:26 pm



High/Low Temperatures

HIGH: 51°F
LOW: 47°F



Today is...

- Festivus
- National Bake Day
- Super Saturday



What Happened On This Day

- 1958 Tokyo Tower opened to the public. At 333 meters tall, it is world's tallest, self-supported steel tower. It is based on the Eiffel Tower and is used for communication purposes.
- 1888 Vincent van Gogh cuts off his ear. It is now believed that the Dutch painter was suffering from a psychotic break at the time of the event.



Births On This Day

- 1964 Eddie Vedder American singer-songwriter, guitarist
- 1963 Jim Harbaugh American football player

Deaths On This Day

- 2007 Oscar Peterson Canadian pianist, composer
- 1795 Henry Clinton-English general, politician

Baby Surrendered at Carmel Fire Station Adopted Under New Law

An infant surrendered in a Safe Haven Box at a Carmel fire station in August has been adopted by her forever family. She is believed to be the first baby adopted through a new amendment to Indiana's Safe Haven Law (I.C. 31-34-2.5, sections 1-6) that allows surrendered newborns to be placed directly with a licensed child placing agency (LCPA) instead of the Department of Child Services. The law went into effect on July 1. The baby was surrendered on Aug. 7.

"The law prevents a child from languishing in the foster care system, instead placing them with an adoptive family within hours," says Meg Sterchi, executive director of Adoptions of Indiana. "Adoptions are finalized in three months, instead of 18 months to three years." There are 110 safe haven baby boxes in Indiana that allow mothers in crisis to surrender their newborn safely, securely, and anonymously if they are unable to care for it. The boxes are installed in exterior walls of fire stations and hospitals. Four babies have been surrendered at Carmel Fire Station #345 - the most for any baby box in the country. Carmel Fire Chief David Haboush lobbied state lawmakers for the amendment in an effort to ensure the infants are placed with an adopted family sooner.



Photo courtesy Hamilton County

Hamilton Superior Court 5 Judge David Najjar said he could not be more thrilled.

"We make a point of staying with the babies in the hospital until their family can be with them," says Carmel Fire Chief David Haboush. "Firefighters exist to take care of human life, so this falls right into our wheelhouse. That is exactly what this law allows us to do." Hamilton Superior Court 5 Judge David Najjar granted the baby's adoption on National Adoption Day, Friday, Nov. 17. "I could not be more thrilled," Najjar said at the hearing. "A lot of adoption cases will come through this courthouse today, but none like this one. I am honored to be part of this, and I am honored to say I am granting this adoption."

"Babies are sensory beings," Sterchi adds. "They learn everything from what they see, hear, touch, taste, and smell. This change to the Safe Haven law allows an infant to establish security and stability as soon as possible by creating a consistent sensory experience as soon as possible." Anyone in need of a baby box or who wants to speak to a licensed counselor can call the National Safe Haven crisis hotline at 1-866-99BABY1.

Ho! Ho! Ho!



Photo courtesy Hamilton Heights Schools

Hamilton Heights School Corporation Superintendent Dr. Derek Arrowood snapped a selfie with the newest and most seasoned school board members, Ben Lehman and Arnie Cooper, at the last school board meeting of the year. Their festive holiday spirit helped fill the room with smiles and good cheer. One of the blessings Dr. Arrowood shared about his more than decade tenure as superintendent at Heights is working with a school board who always put students first. #WeAreHuskies



Getting Outside in Winter Good for Us

Mutt Mulligan, a rescue dog and the spokesdog of the TurfMutt Foundation, says a key to health and well-being is getting outside this winter.

For a decade the TurfMutt environmental education and stewardship program has advocated the importance of managed landscapes and other green space as critical to human health and happiness. Mutt Mulligan (a.k.a. Mo-Mo), as the spokesdog for the TurfMutt Foundation, knows that nature escapes are just as important in the wintertime as they are when the weather is warmer.

"No one enjoys being outside as much as the family dog," says Kris Kiser, President of the TurfMutt Foundation and The Outdoor Power Equipment Institute (OPEI). "Getting outside in the winter takes a little more preparation and planning, but there is no reason to abandon it. In fact, there are many reasons why it is a good idea to continue going outside throughout the winter."

As the saying goes, there's no such thing as bad weather, only bad clothing choices. Here are seven reasons why Mo-Mo encourages you to bundle up in moisture-wicking layers and don your coat, hat, gloves and snow boots to get outside for your health and well-being. Outdoor time elevates moods. Exposure to natural light - even in the shorter days of winter - raises levels of serotonin, the body's "happy chemical." Sunlight is also a good way to get a natural dose of vitamin D, which is good for your bones and immune system. Memories Improve. Researchers at the University of Michigan conducted a study that revealed walking in a natural setting versus an urban one improved recall ability by nearly 20 percent.

Reconnecting and recharging outdoor is safe. Unplugging from your computer, smartphone and television is important even when it's cold out and can be accomplished by simply going outside. Epidemiologists agree outside is still the safest place to gather (socially distanced, of course). Add a patio heater or fire pit to your backyard to make it even cozier. Activity boosts immunity. According to MedlinePlus, exercise helps decrease your risk for heart disease, maintains bone health and can help flush bacteria out of the lungs and airways. More calories are burned in the cold. Being outside in the wintertime requires your body to work harder to keep you warm. Consequently, you burn more calories. Engage in a friendly snowball fight with your kids or take a walk with Fido to the park to rev up your metabolism and have a little fun along the way.

It doesn't take long to reap nature's benefits. Here's a bit of good news for cold days. A study from the University of Michigan concluded that spending just 20 minutes in a natural setting reduces the level of cortisol, the stress hormone. Taking care of your yard in the wintertime is a good way to log some time outside and it helps prepare it for spring. Just remember if you're using a snowthrower, chainsaw or other outdoor power equipment to do some of the heavy lifting this year, read the owner's manual first and abide by all safety precautions. For more tips, sign up for Mutt Mail, a monthly e-newsletter with backyarding ideas and all the news from the TurfMutt Foundation. To learn more about creating the yard of your dreams, visit TurfMutt.com.

Become an author today! **DON'T WAIT!** www.mybook100.com

Learn how to get your book idea sold online and at bookstores nationwide.

Call or visit us to get your **FREE** authors guide to publishing! **800-448-1964**

DORRANCE PUBLISHING CO. INC. EST. 1920

LIVING WITH DIABETES CAN BE PAINLESS

If you administer insulin 3 or more times per day or using an insulin pump, **CALL NOW** and learn how a Continuous Glucose Monitor **CAN HELP YOU.**

Get **FREE** shipping of your new CGM, plus we will bill your insurance for you... **AT LITTLE OR NO COST!**

CALL NOW! 866-641-0141

COPAYS AND DEDUCTIBLES MAY APPLY

Thank You For Reading The Times

thetimes24-7.com

Visit us online at thetimes24-7.com

SAVE ON YOUR Travel Plans!

Spend your travel dollars when you get there *not getting there!*

- ✓ Up to **75%**
- ✓ more than **500 Airlines**
- ✓ and **300,000 Hotels** across the world!

Let us do the research for you for free... we'll save you time and money

We're not allowed to publish fares online so call for the best rates now **800-419-9625**

BLUE PILL PROMOTIONAL OFFER **SAVE OVER \$500!**

Generic and Herbal versions of Viagra® right now as low as \$2 a pill. Mention the discount code **[STEELMAN]** and get the special **BUY 1 GET 1 FREE!** Call now for rush delivery in your unmarked package.

Change your life and call today! **1-800-515-6311**

Huntington Bank Steps Up and Rings Bell


With Christmas Eve falling on a Sunday this year, The Salvation Army's annual Red Kettle Campaign will wrap up on Saturday. Helping to make the most of this final day of bell ringing is Huntington Bank, which is stepping up to sponsor a Red Kettle in Fishers and match all donations made that day up to \$2,500. Last-minute Christmas shoppers can stop by the Kroger Marketplace at 11700 Olio Road to drop a donation in the Red Kettle before it disappears for another year.

Donations made to this Red Kettle supports The Salvation Army's Harbor Light Center in Indianapolis, which provides life-changing and life-saving addiction treatment programs to adult men and women from across Indiana. Funds raised in November and December of this year will help to keep this essential program operating through 2024 so that more Hoosiers have the opportunity to break the chains of addiction and rebuild their lives. "We are so grateful to Huntington Bank for their support during our Red Kettle Campaign," said Dr. Alicia Hoskins, Executive Director at the Harbor Light

Center. "Their generosity of \$2,500 will help provide food, housing, clinical treatment, and medical care to individuals battling homelessness and addiction. Thank you for your kindness and compassion to serve those in need." For those wishing to support The Salvation Army's ongoing efforts, there are many options available:

- Visit a Red Kettle and make a cash donation or use your smart phone or smart watch to donate with a credit card, Apple Pay, Google Pay, Venmo, or Paypal.
- Go online to salary.us/virtualkettle and donate to The Salvation Army's Virtual Red Kettle - or sign up for your own kettle and become a Virtual Bell Ringer!
- Text the word HOOSIER to 24365 to give online.

Every donation given to The Salvation Army through the annual Red Kettle Campaign provides help and hope to those in need, and all gifts stay right here in Central Indiana. Visit SACentralIndiana.org to learn more about how you can help The Salvation Army ensure that we can Love Beyond Christmas in 2024.



Please visit us online:
thetimes24-7.com

Carmel Student Named to Provost's List

Capital University is pleased to announce Mackenzie Howard of Carmel was named to the Provost's List for the fall 2023 semester. To be named to the Provost's List, full-time, degree-seeking students must have achieved a grade point average of 3.70 to 3.849.

Sheridan Public Library January Schedule

Babies + Toddlers:

January 9,16,23,30 at 11am Baby Time (0-18mos)
January 11,18 at 11am Discovery Time (18-36mos)

Preschool:

January 11,19,26 at 11am Story Time (ages 3-6)
January 10,17,24,31 at 11am Mindful Movements (ages 2-6)
January 27 at 12pm Spidey + Friends Feast (ages 2-7)

Grades K-5:

January 9,16,23,30 at 3-5pm Lego Club
January 18 at 1pm Homeschool Event

Grades 6-12:

January 11 at 4pm Pokeball Origami Box
January 18 at 1pm Homeschool Event
January 25 at 4pm TAB Game Day

Adults:

January 3,10,17,24,31 at 11am Needle Crafters
January 9 at 3pm Adult Bingo (Sponsored by Robert Owen)
January 15 at 6pm Pinners
January 17 at 5:30pm Sheridan Readers: The Personal Librarian by Marie Benedict

All Ages:

January 10 at 6pm Family Science Night *Registration required
January 12 at 6pm Bingo Night, Free Event
January 20 at 6pm Winter Concert Series presented by The Farmers Bank: Breanna Faith

For more information on programming and services, please visit: <https://sheridan.lib.in.us>

LOCATION: 103 W 1ST ST. SHERIDAN, IN 46069
HOURS: MONDAY - THURSDAY 10:00am - 7:00pm
FRIDAY 10:00am - 4:30pm
SATURDAY 9:00am - 1:00pm
SUNDAY - CLOSED

Lantern Awards Nomination Deadline Fast Approaching

Westfield Chamber's 2024 Lantern Awards nominations are now open and the deadline for nominations is Jan. 1 at midnight.

The Annual presentation of the Lantern Awards is a time-honored tradition of the Westfield Chamber of Commerce. The signature event - initially called Community Night - began in 1982. When it was redesigned in 2007, it became known as the Lantern Awards.

Lantern concepts were incorporated to complement the Chamber's logo at the time. The lantern represents Westfield's rich history and ties to the Underground Railroad. Today the lantern symbolizes a beacon of leadership, hope, and possibility that exists in Westfield. Through the Lantern Awards, the Westfield Chamber of Commerce celebrates the community of Westfield.

The redesigned event retained the original objective of incorporating the community into the evening. This enjoyable celebration is attended by city, chamber, school, business, and community representatives, each recognizing individuals who serve the community with diligence and integrity while exhibiting the values of each organization to the highest degree.

Deadline to Submit: Monday, Jan. 1 (by midnight). Nominations can be made at <https://form.jotform.com/westfieldchamberindy/wla-2024-nomination-form>

This year's Awards Ceremony will take place on Thursday, Jan. 25 at the Prairie Waters Event Center in Westfield.

Westfield Library Foundation Matching Dollars With Grant



ERIN DOWNEY Guest Columnist

In a bid to maximize year-end giving, the Westfield Library Foundation is thrilled to announce a remarkable opportunity: a \$10,000 matching grant

generously provided by a local benefactor. Until the last day of the year, every donation made to the Foundation will be matched dollar-for-dollar, doubling the impact of each contribution. "This matching grant is a golden opportunity for community members to make their support go even further," says Erin Downey, Executive Director of the Westfield Library Foundation. "Plus, it allows us to amplify the impact of every dollar contributed, ensuring our new library building will open in May with everything it needs to serve as a vital resource for education and enrichment." Contributions to the Westfield Library Foundation are tax-deductible and directly contribute to enhancing library programs, expanding resources, and nurturing a love for learning within the community. The Foundation plays a pivotal role in


sustaining the library as a dynamic center for education and cultural engagement. To participate in this matching grant opportunity, visit <https://ow.ly/h2mo50QkPin> or contact Erin Downey at edowney@wwpl.lib.in.us or (317) 896-9397, ext. 119.

About Westfield Library Foundation

The Westfield Library Foundation is a 501(c)(3) non-profit organization supporting innovative programs and services for the Westfield Washington Public Library and its patrons through major gifts, bequests, corporate sponsorships, naming rights and private donations. For more information on the Westfield Library Foundation visit <https://westfieldlibraryfoundation.com/>.

The Times SERVICE DIRECTORY

AUTOMOTIVE



FUNERAL SERVICES



Serving Hamilton County and surrounding areas
BussellFamilyFunerals.com



Donna Bussell
Owner/Director

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

FUNERAL SERVICES



RESTAURANTS

Traditional Services
Affordable Cremation
Pre-Planning



1010 North Main Street
Lapel, Indiana 46051
765-534-3131
www.hersbergerbozell.com



FUNERAL SERVICES



indianafuneralcare.com

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

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

HOME SERVICES



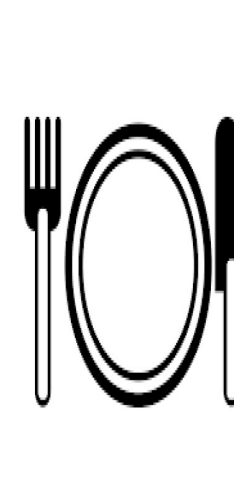
RESTAURANTS



Online Ordering is HERE!
Visit our new website at www.jdrest.com to order now!
Sign up for our email list to receive weekly deals and specials!

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

2301 E. Conner Noblesville 317-773-3288



FEATURED BUSINESS



Online Ordering is HERE!
Visit our new website at www.jdrest.com to order now!
Sign up for our email list to receive weekly deals and specials!

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

2301 E. Conner Noblesville 317-773-3288

Indiana Wraps Up Earthquake Contest

The Indiana Department of Homeland Security is pleased to announce the successful conclusion of the 2023 Get Shakin' video contest, an initiative aimed at promoting awareness and preparedness for seismic events among schools in Indiana. Many schools/students enthusiastically participated and showcased their dedication to creating a safer and more resilient state. It was a tough competition as 27 groups of students turned in videos that held crucial safety tips. Pioneer Jr./Sr. High School's AP Biology class was named the winner for creating a video that showcased best practices in a way that brought levity to an important safety topic. The students' approach and dedication set a benchmark for promoting resilience and preparedness in the face of unforeseen

natural disasters. "We congratulate Pioneer Jr./Sr. High School for its achievement in the Get Shakin' competition. Its commitment to earthquake education exemplifies the spirit of preparedness and community resilience we aim to foster," said Mary Moran, IDHS Emergency Management and Preparedness director. IDHS gave an honorable mention to Shenandoah Middle School and Kankakee Valley Intermediate School for the effort and excitement their students put into earthquake safety education. The Get Shakin' video competition is part of ongoing efforts to prioritize safety and preparedness in the state. IDHS encourages other schools to utilize [GetPrepared.in.gov]GetPrepared.in.gov to actively participate in initiatives that contribute to a safer and more resilient future.



Three From Surveyors Office Honored



Photo courtesy Hamilton County Surveyors Office

From left, Reuben Arvin, Robert King and Pamela Louks.

Recent graduates of the Association of Indiana Counties (AIC) Institute for Excellence in County Government included three staff of the Hamilton County Surveyors Office. Receptionist Pamela Louks, Engineering Technician/CAD Reuben Arvin and Section Corner Party Chief Robert King graduated from the program after accruing thirty credit hours of study within a two consecutive year period. The courses are geared specifically to county government and include courses on Leadership, Human Resources, Legal and Ethical Issues, Budget and Finance,

Cybersecurity and Communications to name a few. Graduation was during the AIC's annual conference in French Lick. The Association is made up of elected county officials and was founded in 1957 for the betterment of county government. Each of Indiana's 92 counties are members of the association. The AIC Board of Directors is responsible for overall AIC policy and management. AIC serves its members through lobbying, education, publications, research and technical assistance.

↓ PORCH From Page A1

Lombardo Homes asked consumers about their experience with online shopping, deliveries and package theft. Highlights include:

- Half of Americans are worried about porch pirates, 39 percent are more worried about packages being stolen this year, than previous years.
- 34% have been victims of package theft, more than half (54 percent) of them had it happen during the holiday season.

- The average loss from stolen packages is \$219.

How are Americans preventing package theft? A little more than half (52 percent) say they track the delivery process, 50 percent stay home when expecting a package and 40 percent sign up for delivery alerts. The report also pinpoints package theft hotspots nationwide, highlighting states like North Dakota, Rhode Island, and Delaware.



↓ BETSY From Page A1

on that until I was too big to sit at the desk.) That same year, I got a toy baby carriage, a Fisher Price wind-up TV Radio that played "Jack and Jill," a Fisher Price Chatter telephone, the ultimate pretend toy when friends and relatives would call, and a wind-up toy guitar. A plastic United States map puzzle for me to learn all of my 50 United States was also under the tree. And a baby doll. In our family photo

album, there is a photo of me sitting at the desk in front of the tree with all of my unwrapped gifts. The next year, I got a child-size handmade wooden kitchen cabinet with a Formica top from Santa. I wondered how the jolly ol' elf brought that gift because we didn't have a fireplace. That's maybe why the cabinet was left just inside the front door. Obviously, my dad made the cabinet, for which there were

child-size plastic dishes under the tree. That same year, I unwrapped individual canisters of storybook jigsaw puzzles that included "Red Riding Hood," "Goldilocks and the Three Bears" and the "Gingerbread Man." (I loved those puzzles and still have them.) But my favorite toy under the tree that year was my Looney Tunes' Porky Pig with a pull-string that said aloud, "Th-Th-The, Th-Th-The, Th-Th ... That's all, folks."

The next year, I opened a handmade wooden doll house that my dad built, a great surprise. Early Christmases usually included baby dolls and then later Barbie dolls under the tree. Each year, we took photos of me with all of my unwrapped gifts under the Christmas tree on Christmas Day. We have that same tradition with our daughter. There is a photo every year taken of her with her

unwrapped Christmas gifts under the tree, everything from a working toy train that circles the Christmas tree to Holiday Barbies, Mickey Mouse house slippers and craft items. And at grandma and grandpa's house, every year, there is a photo snapped of her with her unwrapped gifts as well, everything from American Girl dolls to a Barbie house. While she has gotten older, each year, fewer and fewer toys have been under the

tree but rather more clothes, books, gift cards, water bottles (due to loss) and craft items. We still take photos each year. And we still hang Christmas stockings for Santa no matter how old we get. We cherish all of these memories. This Christmas and always, we are thankful for our families. From our house to yours, we wish you a Merry Christmas and a Happy New Year!

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

↓ CARD From Page A1

you'll be adding cash to a scammer's account rather than onto your newly purchased gift card. **Look for ripped or wrinkled card packaging.** No matter where gift cards are displayed in the store, thieves are known to remove gift cards from the display rack and record the numbers associated with that card, including the activation PIN. Before purchasing a gift card, look carefully at the packaging for any tears, wrinkles, or other indications of tampering, and see if the PIN or barcode is exposed. If anything looks suspicious, it's probably best to take a different card and turn in the compromised card to the store's Customer Service Desk. **Pass on too-good-to-be-true gift card deals.** Watch out for websites or social media ads promoting gift cards for popular retailers at steep discounts. These websites might be using

these offers to steal payment card numbers or other personal information. Instead, go directly to the merchant and purchase a card from them. **Research how to use the card.** Not all retailers have the same policies when issuing a gift card. Double-check the terms and conditions on the type of gift card purchased. The Federal Trade Commission has information on avoiding gift card scams. In Canada, find more information on the Financial Consumer Agency of Canada website. **Be wary of websites that offer to check your gift card's balance.** According to BBB.org/ScamTracker reports, some websites that claim to check your gift card balance are really a way to steal money off your card. These sites ask for your

card's ID number and PIN or security code. Then, scammers use the information to drain the money from your card. **Register your gift card.** If the retailer allows the option to register the gift card, take full advantage. This makes it easier to protect the balance; that way, you can report it sooner and potentially end up saving the money that is stored on the card. Change the PIN on the card, and don't delay in using the money. The longer a card sits around, the more likely a cybercriminal is to steal the balance. Treat it like cash. If the card is lost or stolen, report it to the issuer immediately. Most issuers have toll-free telephone numbers to report a lost or stolen card -

find it on the card or online. 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.



↓ RUSTY From Page A1

determines how much you'll get. Claim before FRA and your benefit is reduced; claim after your FRA and your SS retirement benefit will be more (up to age 70 when maximum is reached); claim at your FRA and your benefit will equal your PIA - the full (100%) amount you've earned from a lifetime of working. Spouse benefits only come into play if the PIA for one of you is less than 50% of the other's PIA. In that case, the spouse with the lower PIA gets a "spousal boost" to their own SS retirement benefit when claimed. The amount of the "spousal boost" will be the difference between the lower PIA and half of the higher PIA, but the amount of the "spousal boost" (as well as the person's own SS retirement amount) will be reduced if benefits are claimed before full retirement age, those benefits are permanently reduced. If one spouse is entitled to a "spousal boost" from the other, the spousal amount will reach maximum at the recipient's full retirement age. Thus, if the lower earning partner's highest benefit will be as a spouse, then that spouse should not wait beyond their FRA

to claim. If, instead, the lower earning partner's own SS benefit at age 70 is more than their spousal amount, waiting longer than FRA to claim could be prudent, depending on life expectancy. So, as you can see, deciding when to claim Social Security benefits should consider many things, including financial need, work status if claiming before FRA, marital status, and life expectancy. But it is your lifetime earnings which determines your SS retirement benefit amount, and it is how your FRA entitlements compare to each other that determines whether spousal benefits will be paid.

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.

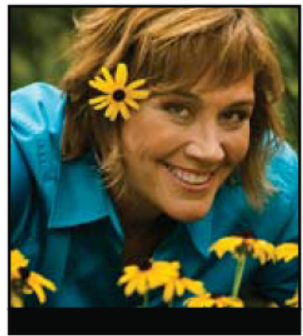
WEEKEND *In The Home* END



Photo courtesy of MelindaMyers.com

A fern set upon rocks in a tray minimizes the chance of root rot and increases humidity around the plant.

Caring For Plants Overwintering Indoors



MELINDA MYERS
Columnist

Gardeners are notorious for pushing the limits of their growing zones. Tropical plants, succulents, and other plants that are not hardy to the winter climate often end up indoors for the winter. It usually starts with one or two plants that you just can't part with or are concerned you won't be able to purchase next year. Since you are taking a couple of plants in for the winter, why not add a few more?

Now that the plants have been indoors for several weeks or months you are faced with keeping them alive and the leaf litter on the floor to a minimum. As the plants adjust and acclimate to their new environment, some leaves may have turned yellow or brown and dropped off the plant. This is due to the lower light and humidity indoors.

New leaves better adapted to the lower light indoors should begin appearing. If the plants do not appear to be acclimating to the indoors, try increasing the amount of light they receive. Move them in front of a sunnier window or under artificial lights. A combination

of natural and artificial lights works well.

Select a location free of drafts of hot and cold air. Avoid placing plants above heat vents or near drafty windows and doors. Succulents prefer cool but draft-free locations over winter.

Next, help your plants deal with the dry air indoors. Group plants together for an attractive display and to increase the humidity around each plant. As one plant loses moisture from its leaves and transpires, the others benefit from this added moisture.

Reduce maintenance and increase the humidity by setting plants on a layer of gravel, marbles, or a similar material set in trays or saucers. The pebbles elevate the pots above any water that collects in the saucer, helping reduce the risk of waterlogged soil that can lead to root rot. This technique allows you to water thoroughly while eliminating the need to pour off the excess water. As the excess water evaporates, it increases the humidity around the plants.

Adjust your watering schedule to compensate for the reduced light and changes in room temperature and humidity. Check the soil moisture before watering. In general, water thoroughly when the top inch of soil is dry. For succulents, allow the top few inches of soil to dry and water just often enough to prevent the plants from shriveling.

Most indoor plants do not need to be fertilized in winter. Only those that

are actively growing will need additional nutrients. Don't be fooled by leggy growth and paler leaves on overwintering plants. Lower light is more likely the culprit than a lack of nutrients.

Regularly check the plants for insects and diseases. Examine the upper and lower leaf surfaces and along the stems. Then do a bit of research to properly identify the pest and find the best control options. If you opt to use a pesticide, read and follow all label directions for safe and effective control.

Prune as needed in spring to encourage fuller more compact growth. Begin fertilizing with a dilute solution of any flowering houseplant fertilizer as days lengthen, sunlight increases, and your plants show signs of improved growth.

As you move the plants into the garden next season, decide if it was worth the effort or better to purchase new plants. But as a gardener, you will likely repeat the process next year as it is part of the fun of gardening.

Melinda Myers has written more than 20 gardening books, including the recently released Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine. Myers' website is www.MelindaMyers.com.

Consumers Grapple With Confusion Over Food-Date Labels

The use of food-date labels such as "use by" and "best if used by" causes consumer confusion that results in many Americans discarding food that is safe to eat or donate, according to the November 2023 Consumer Food Insights Report.

The survey-based report out of Purdue University's Center for Food Demand Analysis and Sustainability assesses food spending, consumer satisfaction and values, support of agricultural and food policies, and trust in information sources. Purdue experts conducted and evaluated the survey, which included 1,200 consumers across the U.S.

The Congressional Research Service recently reported that 7% of all U.S. food waste is because of date labeling confusion. "The goal of this month's CFI survey was to gather consumer perceptions about what these food date labels mean," said the report's lead author, Joseph Balagtas, professor of agricultural economics at Purdue and director of CFDAS.

The USDA Food Safety and Inspection Service defines "use by" and "best if used by" as references to peak food quality rather than the date after which the food is no longer safe to eat. However, there is no official standard for food date labeling in the U.S., which leads to an unsurprising mix of responses as to what they mean.

"Over half of consumers connect 'best if used by' and 'use by' dates with food safety, while over 30% believe these labels are related to food quality," Balagtas said. "This information problem is a kind of market failure and leads to waste."

"One potential fix to misinformation is for the government to set standards for food date labels to help inform consumers what is and is not safe to eat to help reduce food waste in the U.S. The recently proposed Food Date Labeling Act is an attempt to achieve that

goal."

The November survey also looked at consumer perceptions of foodborne illness risks. Food-risk attitudes are divided into three groups: risk-averse, risk-neutral and risk-loving. The groupings were based on respondents' self-assessed risk tolerance for food at home (FAH) and food away from home (FAFH) on a scale from 0 (risk-averse) to 10 (fully prepared to take risks or risk-loving). The summaries broken down this way focus on CFI data from January to November 2023.

"We found that consumers believe the risk of contracting a foodborne illness is higher when eating food at a restaurant compared to eating food they prepare at home themselves, which is consistent with data on the incidence of foodborne illness," Balagtas said. "So it is not surprising that we also see that consumers who are more risk-averse when it comes to their food eat home-cooked meals more frequently than consumers willing to take more risks with their food consumption."

A variety of store-bought goods has the potential to contain foodborne bacteria that cause illness. Even so, consumers were more likely to select raw meat items as foods that pose a high risk of foodborne illnesses.

"We see a gap of more than 20 percentage points in the rate at which raw meats were selected compared to leafy greens, milk, flour, and raw fruits and vegetables, despite the fact that some of these items that are perceived as 'safer' have caused foodborne illness outbreaks in the past," Balagtas noted.

The Interagency Food Safety Analytics Collaboration, a group tasked with monitoring the causes of foodborne illnesses in the U.S., recently reported that the contribution of fresh produce to foodborne outbreaks is comparable to that of raw meats and, in some cases,

greater.

The November survey also showed that food insecurity has dropped slightly for the fifth straight month, to 12.6%. "We do observe higher rates of food insecurity among risk-loving consumers, though this difference is likely the result of the correlation between age and food-risk attitudes," said Elijah Bryant, a survey research analyst at the center and co-author of the report.

"Generally, older consumers with more resources, on average, tend to be more food secure and less willing to take food risks, while younger people more willing to take risks tend to have fewer resources, resulting in higher rates of food insecurity."

Consumers also were asked to recall their food behaviors over the last month. "Those who are classified as risk-loving reported eating fruits and vegetables without washing them, eating rare or undercooked meat and eating raw dough or batter more frequently than those who are risk-averse," Bryant said.

Consumers less willing to take risks with their food were also less likely to agree with claims about the health benefits of nonconventional food items. These claims include organic being more nutritious than nonorganic, plant-based milk being healthier than dairy milk and gluten-free food being healthier than products containing gluten.

This may be indicative of risk-averse consumers being more resistant to alternative foods in the food system that stray from what they perceive as the norm, Bryant said.

The Center for Food Demand Analysis and Sustainability is part of Purdue's Next Moves in agriculture and food systems and uses innovative data analysis shared through user-friendly platforms to improve the food system. In addition to the Consumer Food Insights Report, the center offers a portfolio of online dashboards.

Sagamore News Media
is looking for talented sales people!

Whether you sell by phone or in person, we want to talk with you!
Hourly rates begin at \$15 per hour and only go up from there.
If you have good sales skills,
this might be the job you have been looking for.

There is no cap on earnings and multiple people in the past have earned \$50,000, \$60,000 and beyond – all the way into six figures.

Sagamore News Media owns newspapers in Noblesville and Crawfordsville and feature award-winning work every day. Come be part of our team!

Apply today by e-mailing resume to jobs@thepaper24-7.com.

Apply today by emailing resume to jobs@thetimes24-7.com

Thank You For Reading The Times

Have A Merry Christmas

thetimes24-7.com

Visit us online:
thetimes24-7.com

The **TIMES**
Serving Noblesville and Crawfordsville for over 100 years

WEEKEND *In The* KITCHEN

A6

Weekend, December 23-24, 2023



Simplify Holiday Hosting *from Start to Finish*

FAMILY FEATURES

Hosting a major holiday event is no small effort. It requires close attention to detail from planning, cooking and cleaning to entertaining guests on the big day. Fortunately, just like any good recipe, approaching your hosting duties one step at a time can allow you to create a magnificent final product.

This Thanksgiving, the experts at Finish are helping hosts everywhere get organized, from the initial planning all the way through clean up, with the Ultimate Thanksgiving Timer. Created in partnership with Gaby Dalkin of "What's Gaby Cooking," it's a personalized hosting timeline designed to help hosts stay on track up to and throughout the big day.

"I've been hosting holiday gatherings for years and know from firsthand experience that even capable hosts struggle to time everything just right," Dalkin said. "From planning your menu and designing your tablescape to accommodating dietary restrictions and even serving dessert, the Ultimate Thanksgiving Timer will support hosts every step of the way this year."

Plan Your Guest List and Menu

Deciding how many guests you'll be serving and what you plan to serve are two essential details that will guide the rest of your planning. When creating your guest list, be realistic about how many are likely to attend and plan your menu for a few extra people so you don't run out of food. Your menu may also be influenced by how many guests you plan to host; a whole turkey is practical for a large group, but a turkey breast may be adequate for a more intimate gathering. Remember to send your invites at least three weeks ahead of the event so guests have plenty of time to respond and you can prepare your menu.

Start Grocery Shopping Early

The rush at the grocery store can be one of the most stressful parts of getting ready to host. Give yourself enough lead time by picking up pantry staples and beverages 1-2 weeks out so your kitchen is stocked for the big day. For perishables, get to the grocery store early in the day 1-2 days before hosting to beat the rush and avoid any last-minute grocery runs the morning of your gathering.

Maximize Prep Time

While it's likely the majority of your work will come on the big day, you can work ahead to reduce some of the load. For example, you can wash and chop vegetables for stuffing and other side dishes and store them overnight to minimize prep time in the morning. You can also use the quiet of the night before to tackle tasks like setting the table and organizing your seating chart, restocking towels and replenishing other essentials in the guest bathroom.

Enlist Help with Cooking

The day of your event is the perfect time to pull extra hands into the kitchen. A simple but tasty recipe like this Ultimate Cheesy Herb Sourdough Stuffing from Dalkin is a sure crowd-pleaser to add to your table this year. Once you establish your cooking space and find your rhythm, you may even find sharing the preparations with a loved one is a great way to bond and create special memories.

Make Cleanup a Cinch

A few simple tricks can help you maintain a relatively clean workspace and keep up with all the dishes you need to prepare a lavish meal. First, be sure to clean up as you go. It may be tempting to throw all of your dirty utensils and empty mixing bowls in a pile in the sink to deal with later, but taking a few minutes to scrape dishes and load the dishwasher as you go can help prevent a messy mountain from forming. That also means you'll be more likely to find a clean measuring cup or spoon when you move on to prepare the next dish.

Hosts have enough to worry about, so let your dishwasher do the hard work and pull in reinforcements to help clean up while you relax after a long day. Use a detergent that works in the toughest conditions, from burnt-on stains to old dishwashers and hard water, like Finish Ultimate. It's the only dish detergent tab with CycleSync technology that releases the right ingredient at the right time to work with your dishwasher.

You can skip the rinse, even on tough stains like cranberry sauce and gravy, and save up to 20 gallons of water. Hosts are invited to put Finish Ultimate to the test and take the Ultimate Thanksgiving Challenge; if it can't tackle your burnt-on stains, the meal is on Finish via a rebate of up to \$30.

For more hosting tips and tricks, visit UltimateThanksgivingExperience.com.



Ultimate Cheesy Herb Sourdough Stuffing

Recipe courtesy of "What's Gaby Cooking" on behalf of Finish

- 1 loaf sourdough bread with crust, cut into 1-inch cubes (roughly 8 cups)
- 10 tablespoons butter
- 2 shallots, finely sliced
- 2 celery stalks, finely chopped
- 2 bunches green onions, thinly sliced
- 3/4 cup chopped fresh Italian parsley
- 2 tablespoons chopped fresh oregano
- 2 tablespoons chopped fresh sage
- 2 tablespoons chopped fresh thyme
- 3 large garlic cloves, minced
- 2 teaspoons coarse kosher salt
- 1 teaspoon freshly ground black pepper
- 3 large eggs
- 2 cups chicken broth, divided
- 6 ounces coarsely grated Parmesan cheese

Preheat oven to 375 F. On large, rimmed baking sheet, spread ripped or cubed bread. Bake until bread is dry, about 15 minutes. Cool. Leave oven on.

In heavy skillet over medium heat, melt butter. Add shallots and celery; saute 5-6 minutes. Add green onions, parsley, oregano, sage, thyme, garlic, salt and pepper; saute until celery is tender, 6-8 minutes.

Generously grease large skillet or ceramic baking dish. Place bread cubes in large bowl. Add warm vegetable mixture; toss to combine.

In medium bowl, whisk eggs and 3/4 cup broth. Add egg mixture to stuffing and toss to coat. Mix in Parmesan.

Add 1/2-3/4 cup broth to stuffing if dry. Transfer to skillet or ceramic baking dish. Cover with buttered foil. Bake 30 minutes. Remove foil; bake until golden, about 30 minutes. Serve in baking vessel or transfer to serving platter.

