

The Times of Noblesville presents...

Iceland's Magical Northern Lights



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Please refer to
booking #1232517

March 18 - 24, 2025

Hosted by Dick Wolfsie

TODAY'S VERSE

Psalm 23:1 The LORD is my shepherd; I shall not want.

Hamilton Happenings

Join supporters of the Noblesville Boys & Girls Club at The Nesst on Thursday, Aug. 22 from 6 p.m. to 9 p.m. for an evening in historic downtown Noblesville supporting the Club. This charitable tasting event will feature wines and bourbons, hors d'oeuvres, live music, a silent auction and great people all for a good cause. Only 125 tickets will be sold for this private event that is sure to sell out! Go to <https://thenesstofnoblesville.com/noblesville-downtown-noblesville-the-nesst-of-noblesville-events>

Three Things You Should Know

- Going to the State Fair? Check out the Indiana Grown Marketplace. It will have hundreds of products representing over 90 Hoosier businesses in the Mercantile building, formerly known as the Agriculture/Horticulture building. It's located to the right of the Midway on the west side of the fairgrounds. The Indiana State Fair runs from Friday, Aug. 2 through Sunday, Aug. 18 (closed Mondays)
- The Republican, Democratic, and Libertarian candidates for Indiana governor have agreed to meet Oct. 24 in a televised debate organized by the Indiana Debate Commission. The debate among Mike Braun (R), Jennifer McCormick (D), and Donald Rainwater (L) will be broadcast live at 7-8 p.m. from the WFYI public television station in Indianapolis. Commission member Laura Merrifield Wilson, a political science professor and host of WICR radio's "Positively Politics," will moderate the debate.

- Indiana Grown and the Indiana Farmers Market Community of Practice (INFMP) is bring back the Indiana's Ultimate Farmers Market for a second year. This contest is a chance for customers across the state to vote for their favorite hometown farmers market to encourage local engagement and statewide recognition. Voting begins Monday and runs through Aug. 11 with the winner announced Aug.13.

The TIMES

NOBLESVILLE, INDIANA

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Boomer Bits

Ask Rusty – Should I Retire at 65 or 67? And What About Earnings & Taxes?



ASK Rusty
Social Security Advisor

Social Security Matters
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Dear Rusty:
I'm just trying to figure out how to determine whether to retire at 65 or 67 and, if I retire, approximately how much could I make outside of my Social Security without being overly taxed.
Signed: Thinking About Retiring

Dear Thinking:
Deciding when to retire is serious business, because it affects your future and what your retirement income will be going forward. Thus, it's good you are taking the time to fully understand your options, and we're happy to assist you with that. Here are some things which should help you decide whether to retire at 65 or 67:

Social Security benefits are subject to income tax (by the IRS) if your combined income from all sources (which includes your Adjusted Gross Income on your tax return, plus half of the SS benefits you received during the tax year) exceeds certain thresholds for your income tax filing status. If you file your income tax as

"married/jointly" and your combined income from all sources is more than \$32,000, then 50% of your received SS benefits are subject to income tax (at your normal IRS tax rate). But if your combined income as a married couple is more than \$44,000, then 85% of the SS benefits you received during the tax year becomes part of your taxable income. FYI, the taxation thresholds are lower for those who file taxes as an individual (\$25,000 and \$34,000 respectively).

Born in 1960 or later, your full retirement age (FRA) for Social Security's purposes is 67. If you claim SS benefits before your FRA, not only will your monthly amount be permanently reduced but you'll also be subject to Social Security's "earnings test" which limits how much you can earn before they take away some of your benefits. The earnings limit changes annually, but for 2024 it is \$22,320

➔ See RUSTY Page A4

6 Scams Every Older American Should Know About

(StatePoint) Amid technology advances enabling scammers to commit fraud, elders and their loved ones need to stay informed.

Typically, elder scams involve the transfer of money to a stranger or imposter for a promised benefit or good. In 2023, banks reported more than \$27 billion in suspicious activity related to elder scams, according to the Financial Crimes Enforcement Network, and reports filed by the public to the Federal Bureau of Investigation indicated an average loss of more than \$33,000 per case. And these numbers may be

➔ See SCAMS Page A4

For Healthy Aging, Avoid These Common Obstacles to Good Nutrition

(StatePoint) Proper nutrition is critical to older adults' overall vitality, providing energy, helping to control weight, and even preventing and managing some diseases.

Unfortunately, 10% of older people don't eat enough, while one-third eat too much, according to HealthinAging.org, which is the Health in Aging Foundation's online public education resource. Such nutritional imbalances may

➔ See AVOID Page A4

Commissioners Note Concerns on Sheridan Plan

A plan in Sheridan to consolidate Adams Township into Sheridan is causing some concern from the Hamilton County Commissioners, as well as the Indiana Department of Local Government Finance. Here Following is a report issued by the commissioners:

The Sheridan-Adams Township Reorganization and Its Impact on Services and Taxpayers (Prepared by the Hamilton County Commissioners)

The governing bodies of Sheridan and Adams Township have proposed a reorganization that would consolidate Adams Township into Sheridan. This requires the preparation and adoption of a reorganization plan that, among other things, provides a description of services to be provided to residents as well as the impact reorganization would have on taxpayers.

As reflected in the Indiana Department of Local Government Finance (DLGF) report, there are several concerns with the costs of consolidation reported in the reorganization plan and its impact on Adams Township residents and taxpayers.

The plan underestimates at least \$2.5 million (in 2025 alone) in necessary services currently provided to Adams Township by Hamilton County.

Public Safety Funding Shortfall

The reorganization plan does not include any additional costs for public safety after it assumes jurisdiction over unincorporated Adams Township – roughly 48 square miles. Currently, the Hamilton County Sheriff's Office provides police patrols and public safety services in this area.

The Hamilton County Sheriff's Office responded to nearly 1,500 calls for service within this area from June 2023 to June 2024 and estimates the costs of adequately providing these services at between \$500,000 and \$750,000 per

➔ See PLAN Page A4

TODAY'S HEALTH TIP

Smoking leads to wrinkles.

Today's health tip was brought to you by Dr. John Roberts.



TODAY'S QUOTE

"For success, attitude is equally as important as ability."
Walter Scott

TODAY'S JOKE

Why do ducks have tail feathers?
To cover their buttquacks.

OBITUARIES

None

The Times appreciates all our customers. Today, we'd like to personally thank JAMES WORMUTH for subscribing!

The TIMES

OUR GENERATION with the Times

Melissa Shaw's interview with Alison Voss from American Family Insurance

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Be sure to subscribe so you don't miss a single interview!



Boys & Girls Club Readies 9th Annual Cornhole Tournament



Photo courtesy Noblesville Boys & Girls Club

Registration is \$80 per team and teams may register online at www.bgcni.org. All proceeds benefit the Club.

The Tom & Soni Sheehan Boys & Girls Club of Noblesville will host their ninth annual Cornhole Tournament on Friday, August 2nd, presented by the McGowan Insurance Group and West Bend Mutual Insurance. Check-in will begin at 11:30am with the first round of play starting at 12:30 PM at Forest Park, Shelter #1.

The afternoon will consist of a three-game guarantee to include a double-elimination tournament and a "toilet bowl" bracket. Competitive play will culminate in a championship game paying out cash prizes to first and second place. Each participant will receive a commemorative t-shirt, sponsored by HMC Screen Printing. All players are invited to bring their own adult beverages, and a wide array of silent auction packages will be offered.

"Each year, our event has built on past success to benefit our youth programs," said Tony Eslamirad, BGCN Community Center Director. "Those who attend not only have the opportunity to network and relax on a Friday afternoon under the shade of Forest Park, but they're making a difference in the lives of 2,000+ local kids that utilize the Club's services. In the past eight years, the event has raised over \$75,000 to support affordable after school programs for our Club Kids."

The registration fee per team of two will be \$80 with all proceeds benefiting the Tom & Soni Sheehan Boys & Girls Club of Noblesville. Teams may register online at www.bgcni.org. For more information, contact the Tom & Soni Sheehan Boys & Girls Club of Noblesville at (317) 773-4372 or email teslamirad@bgcni.org.

Noblesville Lions Support 4-H Fair



Photos courtesy Noblesville Lions

On Friday, July 19th the Lions helped HC Fair organizers with directing people and answering questions at the Fair. (Photo on Left) Friday Fair Workers, from left, Julie Davis, Jen Carr, Dale Unger, Steve Shaw and Steve Morgan. (Photo on Right) More Fair Workers, from left, Rollin Cutter, Ed Shea and Bob Minton.

Community First Promotes Four



Adrienne Riddle



Mark Malin



Casey Zeck



Londee Davis

Robb Blume, President and CEO of Community First Bank of Indiana (CFB), is pleased to announce the promotions of the following team leaders: **Londee Davis**, Chief Administrative Officer/DE&I, has been promoted to Senior Vice President. She began her career with CFB in 2018. Londee took on a Senior HR role in sports and entertainment in 2022 with the Brooklyn Nets and New York Liberty for a little over a year before returning to CFB. In 2023, after graduating from the Graduate School of Banking, she was

appointed as the Chief Administrative Officer and leads the Diversity, Equity, and Inclusion team. In addition to her professional responsibilities, Londee serves on the board as the Program Chair for the Carver Community Center and is a board member for Bridges Outreach and the OneZone Chamber of Commerce.

Mark Malin, Chief Leadership and People Development Officer, has been promoted to Senior Vice President. Mark joined CFB in 2022, bringing over 35 years of experience in the nonprofit and

leadership development space. Mark has spent many years consulting professionals and private sector organizations to uncover their unique gifts and achieve their leadership potential. Mark's experience building a culture of servant leadership has helped the bank continuously improve the ways it serves its customers and employees. In addition to his professional responsibilities, Mark currently serves as a volunteer and guest speaker for Valley of Grace, The Sanctuary Indy, and DADCAMP.

Adrienne Riddle, Treasury Management Manager, has been promoted to Senior Vice President. Adrienne is an accredited Certified Treasury Professional with over 30 years of banking experience. Since joining the CFB team in 2018, she has developed a reputation of being very client focused, creating custom Treasury Management solutions to meet client's individual needs and objectives. In addition to her professional responsibilities, Adrienne volunteers

➔ See FOUR Page A5

Thank you for subscribing!



SOLD!
839 PEBBLE BROOK PLACE
NOBLESVILLE
This charming home on Pebble Brook Golf Course sits on just over half an acre at the end of a cul-de-sac. 4BR, 2BA, 2 half BA, 3-car garage, finished basement.
Listed at \$629,900

NEW LISTING/PENDING!
7158 SUMMER OAK DRIVE
NOBLESVILLE
Lovely home on beautiful lot in Oakmont, 4BR, 2BA, 2 half baths, freshly painted, finished basement, updated kitchen.
Listed at \$480,000

NEW LISTING!
120 NAKOMIS STREET
NOBLESVILLE
Unique property situated on .45 acres with access to White River, featuring 3BR, 1.5BA, this gem has endless potential.
Listed at \$149,900

PENDING!
18877 PRAIRIE CROSSING DRIVE
NOBLESVILLE
Over 2,700 square feet of living space in this 4BR, 2.5BA home in the heart of Noblesville. New flooring, HVAC, roof, water heater. Home is move-in ready!
Listed at \$334,900

POPULAR SOUTH HARBOUR!
102 PIN OAK COURT
NOBLESVILLE
Custom-built brick ranch with finished basement, sits on a wooded, tree-lined lot, with 3BR, 2BA. Updated kitchen.
Listed at \$343,900

SOLD!
6939 TROPHY LANE
NOBLESVILLE
Carefree living in popular Willow Lake. 2BR, 2.5BA, huge great room with fireplace, sunroom overlooks deck and pond.
Listed at \$354,900

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PUBLIC NOTICE

Public Notice
The Hamilton County Sheriff's Merit Board has scheduled an executive session for July 31, 2024, at 6:30pm to discuss, before a determination, the individual's status as an employee, pursuant to I.C. 5-14-1.5-6.1(b)(6). The regular meeting will immediately follow the conclusion of the executive session (approximately 7:00pm).
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4-H'ers Named Best of the Best in Fair's Supreme Showmanship



The Times photos by Betsy Reason

Hamilton County Supreme Showmanship Grand Champion Lilly Williamson (right) and Supreme Showmanship Reserve Grand Champion Kaitlyn Graham were top winners and each received a large plaque on Monday during the 52nd annual 4-H Fair competition at the 4-H Fairgrounds in Noblesville.

By Betsy Reason
betsy@thetimes24-7.com

Two Hamilton County 4-H'ers - both female livestock showmen -- were the top winners in the 2024 Hamilton County Supreme Showmanship Contest.

Lilly Williamson was named Hamilton County Supreme Showmanship Grand Champion, and Katelyn Graham was named Hamilton County Supreme Showmanship Reserve Grand Champion at the 52nd annual contest on Monday night at the Hamilton County 4-H Fair in Noblesville.

Lots of hugs and picture taking followed as the 4-H'ers were congratulated by family and friends.

For Hamilton County 4-H'ers Williamson and Graham, Supreme Showmanship is the be-all and end-all in 4-H.

The Supreme Showmanship contest, celebrating its 52nd year, has a purpose, which is to give Senior Showmanship winners an incentive to master showmanship, not only of their own animal but of seven species: horse, swine, beef cattle, dairy goat, sheep, dairy cow and meat goat.

The Senior Showmen winners from each of the seven species come together at this Supreme Showmanship contest each year on the Monday during the 4-H Fair to compete to be named Supreme Showman over all seven species.

The competitions put the best of the best in the show arena. Contestants wear white shirts, blue jeans, boots and their competition "letter" bibs. During the competition, spectators fill the Show Arena to cheer on their favorite showmen, who compete with the seven different animal species, for which they were earlier deemed top shown. One species is shown at a time. Contestants draw numbers before each species and take the animals as they line up in the holding area. The horse showmanship is the first portion of the contest and takes place outdoors in the Horse Arena, weather permitting. (Royal Showmanship works the same as Supreme Showmanship but with six small animal breeds that include dog, cat, rabbit, llama, poultry, and pygmy goat.)

After the awards, I asked Williamson, the Supreme Showmanship Grand Champion, if there was a point in the evening when she thought, 'I've got this?'

She admitted, "No," shaking her head. "I totally thought I was going to bomb it."

Williamson was named Senior Sheep Showman earlier in the Fair, qualifying her to compete in Supreme Showmanship. Of course, she was most confident during the Sheep portion of the contest.

Williamson practiced with animals from the six other barns on

The best showman of each of seven barns -- Ellie Miller, representing Beef Cattle; Trent Horney, representing Dairy Cattle; Seth Salgado, representing Horse & Pony; Adam Koch, representing Dairy Goat; Kaitlyn Graham, representing Swine; Lilly Williamson, representing Sheep; and Tatym Green, representing Meat Goat -- demonstrate their showmanship skills during the 52nd annual Supreme Showmanship competition on Monday at the Hamilton County 4-H Fair in Noblesville.

Sunday. During the competition, she said she was the least confident showing the meat goat. But the horse and pony session was difficult, too, "trying to remember the (showmanship) pattern."

Williamson, 17, Cicero, who will be a senior at Hamilton Heights High School in the fall, is a nine-year 4-H'er who has completed the Sheep project every year. In fact, Sheep is the only 4-H project that she has taken over the past nine years, said Williamson, who raises sheep on her family farm.

Favorite moment of the evening? "Listening to everybody talk on the mic ... It was really sweet and was cool to have everybody here."

The Grand Champion receives a plaque, belt buckle, gift card, director chair and more.

Graham, who won the Supreme Showmanship Reserve Grand Champion plaque, said the most fun of being in Supreme Showmanship was "working with the people that taught me how to show like I did."

When she found out Saturday night she was moving on as Senior Swine Showman, she had to quickly prepare for Supreme Showmanship. "I went around to every barn and worked with every animal, and we watched Supreme Showmanship (videos) from previous years," she said. Which animal did she show best? "Definitely, the pigs," said Graham, who represented the Swine Barn and earlier earned the Senior Swine Showmanship award during the 4-H Fair.

Her best advice from others: "Just be confident."

It's her second time competing in the Supreme Showman contest. What stood out about her this time around? "I was a lot more confident," she confirmed.

Graham said she got the animals to cooperate. "The Dairy Goats were a little bit more difficult, but I got through it, acted confident, like I knew what I was doing."

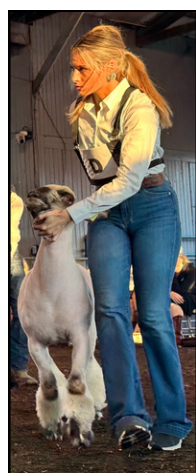
Plus, she had luck on her side. She pulled from her pocket a miniature figurine. "That's my little Jesus," she said, holding a miniature Jesus figurine. The 17-year-old, a Lapel High School senior who is a member of Southeastern 4-H'ers club, is in her ninth year of 4-H. She is eligible to return and compete for Showmanship in 2024.

Past Supreme Showmanship Grand Champions Spencer Carson, from 2007, and Nathan Day, from 2003, were co-chairmen and co-emcees for the Supreme Showmanship.

Carson, 33, Arcadia, has helped with the Supreme Showmanship for the past few years. He graduated in 2009 from Hamilton Heights High School and in 2013 from Purdue University. Day, 37, Westfield, graduated from Westfield High School in 2005.

Hamilton County Supreme Showmanship Reserve Grand Champion Kaitlyn Graham demonstrates her showmanship skills during the Meat Goat portion of the 52nd annual Supreme Showmanship competition on Monday at the Hamilton County 4-H Fair in Noblesville.

Hamilton County Supreme Showmanship Grand Champion Lilly Williamson demonstrates her showmanship skills during the Sheep portion of the 52nd annual Supreme Showmanship competition on Monday at the Hamilton County 4-H Fair in Noblesville.



The 2023 Hamilton County Supreme Showmanship Grand Champion was Kassidy Schakel of Atlanta, and the 2023 Supreme Showmanship Reserve Grand Champion was Eli Kolb of Sheridan.

The seven 2024 Senior Showmen in Supreme Showmanship contest:

- Lilly Williamson, Cicero, Husky 4-H'ers, representing Sheep, Supreme Showmanship Grand Champion.
 - Kaitlyn Graham, Noblesville, Southeastern 4-H'ers Club, representing Swine, Supreme Showmanship Reserve Grand Champion
 - Seth Salgado, Zionsville, Shamrock Shakers, representing Horse & Pony.
 - Adam Koch, Sheridan, Harey Hoppers 4-H Club, representing Dairy Goats.
 - Ellie Miller, Atlanta, Walnut Lassies and Laddies, representing Beef Cattle.
 - Trent Horney, Sheridan, Sheridan Ag 4-H Club, representing Dairy Cattle.
 - Tatym Green, Cicero, New Heights 4-H Club, representing Meat Goats.
- Each of the 4-H'ers were earlier Senior Showman in each species' animal barn to qualify for the Supreme Showmanship.

2024 ROYAL SHOWMANSHIP
In Hamilton County 4-H Royal Showmanship, which took place earlier in the day on Monday, top winners were Lilly Ambrous, Hamilton County Royal Showmanship Grand Champion; and Lauren Happel, Hamilton County Royal Showmanship Reserve Grand Champion.

The six 2024 Showmen in Royal Showmanship contest:

- Libby Ambrous, Indianapolis, Giddy Up Gang 4-H Club, representing Dog Obedience, Royal Showmanship Grand Champion
- Lauren Happel, Atlanta, Clover Kids 4-H Club, representing Pygmy Goat, Reserve Royal Showmanship Reserve Grand Champion
- Katie Hoffmeister, Noblesville, Heartland 4-H'ers, representing Poultry
- Exley Tricker, Noblesville, Llama Trekkers 4-H Club, representing Llama
- Xavier Day, Fishers, Clover Kids 4-H Club, representing Cat
- Caitlyn Shamo, Noblesville, Harey Hoppers, representing Rabbit

Garth Brooks Tribute, 2 Kids Shows, Band Concert, Live Music



Photo courtesy of Rob Slaven of Indy Ghost Light Photography

The cast of The Belfry Theatre's summer youth musical, Disney's "Beauty and the Beast Jr.," onstage 7:30 p.m. today and 2 p.m. Saturday and 2 p.m. Sunday at Noblesville First UMC.



BETSY REASON
Columnist

Enjoy two kids shows this weekend, with Basile Westfield Playhouse's "The Lion, the Witch and the Wardrobe" play and The Belfry Theatre's Disney's "Beauty and the Beast Jr." musical on stage through Sunday. Sit on the lawn for a Garth Brooks tribute band and a Hamilton County Community Band concert. Find these and more happenings in The Times' list of 25 things to do this weekend and beyond:

1. Savor Food Truck Friday 11 a.m. to 1 p.m. today at Federal Hill Commons in Noblesville.
2. Enjoy Main Street Productions' Rising Star youth play of "The Lion, the Witch and the Wardrobe," through Sunday (7:30 p.m. Friday and Saturday and 2:30 p.m. Sunday) at Basile Westfield Playhouse with tickets at basilewestfieldplayhouse.org
3. Experience kids' live theater during The Belfry Theatre Apprentice Players' summer youth production featuring 64 local kids in Disney's "Beauty & The Beast Jr." musical with a 7:30 p.m. performance today and 2 p.m. performances on Saturday and Sunday at Noblesville First United Methodist Church. Reserve seating at thebelfrytheatre.com
4. Enjoy Noblesville Creates' exhibit, "Phocus on Photography," 8 a.m. to 4:30 p.m. final day today at Noblesville City Hall.
5. Picture It Players presents "The Indy Golden Girls," a drag parody, 7:30 p.m. today and 6 p.m. and 9 p.m. Saturday at Basile Westfield Playhouse, with \$20 tickets at pip.booktix.com.
6. Experience the Human Jukebox featuring Ryan and Lauren Ahwardt during a night of music at 7:30 p.m. today at Feinstein's Hotel Carmichael in Carmel. Visit feinsteinshc.com
7. Enjoy live music with Brad Kleinschmidt tonight, The Pope & Guitarlos Show on Saturday, Juan Douglas

Trio on Aug. 2, Anneliese & Ali on Aug. 3, Benjamin Watson on Aug. 9, Nora Reese on Aug. 10, Ciara Haskett on Aug. 16, Bomar & Ritter on Aug. 17, Marrialle Sellars on Aug. 23, Grape Harvest Festival at 3 p.m. Aug. 24 at Spencer Farm Winery in Noblesville.

8. Enjoy live music with Traci and Jimmy tonight, Sam King on Saturday. Open Mic Night for solo acoustic acts with sound provided 7-9 p.m. the second and fourth Thursday (next is Aug. 8), at Primeval Brewing Co., in downtown Noblesville.

9. Noblesville Farmers Market is open for the season 8 a.m. to noon Saturdays with live entertainment, through Oct. 12 at Federal Hill Commons in Noblesville. Special days include Kids Day on Aug. 10 and Sept. 14; and Art Day Sept. 7; and Dog Day with parade, costume contest, pet portraits, agility demos, adoptions and more also on Sept. 7.

10. Enjoy free Concerts at the Commons at Federal Hill Commons 7-10 p.m. Saturdays featuring: No Fences (Garth Brooks tribute), Saturday; Crush (Bon Jovi tribute), Aug. 10; Tennessee Whiskey (Chris Stapleton tribute), Aug. 24; Hi Fidelity ('80s rock), Sept. 14; and Chicago Rewired (Chicago tribute), Sept. 28.

11. Take a road trip to Tipton Park Concert Series featuring Southern Rock Authority on Saturday, 90 Proof on Aug. 24 and 45 RPM on Sept. 21.

12. Bring blankets and lawn chairs while experiencing the Hamilton County Community Band's free Summer Concert Series, 6:30 p.m. Sunday and Aug. 18 at Federal Hill Commons in Noblesville.

13. See Hamilton County Artists' Association's newest exhibition, "All Our Best!" at the new Fishers Municipal Center, with hosts Fishers Arts Council, through Aug. 1, open 8:30 a.m. to 4:30 p.m. weekdays.

➡ See BETSY Page A5

↓ RUSTY From Page A1

(future year’s limits will be a bit higher each year). If your work earnings exceed the annual limit, Social Security will take away \$1 in benefits for every \$2 you are over the limit. They take away by withholding future benefits for as many months as necessary for them to recover what you owe for exceeding the annual limit. FYI, the limit goes up during the year you attain FRA, and the earnings test no longer applies after you reach your full retirement age.

If you claim SS before your FRA, your monthly amount will be permanently reduced. If you claim at age 65, you will get about 87% of the amount you would get by waiting until age 67 to claim. If you claim at age 66, your monthly amount would be about 93% of your FRA entitlement and, by claiming at 67 you’ll get 100% of the benefit you’ve earned from a lifetime of working. The reductions for early claiming are permanent reductions, except for the annual cost of living adjustments (COLA). Note that you can also delay longer than your FRA to get an even larger benefit amount (you can delay up to age 70 when your maximum benefit is reached). Just remember, the earnings test (as

described above) will apply if you claim SS before your FRA and you are still working.

If your plan is to continue to work full time, be aware that if you claim early SS and significantly exceed the annual earnings limit, you may even be temporarily ineligible to collect SS benefits. If your work income is high enough that the penalty for exceeding the earnings limit is more than SS can recover through withheld benefits in one year, they will tell you that you’re unable to collect benefits at this time (until you either earn less or reach your FRA).

So, deciding whether to claim Social Security at 65 or 67 is your personal choice and, hopefully, the above provides the information you need to make an informed decision.

This article is intended for information purposes only and does not represent legal or financial guidance. Russell Gloor is the, National Social Security Advisor at the AMAC Foundation, the non-profit arm of the Association of Mature American Citizens. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

↓ PLAN From Page A1

year. During that same timeframe, the Hamilton County Sheriff’s Office took or assisted with almost 250 calls for service within Sheridan’s own corporate limits.

Underfunding Road Maintenance & Construction

The reorganization plan does not account for the costs of maintaining and servicing an additional 100 miles of roads and associated structures in unincorporated Adams Township. The plan:

- Underestimates the cost of routine road maintenance by \$281,000 per year
- Omits \$1,129,503 for resurfacing contracts not included in road maintenance (2025 program only)
- Omits \$36,000 per year for roadway striping and weed control
- Omits material costs for maintenance of chip sealed roads
- Does not address the cost to replace small structures

Loss of Federal Infrastructure Funding Due to Lack of Local Match

The reorganization plan does not address active federally funded projects that will need local funds to proceed. These include critical road construction and improvement projects

for the area that represent \$23 million in federal funding, in addition to an estimated \$16 million in local funding from the county. Under reorganization, Sheridan would have to provide the local funds or lose all the federal dollars.

Impact on Taxpayers Since all costs are not accurately accounted for in the reorganization plan, it should be expected that the actual needed tax rates will be higher than projected. Even more concerning is that the reorganization plan relies on Sheridan’s current cash balance to artificially lower the first-year tax rates — which will prove unsustainable after the cash balances are exhausted — leading to even higher tax increases just to keep up or a reduction of services to Adams Township residents and taxpayers.

Department of Local Government Finance: “The potential for additional increased expenditures that have not been accounted for could have an impact on the overall levy, tax rates, other services provided, and taxpayers and political subdivisions participating and not participating in the reorganization.”

↓ SCAMS From Page A1

conservative, as elder fraud cases may be underreported.

One technology behind these staggering figures is artificial intelligence (AI). Advanced methods of masking one’s identity using AI make it difficult to detect fakes. Voice print – or voice clone – scamming is becoming more of an issue when it comes to impersonation fraud. Using voice clips from social media or by calling and having a brief conversation with someone, criminals can generate an imitation to be used as part of their ruse. “Older adults are often easier prey for these types of fakes, because a recognized voice when applied to certain scam strategies is often enough to elicit action,” says Mark Kwapiszeski, head of Enterprise Fraud at PNC.

Two Scam Strategies to Watch For

Most scams targeting elders generally follow one or two main strategies: 1) elicit strong feelings and apply a sense of urgency to get someone to act quickly before thinking, and/or 2) entice someone with an offer that seems too good to be true, yet too alluring to pass up. Here are some of the more common types of elder scams:

Scams That Apply a Sense of Urgency:

- Tech Support. Someone will claim they need to remotely access the victim’s computer to fix a software problem, then use that access to steal personal or financial information.

- Government Imposter. The fraudster may tell the victim they owe a debt that must be paid immediately or face arrest, asset seizure or termination of benefits.

- Grandparent. An elaborate story is given by phone and sometimes involves a voice print of an actual grandchild, claiming a loved one is in trouble and needs money to be protected.

Scams That Offer Something Too Good to Be True:

- Investment. The scammer makes claims of a high-return investment to trick the victim into giving them money, often asking to be paid in an unconventional way,

like cryptocurrency, where there’s little to no chance of recovering the funds.

- Romance. The scammer develops a fake identity and creates the illusion of a romantic relationship to manipulate or steal from the victim.

- Lottery/Sweepstakes. Scammers make contact by phone or mail to tell the victim they’ve won the lottery or a sweepstakes but claim the elder has to remit a processing fee before they can get their prize.

Take Protective Measures and Stay Alert

The most effective way of preventing fraud is to pause when being rushed and take time to verify the legitimacy of both the person making contact and their claims. To reduce the odds of your voice being cloned, experts suggest exercising caution when speaking on the phone with strangers. If someone unfamiliar contacts you, disconnect from the original communication channel, verify their identity, then attempt to make contact through a different channel. For instance, hang up the phone, get a number for the company, government agency or family member from a trusted source (such as a company’s official website) and use that to call back and verify.

When it comes to scammers that establish a relationship over time, verify legitimacy using third-party resources before investing. Be leery of anyone asking for nontraditional payment forms, and when logic may be clouded by romantic feelings, confide in someone you trust for an objective opinion.

To learn more about cyber fraud, visit PNC Bank’s Security & Privacy Center for educational resources.

If you believe you or someone you love has been a victim of fraud, contact the Department of Justice Office for Victims of Crime’s National Elder Fraud Hotline website or call 1-833-FRAUD11.

↓ AVOID From Page A1

be due to the range of common obstacles some people face as they age, including changing tastes, dental problems and difficulty accessing healthy foods.

“Charles,” a Cigna Healthcare Medicare Advantage (MA) customer, had several health issues when he was introduced to a nutrition program available through his MA plan. Through the program, he worked with a registered dietitian, started working out, and lost nearly 50 pounds. These changes fueled him to tackle additional health goals, including getting mental health support and assistance improving his sleep.

MA plans, like those offered by Cigna Healthcare, include “extra benefits” not available through Original Medicare. The Cigna Healthcare MA nutrition program is one of those extras, and it primarily supports older adults with a body mass index below 22 or above 40, those with chronic diseases like diabetes and kidney disease, and those with low fruit and vegetable intake. Through the program, registered dietitians provide customers with dietary advice that can help them improve their health.

“We offer information, education and resources that are different for everybody and not restrictive,” explained Robin Neal, RD, one of the program’s dietitians. “The goal is to provide skills and tools so individuals can self-manage their diet after the program ends.”

Neal said results often include weight loss and improved blood sugar readings, such as those Charles experienced.

Of course, program advice varies by individual and their unique nutritional needs, but some tips everyone can benefit from include the following:

Get your nutrients. According to the National Council on Aging, older adults should eat a variety of foods to get all the nutrients they need, including lean protein for muscle mass, as well as fruits and vegetables, whole grains and low-fat dairy. Choose foods with little to no added sugar, saturated fats and sodium. For an example of what a healthy plate looks like, visit myplate.gov.

Stay hydrated. Drink water often to aid

digestion. Limit beverages with lots of added sugars or salt.

Visit the dentist. If you’re having trouble chewing, visit your dentist. They may be able to help. For instance, if you have ill-fitting dentures, chewing can be improved and more comfortable with a better fit. Additionally, choosing softer foods, such as canned fruit, soups or tuna, may help. Dental visits are a covered benefit in many Medicare Advantage plans.

Follow food safety guidelines. Food not prepared properly can make you sick. Because those with weakened immune systems are vulnerable to foodborne illnesses, it’s especially important for older adults to follow food safety guidelines. If you have any doubt about a food’s safety, throw it out.

Limit salt. Too much sodium can increase the risk of high blood pressure, heart attack and stroke. To stay heart healthy, ask your doctor for guidance on recommended daily sodium limits based on your health status and check food labels for sodium content. Cook more meals at home using lower sodium ingredients and avoid processed foods. Flavor dishes with herbs and spices.

Seek assistance if needed. Take advantage of MA plan benefits that can help you secure healthy foods, like transportation or grocery cards. Additionally, there are local and national programs to help those on limited incomes with nutritious food costs, including the Supplemental Nutrition Assistance Program (SNAP). To learn about assistance available in your area, visit cignacommunity.findhelp.com.

To find MA plans offered in your area, visit Medicare.gov. For information on Cigna Healthcare plans, visit CignaMedicareInformation.com.

“By devoting your time and attention to eating well, you’ll not only be able to maintain a healthy body weight, but you can also reduce your risk of chronic disease and maintain your overall vitality as you age,” said Neal. “And, of course, if you have any questions about your health, you should always talk to your doctor.”

CASEY WILLIAMS

Nobody but noooooobody gives you a better inside scoop on new cars than Casey Williams. Each week Casey puts you behind the wheel and gives you the lowdown on the latest out of Detroit, or other places! If you drive a car, this is a must read!

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FOR THE RECORD

RIVERVIEW HEALTH BOARD OF TRUSTEES MEETING

Monday, July 29, 2024
4:45 p.m.

Hospital Board Room

* A G E N D A *

Call to Order

Greg Murray, Board Chairman

Connect to Purpose

Introduction of New Physicians / Apps

- Dr. Kristin Hillhouse

- Dr. Shalin Arnett

Approval of Agenda

Approval of Minutes

- June 24, 2024 Regular Session

- June 24, 2024 Executive Session

Report of the Medical Staff Credentials

Mario Pyles, M.D., President, Medical Staff

Quality Report

Dave Hyatt, CEO

Patient and Team Member Experience

Committee Report

William Kirsch, M.D., Chairman

Finance Committee Report

Dan Stevens, Finance Committee

- ENT Audio Booth and Equipment - Approval

Financials - Doug Myers, CFO (Interim)

- Accounts Receivable Write off - Approval

Report of the President

Dave Hyatt, President / CEO

New Business

Resolution for Payment from Hospital Self-

Insurance Trust Fund

Adjournment

BOARD OF TRUSTEES MEETING

EXECUTIVE SESSION

Monday, July 29, 2024

Hospital Board Room

5:15 p.m.

* A G E N D A *

Strategic discussions permitted under IC § 5-14-

1.5-6.1(b)(2)

Competitive marketing strategies permitted

under IC § 16-22-3-28(C)(3)

For The Record is a public service and regular feature in The Noblesville Times. It is designed to tell you what is scheduled to happen and what actually does happen in meetings paid for with your tax dollars. The Times encourages all citizens to take an active role in being involved in local government.

Home Free returns to Palladium Dec. 3



Photo courtesy Center for Performing Arts

Home Free promises a mix of Christmas classics with Nashville-dipped pop hits and timeless country standards

All-vocal country group Home Free will visit the Center for the Performing Arts this holiday season on its "Any Kind of Christmas" Tour.

Hailed by Taste of Country as "Country music fans' favorite a cappella group," the quintet has amassed 750 million views and 1.7 million subscribers on YouTube. Their latest album, *Crazy(er) Life*, follows the 2023 release *As Seen on TV* and the chart-topping success of 2022's *So Long Dixie*.

Set for 7:30 p.m. Tuesday, Dec. 3, at the Palladium, the show promises a mix of Christmas classics with Nashville-dipped pop hits and timeless country standards, delivered with the incredible harmonies and the band's trademark quick-witted humor.

Tickets starting at \$45 go on sale at 10 a.m. Friday, July 26, at

TheCenterPresents.org, by phone at (317) 843-3800, or in person at the Palladium's Fifth Third Bank Box Office. The concert is part of the 2024-2025 *Center Presents* Season, presented in partnership with Allied Solutions.

Presale access will be available Tuesday to Center donors (\$250 and above), Wednesday to package subscribers, and Thursday to members of the eClub mailing list. Each group will receive promo codes by email before presales begin at 10 a.m. each day. Information on subscriptions and donations is available at TheCenterPresents.org.

CALENDAR: CONCERTS
Home Free: "Any Kind of Christmas" Tour
7:30 p.m. Tuesday, Dec. 3
The Palladium at the Center for the Performing Arts, 1 Carter Green, Carmel, IN 46032
Tickets: From \$45, on sale 10 a.m. Friday, July 26
Purchase and information: (317) 843-3800

Indy Golden Girls At Westfield Playhouse



Picture It Players presents "The Indy Golden Girls," a drag parody, starring The Indy Golden Girls, at 7:30 p.m. Friday and 6 p.m. and 9 p.m. Saturday at Basile Westfield Playhouse. Tickets are \$20 available at westfieldplayhouse.org/special-events. Also, \$35 VIP tickets are also available and include VIP seating, a meet and greet with photo, and a slice of classic Golden Girls cheesecake.

Fair's Silvernotes' Elephant Ears Raise Money for Chorus Year



The Times photo by Betsy Reason

Darlene Musselman of Noblesville makes elephant ears at the Hamilton County Silvernotes' food booth at the Hamilton County 4-H Fair.

Darlene Musselman of Noblesville volunteered at the Hamilton County Silvernotes' elephant ear booth at the Hamilton County 4-H Fair.

She stood in front of a large vat of hot frying oil. "We're making elephant ears out of bread dough," she said, using large tongs to dip the dough into the oil. "They're fried at about 350 degrees and we'll put cinnamon sugar

on it when they're done."

She sings First Soprano with the Silvernotes, a part of the Hamilton County Extension Homemakers. The Silvernotes will head to a choral workshop this week in Terre Haute. Musselman said, "We'll get 12 new songs for next year. All of the groups all over the state will come together." She said they'll work on the songs for a festival in June 2025.

FOUR From Page A1

with Meals on Wheels Hamilton County and is also a board member for Women of Westfield (WOW) and the Westfield Chamber of Commerce.

Casey Zeck, Human Resources Generalist, has been promoted to Assistant Vice President. Casey joined CFB in 2011 and transitioned to the HR

team in 2019. She utilizes her 13 years of banking experience to optimize the employee life cycle, including recruiting, onboarding, benefits, and more. In addition to her professional responsibilities, Casey also dedicates her time as a mentor for Kokomo schools through the Bridges Outreach Program.

NOBLESVILLE BABE RUTH BASEBALL

2024

Fall Ball Season

When: August 17th/18th - October 5th/6th, 2024
 • 7 game season to be played on weekends
 • Weekday games may be scheduled based on interest or in the event of rainouts
 • Single-elimination tournament played the weekend of Oct. 5 & 6

Where: Noblesville Babe Ruth Facility - Logan and Emmerson Fields Forest Park, Noblesville

Who: Everyone - 7th-8th Grade and 9th-12th Grade (based on 2024-2025 School Year Enrollment)
 • 7th - 8th Grade Rec League
 • 9th - 12th Grade Rec League
 • **Note:** Post HS players are not eligible for Fall Ball
 • There is no Travel Division for the 2024 Fall Ball season

Cost: \$90 per individual registration (plus jersey fee applied at checkout)
 • **Note:** Registration does not include clothing or hat. Teams are free to choose their own jerseys/hats (if desired), but the cost is not included with the registration fee.

How Do I Register?

www.noblesvillebaberuthbaseball.com

Boil Water Advisory for the Town of Sheridan Next Week

Indiana American Water to Tie-in Service From its New Water Treatment Plant

Indiana American Water announced that water treatment services in Sheridan will begin switching over to INAW's new, technologically advanced water treatment plant that has been under construction for the past year on the town's northeast side. The exact time is unknown, but INAW project managers anticipate it will take place in the **late afternoon or early evening on Tuesday.**

INAW does not

anticipate a system shutdown or interruption in water service. However, as a normal process when a new facility is placed in service, the company will issue a 24-hour Boil Water Advisory after connections to the system are completed.

Customers can visit INAW's "alerts" section at <https://indianaamwater.com> to see our latest advisories, or they can log onto their "MyWater" account to sign up to receive direct email or text messages.

↓ BETSY From Page A3



Photo courtesy of Rob Slaven of Indy Ghost Light Photography

The cast rehearses for Main Street Productions' Rising Star youth play, "The Lion, the Witch and the Wardrobe," through Sunday at Basile Westfield Playhouse.

14. Sign up for a double-elimination Cornhole Tournament benefiting the Boys & Girls Club of Noblesville from 11:30 a.m. to 5 p.m. Aug. 2 at Shelter No. 1 at Forest Park in Noblesville

15. Make plans for Noblesville Main Street's Salsa on the Square 6-11 p.m. Aug. 2 hosted by Noble Coffee & Tea in downtown Noblesville with food, music, drinks, dancing, 21+, DJ Mambo Sound and Salsa lesson from Latin Expressions.

16. Cool Creek 30th Anniversary Music Series continues at Cool Creek Park in Westfield featuring the final entertainment at 7 p.m.: Der Polkatz, Aug. 2, with \$5 admission, free for ages 12 and younger, with tickets at myhamiltoncountyparks.com

17. Shop at Hamilton County Artists' Association's Art Fair on the Square 9 a.m. to 4 p.m. Aug. 3 on the Courthouse Square in downtown Noblesville.

18. Grab your lawn chair and head for the Hamilton County Courthouse Square for the annual free String-Time on the Square music series at 6:30 p.m. the first Saturday night of each month, with Cornfields & Crossroads on Aug. 3 and The Bahler Family Golden Age Band on Sept. 7 (raindate makeup) with Noblesville teen Addie McMillan opener and co-emcee for all shows, courtesy of Legacy Keepers Music's sponsors and thanks to Legacy Keepers' director Janet Gilray.

19. Enjoy Forest Park Aquatic Center's 2024 Flix and Floats nights movies on the giant LED video board at 8:15 p.m. Aug. 3, "Soul," Rated PG; Aug. 17, "TMNT: Mutant Mayhem," Rated PG. Plus, Ripfest

Diving (club) offers free diving lessons noon to 2 p.m. Sundays in the diving pool. Plus the pool is open daily through Labor Day

20. Grab a lawn chair and experience Noblesville Main Street's Music & All That Jazz with concerts 5 p.m. to 7 p.m. Aug. 10 with NHS Combo with Peter Luttrull, Sept. 14 with Moon town Pickle Stompers and Oct. 12 with David Hartman Band on the Courthouse Square.

21. Save the date for the Front Porch Music Festival on Logan Street from 1-7 p.m. Aug. 24 in downtown Noblesville.

22. Stop by the Noblesville Parks & Recreation Department office at Forest Park Inn weekdays between 8 a.m. and 4:30 p.m. for a pet treat and a photo of your leashed pet. And play miniature golf at Tom Thumb course at Forest Park next to the carousel.

23. Enjoy Hamilton County Artists' Association's Art Fair on the Square 9 a.m. to 5 p.m. Aug 3, featuring more than 60 artists, art demonstrations, live music, interactive exhibits, and more.

24. Shop at the Red Geranium Artisan Market 9 a.m. to 3 p.m. Aug. 17 at the First Presbyterian Church in Noblesville.

25. Shine up your vehicle for the 14th annual Lucky Teter Rebel Run Car & Vintage Market 9 a.m. to 3 p.m.

-Betsy Reason writes about people, places and things in Hamilton County. Contact The Times Editor Betsy Reason at betsy@thetimes24-7.com. For a complete list of all Hamilton County events, go to VisitHamiltonCounty.com/Events.

Key College Football Games to Watch in Big Ten This Year



KENNY THOMPSON
Columnist

Now a conference so big it takes three days to hold its annual preseason football media gathering, the Big Ten (plus 8) won't be difficult to find on your television sets or computers starting next month.

Beginning with the weekend of Aug. 29-31 and past Thanksgiving, the Big Ten will be found on the Fox networks (including Big Ten Network and FS1), NBC (and the dreaded Peacock streaming service) and CBS every Saturday. Like the NFL, the Big Ten is also creeping into Thursdays and Fridays. Eventually, don't be surprised if the Big Ten and its benefactors find a way to have league games at noon, 3:30, 7 and 10 p.m. every Saturday.

Here's a capsule look at some of the games to watch this fall.

Aug. 29-31 North Carolina at Minnesota, 8 p.m. Aug. 29 (Fox) – The Gophers should be motivated after last year's 31-13 loss in Chapel Hill. Minnesota has a lot to prove after sliding to its first non-COVID losing record (6-7) under P.J. Fleck. New Hampshire transfer quarterback Max Brosmer hopes to boost one of the nation's worst passing offenses in 2023.

Florida Atlantic at Michigan State, 7 p.m. Aug. 30 (BTN) – Former Oregon State coach Jonathan Smith makes his Big Ten debut with a lot of other new faces dressed in green and white. Like many in the Big Ten, the Spartans will start a transfer quarterback in Aidan Chiles, a backup last season at Oregon State

Penn State at West

Virginia, Noon Aug. 31 (Fox) – The good news for coach James Franklin is that he can't finish third in the Big Ten East Division behind Michigan and Ohio State any longer. The bad news is that the expanded College Football Playoff raises the pressure to make the 12-team field. That pressure will be multiplied if the Nittany Lions slip up against a West Virginia team coming off a nine-win season.

Fresno State at Michigan, 7:30 p.m., Aug. 31 (NBC) – Fresno State is reeling from the unexpected retirement two weeks ago of coach Jeff Tedford for health reasons. First-year Michigan coach Sherrone Moore went 4-0 last season during Jim Harbaugh's suspensions.

Sept. 7 Texas at Michigan, Noon (Fox) – Back-to-back tests for the Wolverines, who only have five returning starters from their national championship team. Also a big game for the Longhorns who have developed a reputation for underperforming expectations in recent seasons.

Iowa State at Iowa, 3:30 p.m. (CBS) – First one to 14 may win this annual rivalry game. Former Purdue assistant Tim Lester takes over the Iowa offense, in name anyway. The Cyclones' most recent visit to Iowa City, in 2022, resulted in a 10-7 victory.

Kansas at Illinois, 7 p.m. (FS1) – This isn't the automatic win some thought in Champaign when this game was scheduled. Jayhawks won last year's matchup 34-23 on the way to a 9-4 record.

Colorado at Nebraska, 7:30 p.m. (NBC) –

Nebraska fans watching on TV will get tired of seeing Deion Sanders on their screens during most dead ball moments. They will like what five-star freshman quarterback Dylan Raiola does to the porous Colorado defense.

Sept. 14 Alabama at Wisconsin, Noon (Fox) – The home crowd may be worth a touchdown to the Badgers. If Miami transfer Tyler Van Dyke and running back Chez Mellusi have big days, this could be the upset of the season.

Notre Dame at Purdue, 3:30 p.m. (CBS) – The battle for the Shillelagh Trophy returns to West Lafayette for the first time since 2013. It's also a homecoming for Notre Dame head coach Marcus Freeman, offensive coordinator Gerad Parker and special teams coordinator Marty Biagi, all of whom were former Boilermaker assistants. Purdue has not beaten the Fighting Irish since 2007.

Indiana at UCLA, 7:30 p.m. (NBC) – Following DeShaun Foster's less-than-impressive press conference Wednesday in Chicago, I get the feeling Indiana will be more prepared to win under fellow first-year coach Curt Cignetti.

Sept. 20-21 Illinois at Nebraska, 8 p.m. Sept. 20 (Fox) – This could be a swing game in the bowl hopes for both schools.

Southern Cal at Michigan, 3:30 Sept. 21 (CBS) – The fourth of five consecutive home games to open the season, Michigan can establish itself as a playoff contender with a victory. The Trojans can do likewise in their first official Big Ten game.

Sept. 28 Nebraska at Purdue, noon (TV to be determined) – Maybe the game of the season for the Boilermakers, whose ridiculous scheduling has turned their Big Ten opener into a must-win to have any hopes for a bowl game.

Maryland at Indiana, TBA – The Hoosiers have a realistic chance to be 5-0 after this game.

Oct. 4-5 Michigan State at Oregon, 9 p.m. Oct. 4 (Fox) – First-year MSU coach Jonathan Smith renews his rivalry with the Ducks.

Michigan at Washington, TBA – Two far different teams than the schools that battled for the national championship a year ago. The hype will be nearly the same.

Oct. 12 Ohio State at Oregon, TBA – An NFL scout's delight with possibly a half dozen or more potential first-round picks playing. This could also be the preview of the first Big Ten Championship game since the league expanded to 18 and ended divisional play.

Purdue at Illinois, TBA – Round 2 between Bret Bielema and his former defensive coordinator, Ryan Walters. Purdue has the better quarterback in Hudson Card and Walters knows Bielema's offense well enough to come up with a winning scheme.

Penn State at Southern California, TBA – It's the beginning of a pivotal four-game stretch for the Nittany Lions, who also must play at Wisconsin before hosting Ohio State and Washington.

Oct. 18 Oregon at Purdue, 8 p.m. (Fox) – The

Boilermakers get a chance at their biggest victory since Ohio State in 2018. Coincidentally, it's Hammer Down Cancer night and a reminder of Tyler Trent's courageous battle six years ago.

Oct. 26 Michigan State at Michigan, TBA – Spartans coach Jonathan Smith is introduced to a rivalry more fierce than Oregon State-Oregon.

Penn State at Wisconsin, TBA – Beware Nittany Lions if this game is played at night.

Nov. 2 Oregon at Michigan, TBA – The Wolverines can't afford a post-rivalry game letdown because the Ducks can put up points in a hurry.

Ohio State at Penn State, TBA – This game could determine one of the Big Ten Championship game slots.

Nov. 9 Washington at Penn State, TBA – The last major challenge for the Nittany Lions before closing out the month with trips to Purdue and Minnesota followed by Senior Day against Maryland.

Nov. 16 Penn State at Purdue, TBA – The Boilermakers have lost 10 in a row to Penn State since a 20-13 victory in 2004.

Oregon at Wisconsin, TBA – Bring lots of portable heaters, Oregon. At least this won't be played at 7:30 because NBC is obligated to televise Florida State at Notre Dame.

Nov. 23 Southern California at UCLA, TBA – The Trojans and Bruins have split the last six games in this Los Angeles rivalry.

Nov. 29-30 Nebraska at Iowa, 7:30 Nov. 29 (Fox) – The Hawkeyes have won nine of the last 11 meetings. The five most recent victories in the series have come by a combined 22 points.

Michigan at Ohio State, noon Nov. 30 (Fox) – Ohio State coach Ryan Day may not get a chance to lose a fifth consecutive game to the Wolverines if he doesn't win this season. Those three losses to Michigan are his only Big Ten defeats in 42 games entering this season.

Purdue at Indiana, Nov. 30, TBA – There's a chip on each Boilermaker shoulder, coach Ryan Walters said this week. One is for the media picking Purdue to finish dead last. The second is courtesy of new Indiana coach Curt Cignetti, who shortly after being hired declared that "Purdue sucks." Will both schools be playing for bowl eligibility?

Notre Dame at Southern California, Nov. 30, TBA – At least some traditions remain in college football. These programs have combined for 24 national championships and 15 Heisman Trophy winners. Southern California has the most victories against Notre Dame with 38, but the Fighting Irish have won five of the last six.

Washington at Oregon, Nov. 30, TBA – The Huskies have a three-game winning streak in the series, each decided by three points.

Kenny Thompson is the former sports editor for the Lafayette Journal & Courier and an award-winning journalist. He has covered Purdue athletics for many years.

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