The Times of Noblesville presents...

Iceland's Magical Northern Lights

Hosted by Dick Wolfsie

March 18 - 24, 2025



For more information contact Collette

1-800-581-8942

TODAY'S VERSE

Deuteronomy 6:4-5 Hear, O Israel: The Lord our God is one Lord: And thou shalt love the Lord thy God with all thine heart, and with all thy soul, and with thy might.

Hamilton Happenings

The 8th annual Strut 2 Save Lives is Sept. 8 at Noblesville's Dr. James A. Dillon Park. Check-in begins at 10 a.m. and costs \$30 for adults and \$15 for children ages 2-12. Strut 2 Save Lives honors the legacy of former Noblesville resident Bryan Clauson, an IndyCar and USAC driver who died in 2016 from injuries sustained in an on-track accident. A registered organ and tissue donor, Clauson's gifts of life saved five people and helped heal countless others. Proceeds benefit the Indiana Donor Network Foundation.

Three Things

You Should Know

Last week, U.S. Congresswoman Victoria Spartz warned that our national debt is a ticking time bomb. "Washington is adding over a trillion dollars to the existing \$35 trillion of debt every six months, and it's going to get even worse with several major funds going insolvent in the near future," Spartz said. "Our debt situation, with health care being one of the major drivers of spending, is a serious national security crisis that has been neglected by politicians in both parties for decades. Congress needs to have courage and act urgently to save our nation from bankruptcy and keep promises to the American people."

Two Indiana vistas emerged among the most stunning in America in a recent survey of t,000 Americans carried out by our friends at Mixbook, the toprated photography company. The two, Brown County State Park's Hesitation Point and the view from Mount Baldy at Indiana Dunes, finished 86th and 89th. The top spot was Denali from Wonder Lake in Alaska.

Here's a question for you: what can you do with your eyes? As one dictionary puts it, they can work with our brains to tell us the size, shape, color, and texture of an object." But strongman Andrew Stanton uses his "headlights" for a couple of eyepopping tricks. He won two **Guinness World Records** recently: one for hooking large metal hooks to his eye sockets to pull a car weighing more than 5,000 pounds and another for using the same eye socket hooks to lift his 129.63-pound assistant while at the same time swallowing a sword.

Please refer to booking #1232517 IMES

NOBLESVILLE, INDIANA

50¢ WWW.THETIMES24-7.COM



Boomer Bits



Ask Rusty - Does Some of my Social **Security Payment Include Repayment?**

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

Rusty (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Dear Rusty:

I have a question about my Social Security benefits. Would I be correct to assume that part of the monthly Social Security income I get is a repayment of what I contributed to the fund while I was working? If so, how much of my monthly benefit payment is my own money coming back to me? Signed: Curious **Beneficiary**

Dear Curious:

I'm afraid that is not how Social Security works. The money you contribute to Social Security during your working years does not go into a special account to be repaid to you. Rather, the Social Security taxes you pay while working are used to pay benefits to all those currently receiving Social Security benefits. The system is, in effect, a "pay as you go" program where all those currently contributing help pay benefits for all those now receiving. What your contributions do, however, is earn you "quarter credits" and, when you have enough credits, you become eligible for Social Security retirement

benefits for life. Generally, someone must have about 40 quarters (about 10 years) contributing to Social Security to be eligible for SS retirement benefits.

How much you receive monthly is determined not by how much you contributed but, rather, by how much your work earnings were over your lifetime. You will get a percentage of your average pre-retirement work income as your monthly Social Security payment, but that is also affected by your age when you claim benefits It is your average lifetime earnings (adjusted for inflation) which determines your "Primary Insurance Amount" (or "PIA"). Your PIA is what you get at your Social Security full retirement age (FRA), but your age when you claim benefits determines if you get more or less than your PIA. Claiming SS before your FRA means a smaller monthly benefit, while waiting longer than your FRA means a benefit

See RUSTY Page A3

For Healthy Aging, **Avoid These Common Obstacles**

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

■ See AVOID Page A3

Most Seniors Worried About Income in Retirement

By Jon McDonald

In a perfect world, when Americans hit 65, they retire, travel the world, and do all the things they wish they had time for while working. However, that rewarding lifestyle may no longer be a reality.

A new survey of more than 800 Americans age 65 and older found that while 78% of seniors have retired, more than half do not have enough

See INCOME Page A5

Plenty To Do As Summer Winds Down



Photo courtesy of Daniel Woody and Hamilton County Parks and Recreation

Experience a unique and free visual Light Up the Night event 6-10 p.m. today with luminaries, lighted canoes, live music and entertainment (Emily Thompson 8-10 p.m., magician Marc Lehmann 6:30-8:30 p.m., LED jugglers and stilt walkers 7-10 p.m.) food trucks and Mashcraft Brewing at Potter's Bridge Park in Noblesville.



BETSY REASON Columnist

Enjoy luminaries, lighted canoes, live music and food and brews at Potter's Bridge Park in

Noblesville. See Duke Tumatoe at a Grape Harvest Festival at Spencer Farm Winery in

Noblesville. Bring your lawn chairs out for the Front Porch Music Festival on Logan Street. Watch "Trolls Band Together" movie and experience a Chris Stapleton tribute concert at Federal Hill Commons. Listen to Craig Thurston at Primeval Brewing Co. Catch the final weekend of Carmel Community Players' "The Woman in Black" at The Cat in Carmel. Find these and more happenings in The Times' list of 20 things to do this weekend and beyond:

1. Experience a unique and free visual Light Up the Night event with luminaries, lighted canoes, live music and entertainment, food trucks and Mashcraft Brewing from 6-10 p.m. today at Potter's Bridge Park in Noblesville. Emily Thompson 8-10 p.m., magician Marc Lehmann 6:30-8:30 p.m., LED jugglers and stilt walkers 7-10 p.m.

2. Enjoy live theater at Carmel Community Players' final show of the 2023-24 season, "The

See BETSY Page A7

TODAY'S HEALTH TIP

Read to your child every day instead of sitting her in front of

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



None

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



TODAY'S QUOTE

"If liberty means anything at all, it means the right to tell people what they do not want to hear." George Orwell



What'd the pen say to the unsharpened pencil? What's your point?

OUR GENERATION

with the Times

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

Click to WATCHROW









PAGE A2 • FRIDAY, AUGUST 23, 2024

Noblesville Elks Support Scout Troops



Scouts from BSA Troops 222 and 183 gather with members of Elks #576 to accept donations to help scout attend camp. Exalted Ruler Steve Vallier, front row right, and past Exalted Ruler Martin Weiss, left (kneeling) worked with the troops to partner for Flag Day ceremonies and financial

Noblesville Elks #576 showed their support of youth in the community Monday by donating funds to Scouting America troops 222 and 183 to assist scouts attending camps.

The relationship between the Elks and Troop 222 for girls began in 2022, when Troop 183 Scoutmaster Mike Wyatt offered the opportunity for the girls' new troop to lead the Elks' Flag Day ceremony.

"I wanted to give [them] a chance to get out in the community," Wyatt said on Monday.

Troop 222 has led the

ceremonies for the last three years on June 14. Several of Wyatt's scouts are family members of members of 222 and have attended Flag Day ceremonies as well. So when the Elks offered financial support to help scouts attend

camp, they offered

gifts to both troops,

inviting representatives

from the troops to the

check presentation on

Monday.

"I appreciate the connection we have with the Elks," Jenny Sherrill, Scoutmaster of Troop 222, said. "This is one of the first organizations in the community that we have partnered with.



Photos courtesy Noblesville Elks

Troop 222 Eagle Scout Abby V., right, thanks Martin Weiss, Noblesville Elks Past Exalted Ruler, for his lodge's support of scouting her her and her brother's troops. The Elks present checks to Scouting America's Troops 222 and 183 to support their scouts' camp experiences. Scouts Evelyn and Robbin joined other scouts from the two troops to accept the gift.

We're grateful for the financial support that will allow scouts to experience more adventure, more leadership opportunities, and more growth in Scouting."

Elks Exalted Ruler Steve Vallier and past Exalted Ruler Martin Weiss have worked with the scouts to direct giving that will have an impact on youth in the community.

Scouting America, which has been wellknown for decades as the Boy Scouts, has units for boys and girls throughout the community. Troop 222 (girls) and Troop 183

(boys) are chartered by Bethel Lutheran Church of Noblesville and provide scouting experiences for youth ages 11-17.

For more information on joining a troop, contact Scoutmaster Jenny Sherrill at jennyrsherrill@gmail. com.

The Elks, the Benevolent and Protective Order of the Elks, is a fraternal organization built on patriotism and service to the community, with Lodges throughout the country. Noblesville Elks #576 is on South Ninth Street downtown.

Survey Says: Noblesville Schools Get High Marks

Noblesville Schools has shared highlights from their community survey that was conducted this past spring.

The survey, which was administered by a professional data analytics firm, had more than 3,000 adult respondents including district parents, employees and Noblesville residents. Approximately 2,600 students in grades 6-12 also provided feedback.

On the role of educating students for the world of tomorrow, 94 percent of respondents said that the district was meeting or exceeding their expectations. This is up from 86 percent who were asked the same question in 2022.

Other survey highlights included:

- Academic achievement, safety and partnering with the community were cited as top strengths for Noblesville Schools
- Real-world learning and quality educators were noted as most important for student academic success, with standardized test scores rated as least important
- Respondents indicated that the main improvement area for the district was in attracting and retaining quality staff
- A quarter of adult respondents aged 55 and older expressed concern about the district's money management

 Survey respondents also shared input on a variety of topics, with teacher quality, curriculum and staff retention being the most mentioned

"On behalf of our

school board and

district leaders I want

to thank those who participated in the survey for taking the time to share their feedback," Superintendent Dr. Dan Hile said. "We are committed to academic excellence for our students and the responsible use of the community's resources. We appreciate that the survey feedback highlighted some areas, like money management and community partnerships, where we can provide more education and communication to increase understanding. Survey input overall will provide important guidance for the board as they move forward on strategic planning for the future of Noblesville Schools."

As a continuation of the survey process, the district will also be holding listening sessions later this month that will give participants an opportunity to share more comprehensive feedback on topics related to the district's strategic planning.

Residents interested in participating should go <u>here</u> to learn more and RSVP.

Adoption Event Saturday at Humane Society

On Saturday from noon to 5 p.m., the Humane Society for Hamilton County, a beacon of hope for homeless pets, will take part in the 10th annual Clear the Shelters adoption event. At this moment, the shelter has over 600 animals in their care who need rescuing.

"There is a lot at stake (Saturday)," Lily Darling, Community Engagement Manager for HSHC, said.." In addition to our shelter operating over capacity for nearly two years, our length of stay has skyrocketed, and every day these animals wait is a day too long. Just because we don't give up on these animals, doesn't mean they don't give up on themselves. We urgently need the community to step up and give these deserving pets loving homes. Time is running out and they can't afford to wait any longer."

Adoptions will be \$10 (some exclusions apply) in celebration of Clear

the Shelters' 10th anniversary. All adoptions include a free one-month supply of preventatives spay/neuter, microchip, one round of ageappropriate vaccinations/ deworming, a wellness exam at a participating veterinarian, and a starter bag of food. Additionally, the first 50 attendees will receive a free goodie bag.

Things to know for the Clear the Shelters adoption event:

- Those interested in adopting or fostering a cat or dog can fill out an application in advance at hshcadoptions.com.
- If you have a dog(s), bring them with you to meet an adoptable dog.
- Everyone in the household must meet with the animal.
- If you rent or lease, bring your pet policy.
- Must present government-issued

Street Commissioner Speaks to Lions Club



Photo courtesy Noblesville Lions Club

On Aug 14, Patty Johnson spoke to the Noblesville Club about the city department's current activities. She has been with the city over 30 years, and is very knowledgeable on the needed activities of the city. Some of the activities under the Street Department includes road repair (i.e. pot holes), sidewalk repair, brush collection, tree repair in the streets and has planted 150 trees this year, mosquito control, street lights, Riverside Cemetery mowing and digging, street signs, overseas city trash collection, along with leaf collection and snow removal. More detailed information can be had at Noblesville.in.gov. From left, Patty Johnson receives a thank you from Lion Hayden Parsons, Lion VP

We appreciate subscribers!

THE TIMES



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



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 Speak to Deak!' Jennifer and Peggy



PENDLETON
Neat as a pin and ready for love. 3BR, 3BA,

in Summerlake is a dream come true. This

house is LOADED with features. A must see!

Listed at \$284,900

102 PIN OAK COURT

Custom-built brick ranch with finished basement, sits on a wooded, tree-lined lot, with 3BR, 2BA. Updated kitchen. Listed at \$343,900



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 \$129,900



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

The Deakyne Team REALTORS 317.439.3258 Peggy 317.695.6032 Jennifer speaktodeak.com F.C.TUCKER COMPANY



AVOID

"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 selfmanage 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.

From Page A1

Visit the dentist. If you're having trouble chewing, visit your dentist. They may be able to help. For instance, if you have illfitting 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

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.findhe lp.com.

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

Don't forget to renew your subscription!

www.thetimes24-7.com/ subscribe



RUSTY

higher than your PIA. (SS benefits reach maximum at age 70). FYI, each person's FRA is different based on the year they were born, but full retirement age today is between age 66 and 67. When you claim benefits relative to your FRA determines how much of your PIA you will receive each month.

So, your contributions to Social Security aren't used to determine your monthly benefit amount, but your average lifetime work earnings and age when you claim are. Nevertheless, you may be interested to know that most people get back everything they have personally contributed to Social Security within about 3 to 5 years of collecting their benefits. In that sense, Social Security is an exceptionally good deal, since most Americans now collect benefits for about two decades. And therein lies much of Social Security's financial

From Page A1

now collecting benefits for many more years than the current program is designed to support. And that is what Congress needs to fix as soon as possible. The Social Security trust funds (which now provide supplemental money to pay benefits) are projected to be depleted around 2033, which will mean a cut in everyone's monthly Social Security payment, unless Congress acts soon to reform the program and restore it to fiscal solvency.

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/socialsecurity-advisory) or email us at ssadvisor@amac foundation.org.

Hyperion Players to perform An Inspector Calls in Fishers

The Hyperion Players will present J.B. Priestley's An Inspector Calls Sept. 12-15 at The Switch Theatre in

dilemma – people are

The action of the play occurs in an English industrial city, where a young girl commits suicide and an eminently respectable British family is subject to a routine inquiry in connection with the death. An inspector calls to interrogate the family, and during the course of his questioning, all members of the group are implicated in the girl's undoing.

The play was first performed in the Soviet Union in 1945, before enjoying a successful UK run starring Ralph Richardson and Alec Guinness.

An Inspector Calls is the first play of Hyperion's third

season. Coming in October is the hairraising thriller *The* Woman in Black, followed by The 39 Steps in March 2025 and Rocket Man in May 2025.

An Inspector Calls is scheduled for four performances: Thursday, Sept. 12, 7:30 p.m. Friday, Sept. 13, 7:30 p.m. Saturday, Sept. 14, 7:30 p.m. Sunday, Sept. 15, 2:30 p.m.

All performances will be at The Switch Theatre, 10029 E. 126th St, Fishers (located inside Ji-Eun Lee Music Academy).

The show will run 2 hours with one 15minute intermission. Tickets cost \$15 and can be purchased at https://www.hyperionpl ayers.com/tickets/ or at the door.

Hamilton County Commissioner Mark Heirbrandt was recently reappointed as a member of the National Association of Counties (NACo) Transportation Steering Committee. Heirbrandt previously served a 4-year term and was selected to serve another.

The Transportation Steering Committee is responsible for all matters pertaining to federal transportation legislation, funding and regulation and its impacts on county government.1

Commissioner Heirbrandt reflected on this reappointment: "I am grateful and excited to continue being a member of the NACo Transportation Steering Committee. This has served as a great catalyst for brainstorming and collaboration to learn what other counties are doing across America. I

look forward to continuing to work and learn alongside my fellow committee members to bring back solutions that best serve the residents of Hamilton County."

Commissioners Reappoint Heirbrandt

Commissioner Heirbrandt is one of only two members of the committee hailing from the state of Indiana.

Through NACo,

counties unite to advocate for county priorities in federal policymaking, promote exemplary county policies and practices, nurture leadership skills and expand knowledge networks, optimize county and taxpayer resources and cost savings, and enrich the public's understanding of county government. Across America, there are 3,069 county governments, 40,000 county elected officials, and 3.6 million county employees.2



Please visit us online: thetimes24-7.com

PUBLIC NOTICE

The Hamilton County Sheriff's Merit Board has scheduled an executive session for August 28, 2024, at 6:30pm to receive information about and interview prospective employees pursuant to I.C. 5-14-1.5-6.1(b)(5). The regular meeting will immediately follow the conclusion of the executive session (approximately

TL21780 8/23 1t hspaxlp



OUR GENERATION

Click to

Melissa Shaw's interview with Steve from **Adrienes Flowers & Gifts**

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



Please refer to booking #1232517

Previewing the Big Ten-Plus 8 Season (Hint: 12 of 18 Have No Shot)



THOMPSON entered a

Columnist ∎football

season sailing into uncharted waters.

Not since

joined in

Big Ten

Penn State

1993 has the

Conference

The seismic shift of West Coast schools Oregon, Southern Cal, UCLA and Washington to the now Big Ten-Plus 8 has been a boon financially. But reality is that those who remember the Big Two-Little Eight era of the late 1960s into the 1980s are about to see an even greater imbalance of power on the football field.

Hopefully the extra \$30 million or so every year in TV money will be consolation to the 12 schools who have no chance of ever winning a Big Ten championship again. That includes Purdue and Indiana, who weren't exactly filling the trophy cases with league titles before the Big Ten nearly doubled in size.

Purdue has eight Big Ten championships, most recently in 2000 when future NFL legend Drew Brees willed the Boilermakers to their second Rose Bowl. Purdue also claimed the next-to-last Big Ten West Division crown in

Indiana hasn't come close to winning the Big Ten since claiming a share of the 1967 title and its lone trip to the Rose Bowl. The 1945 Hoosiers are the only other championship team in school history.

At least Purdue and Indiana will have company in the realization that the most reachable goal every season will be to play in the Duke's Mayo

Sorry Illinois, Maryland, Michigan State, Minnesota and Northwestern. You missed your chance, Iowa and Wisconsin. Rutgers can look forward to watching two five-star basketball

recruits in action this winter. UCLA can boast 11 national championship banners in men's basketball. Nebraska has the memories of Bob Devaney, Tom Osborne and Tommie Frazier.

It's a good bet that two schools from among Ohio State, Michigan, Oregon, Penn State, Southern Cal and Washington will be playing in the Big Ten Championship Game for years to come. But only three of those six are most likely to make the trip to Indianapolis for the Dec. 7 game in Lucas Oil Stadium.

For one year at least, the nightmare scenario for the Big Ten commissioner's office of Ohio State and Michigan playing backto-back weeks will be avoided.

Thank the deep pockets of Nike co-founder Phil Knight, who desperately wants a national championship for his Oregon Ducks. With the best quarterback money could buy in the transfer portal, former Oklahoma star Dillon Gabriel, Oregon is likely to face off with another well-funded school in Ohio State.

The Buckeyes were able to retain several NFL Draft prospects with the assistance of deeppocketed boosters who would do anything to break the three-year losing streak to Michigan.

Heaven help coach Ryan Day if Ohio State loses to Michigan again. Only in Columbus could a coach potentially compile four consecutive 11-win seasons and be fired.

Day has lost three times in 42 Big Ten games, all to Michigan. Expect that to change this season with an Ohio State offense featuring Treyvon Henderson at running back and receivers Emeka Egbuka, Carnell Tate and Jeremiah Smith catching passes from

quarterback transfer Will Howard. Howard is a step up from last season's quarterback, Kyle McCord, who is now at Syracuse.

Oregon has a potent offense at Gabriel's disposal, with NFL prospects Tez Johnson and Texas A&M transfer Evan Stewart at wide receiver. The Ducks arguably have the Big Ten's best offensive line, a unit that allowed five sacks in 2023.

For years, Penn State was trapped in the same division as Michigan and Ohio State. That excuse is now gone for James Franklin, who has one division title to show for his 10 seasons in Happy Valley. It's time for former five-star quarterback Drew Allar to step up his game and not force the Nittany Lions to once again rely on a tough defense. The schedule doesn't help with a stretch of playing at Southern Cal, at Washington and in State College against Ohio State.

Reloading

New coach, same NCAA scrutiny for Michigan. Sherrod Moore is now in the NCAA's crosshairs in the fallout of the Connor Stallions' illegal scouting scheme. His former boss, Jim Harbaugh, has been basically banned from college football for four years. Not that Harbaugh cares from his Los Angeles Chargers vista.

Will this be a distraction for the Wolverines, who watched a lot of talent migrate to the NFL after the national championship season? If last season is an indication, not likely The problem will be rebuilding the offense around running back Donovan Edwards. Defense is seldom a weakness in Ann Arbor.

What are the chances Southern Cal becomes the next Nebraska, a football power whose glory days were left behind when joining the

Big Ten? If the Trojans don't improve defensively (118th in scoring defense a year ago at 34.3 points per game), the answer is very good. Replacing No. 1 NFL Draft pick Caleb Williams is another concern.

Stunned by the loss of head coach Kalen DeBoer to Alabama in the aftermath of Nick Saban's unexpected retirement, national runner-up Washington starts over with two returning starters on defense, a new offensive line and Michael Penix's replacement at quarterback, four-year Mississippi State starter

Old reliables

Will Rogers.

Fall guy Brian Ferentz is no longer the offensive coordinator at lowa, but the Hawkeyes are being held back by Kirk Ferentz's reluctance to join the 21st century offensively.

Former Purdue assistant coach Tim Lester now holds the offensive coordinator title but unless he convinces Kirk Ferentz that the punt is not an offensive weapon, expect a lot of 13-3 games and an 8-4 or 9-3 record. Brendan Sullivan and Cade McNamara, who couldn't win the quarterback job at Northwestern and Michigan respectively, don't inspire confidence either.

Predictably, Wisconsin treaded water in Luke Fickell's first year, which ended with a 7-6 record thanks to winning the Guaranteed Rate Bowl. A team recruited for smashmouth, power running football just wasn't built for the Air Raid style of play introduced by offensive coordinator Phil Longo. Former Miami Hurricanes quarterback Tyler Van Dyke could be the right man for the offense. He'd better be with a schedule that includes visits from Alabama, Penn State and Oregon. The Badgers get to go to Southern Cal and Iowa,

And the rest

As for the other 10 teams, half probably have realistic chances for a bowl game. Which five? Your guess is as good as mine.

I will say this, Purdue is not going to finish 18th. My fellow media members are way off on that prediction. More on the Boilermakers next week.

Illinois took a step back in Bret Bielema's third season, going 5-7 one year after challenging Purdue for the Big Ten West Division crown. Bielema's rush-heavy offense must find a replacement for Reggie Love, the Fighting Illini's

leading rusher who left for Purdue. Dual-threat quarterback Luke Altmyer showed promise as a sophomore, passing for 1,883 yards and 13 touchdowns.

Not surprisingly, the Illinois defense plummeted from one of the nation's best units after losing coordinator Ryan Walters to Purdue and a handful of defensive backs to the NFL. The Fighting Illini suffered two more major losses to the NFL in linemen Jer'Zhan Newton and Keith Randolph.

Is it possible Curt Cignetti had more talent at James Madison than he inherited at Indiana? Kurtis Roarke is a former Mid-American Conference MVP at Ohio University, and he has two potential standout receivers in Donaven McCulley and James Madison transfer Elijah Sarratt. But only Michigan State was worse defensively than Indiana a year ago.

Maryland's hopes of continuing momentum under head coach Mike Locksley could come down to finding a suitable replacement for quarterback Taulia Tagovailoa. Locksley has led the Terrapins to three consecutive bowl victories and 23 wins over that three-year span. If he finds that quarterback, Maryland should be good enough defensively to extend that bowl streak.

Michigan State once looked like it had a promising future with head coach Mel Tucker. That vanished with a series of reportedly unwanted phone calls from Tucker to the school's sexual misconduct prevention advocate. That phone bill, barring a successful lawsuit against the school by Tucker, was \$79 million - forfeited by Tucker when he was fired for cause.

The Spartans wisely hired Jonathan Smith away from Oregon State, where he had gone 7-6, 10-3 and 8-4 during the past three seasons competing against Oregon and Washington for players. Smith brought with him quarterback Aidan Chiles and second-team All-Pac 12 tight end Jack Velling. Michigan State has been terrible defensively each of the past three seasons but may see improvement under former Minnesota coordinator Joe Rossi.

Minnesota didn't row the boat fast enough a year ago, finishing 6-7 even with a victory in the Quick Lane Bowl. Only the second non-COVID losing season in seven years under P.J. Fleck, the Gophers bid farewell to quarterback Athan Kaliakmanis (Rutgers) and brought in New Hampshire quarterback Max Brosmer. The bigger issue was on defense, which gave up 31, 37, 52, 49 (to Purdue) and 37

points in five of the seven losses.

If five-star quarterback Dylan Raiola makes a smooth transition to college football, Nebraska will take a step up from a 5-7 record in coach Matt Ruhle's first season. A favorable schedule (just three preseason ranked opponents) is also reason for optimism. How do you spell "fluke?" N-O-R-T-H-W-E-S-T-E-R-N.

A year ago, the Wildcats were motivated by what they believed was the unjust firing of Northwestern legend Pat Fitzgerald to somehow go 8-5 with an Las Vegas Bowl win over Utah. That earned David Braun the permanent head coaching position.

With Brendan Sullivan off to Iowa, new quarterback Mike Wright hopes to succeed where he was unable to do so at Vanderbilt and Mississippi State. More unlikely is Northwestern repeating as one of the nation's top teams in turnover margin.

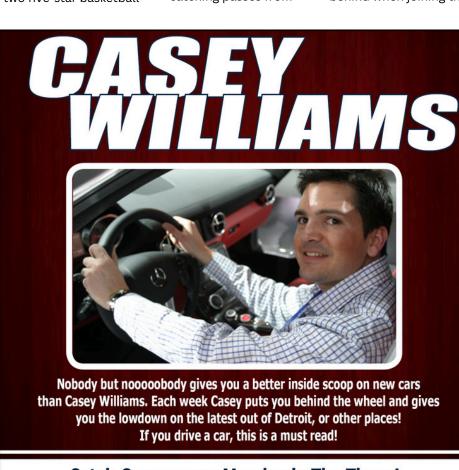
Greg Schiano may not have been good enough in the eyes of Tennessee fans in 2017 but the Vols' loss was Rutgers' gain. In his second stint with the Scarlet Knights, the Big Ten's most underrated football coach delivered the school's first winning season since 2014, a 7-6 effort capped by a Pinstripe Bowl victory.

Quarterback Athan Kaliakmanis left Minnesota for Rutgers after a competent junior season that saw him pass for 1,838 yards and 14 touchdowns. He'll likely improve those numbers with the of Big Ten rushing leader Kyle Monangai (1,262 yards, 8 TDs a year ago). Rutgers has a solid defense, too.

Chip Kelly's preference to be offensive coordinator at Ohio State rather than being head coach at UCLA is telling about the school's commitment to football. The Bruins then took a page out of the Purdue playbook, hiring alumnus DeShaun Foster.

Foster, who has never been a coordinator or a head coach, then added doubt to UCLA's immediate future with a noticeable lack of preparation for his appearance at Big Ten Media Days. Major question marks on both sides of the football make it likely the Big Ten media picked the wrong team to finish 18th.

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



Catch Casey every Monday in The Times!



■ INCOME From Page A1

In July 2024, badcredit.org surveyed 819 Americans 65 and older about their retirement or future retirement plans. Survey respondents ranged in age from 65 to 95, with an average age of 70. Of those surveyed, 40 percent were male, 59 percent were female, and 1 percent chose not to answer; 78 percent were retired, and 22 percent were not.

money to maintain their retirement. For those seniors still in the workforce, they don't expect to retire until they're at least 73 years

The primary concern among all seniors, whether working or not, is finances.

1 in 3 Retired Americans Age 65+ Feel Financially Unstable

Despite retiring at or before age 65, 59% of retirees surveyed said they don't have enough money for retirement. More than 1 in 3 (35%) said they don't feel financially stable, and 35% have struggled to make ends meet after they stopped working. In fact, 1 in 4 retirees said they had to return to work because they lacked sufficient resources.

Unexpected emergencies and associated costs are the top financial struggles among retirees 65 and older. Right behind that is travel: 3 in 5 surveyed say travel is an expense they can't afford.

Our survey found that seniors have saved enough money to live until an average age of 87, but with longer life expectancies, nearly half say they haven't put away enough money to last the rest of their lives. Meanwhile, 37% of those surveyed report everyday living expenses, such as basic home repairs and maintaining their lifestyle, aren't affordable in 2024.

More than half of seniors have changed their lifestyle due to financial hardship, with 88% blaming the high cost of living. The most popular changes include:

- 1. Cutting back on dining out or entertainment
- 2. Reducing travel and leisure
- 3. Delaying or forgoing major purchases

Of seniors hoping to retire in 2024, 77% report pushing retirement back due to finances. Meanwhile, 3 in 5 seniors who have not yet retired said finances are the main reason they've had to delay retirement. Our survey also found that seniors delay retirement by an average of five years.

However, others may take longer to retire -20% said they do not think they can retire before 2030, and 26% do not believe they'll ever stop working.

While Americans 65 and older who have not yet retired only have an average of \$337,953 in savings, more than 1 in 10 (11%) said they have nothing saved.

How Americans 65+ are Preparing for Retirement

Among all Americans aged 65 and older, retired or not, the top financial concerns are unforeseen expenses, increased cost of living, and outliving their savings.

Nearly 3 in 4 (72%) Americans do not have a financial planner. While 37% say they don't have one because they know what they're doing financially, 42% surveyed say it's too expensive, and 13% are embarrassed about their finances.

The main savings tactics seniors use to prepare for retirement are a savings account, 401 (k), pension, IRA, and private investments. Seniors are relying heavily on Social Security, with 95% planning to use Social Security benefits for their retirement.

"The statistics this survey revealed are truly alarming. Now more than ever it will be important for people who are currently working particularly if they're nearing retirement to be extremely aggressive with saving and investing for the future," said BadCredit Finance Expert Erica Sandberg. "To be safe and secure, I encourage everyone to take a dedicated approach to reducing budgetary waste, too. Review your spending carefully and eliminate those things you don't really want."

"Also, be mindful about borrowing money. The more you spend on financing fees, the less you will have for the years when you won't be earning an income," Sandberg continued. "Charging what you can't really afford will turn into high-interest balances. It can offer temporary relief but will hurt your future. If you have debt now, take steps to pay it down as quickly as possible."

Whether you've retired or retirement remains out of reach, the best way to start saving is to begin putting away money as soon as possible. Don't make excuses: starting small can pay off in the long term.

BadCredit.org publishes personal finance studies on the latest trends in the subprime marketplace. With more than 15 years of journalism expertise, Jon McDonald stays up to date on emerging finance trends and news about the companies impacting the industry. He is most knowledgeable in the areas of budgeting, loans, and responsible credit use and is committed to bringing that experience to readers around the world. He has a passion for both writing and editing, and his articles have appeared in publications produced by The New York Times.

Visit us online: thetimes24-7.com

103 historic farm families presented Hoosier Homestead

Recognized for their families' longstanding commitment to agriculture, 103 Indiana farm families were presented the Hoosier Homestead Award at the Indiana State Fair from Indiana State Department of Agriculture Director Don Lamb.

"The Hoosier Homestead ceremony at the Indiana State Fair is a prestigious event for all involved," said Lt. Gov. Crouch, Indiana's Secretary of Agriculture and Rural Development. "It is a true honor to celebrate these families for their work and commitment to bettering Indiana agriculture."

To be named a Hoosier Homestead, farms must be owned by the same family for more than 100 consecutive years, and consist of 20 acres or more, or

produce more than \$1,000 in agricultural products per year.

Based on the age of the farm, families are eligible for three different distinctions of the Hoosier Homestead Award. They can receive the Centennial Award for 100 years, Sesquicentennial Award for 150 years or Bicentennial Award for 200 years of ownership.

"Keeping a farm operational for 100 years or more is something these families can take great pride in," Lamb said. "Each of the awarded family farms continues to adapt and evolve through each new generation on the farm to ensure their success."

Since the program's inception in 1976,

nearly 6,200 families have received the award. Often, a Hoosier Homestead farm is easily recognized because most recipients proudly display their awarded sign on their property.

During the ceremonies, six Indiana farms received the Bicentennial Award for 200 years of continuous ownership: the Thornburg-Caldwell-Slack family from Fayette County, the Hodges family from Morgan County, the Bridges-Royer family from Putnam County, the Dale & Donna Hartwell and Ricky W. Hartwell family from Rush County, the Bass-Rhodes family from Shelby County and the James W. Holmes, Jeffrey W. Holmes, Jason M. Davidson family from Tippecanoe County.

Carmel Celebrates Grand Opening of CFD HQ



Carmel celebrated the grand opening of the Carmel Clay Community Building recently, marking a significant milestone in the community's dedication to public safety. The event, held at 210 Veterans Way, attracted numerous residents and officials who came together to explore the new Carmel Fire Department (CFD) Headquarters and its associated facilities.

"Today's grand opening is a proud moment for our city," Carmel Mayor Sue Finkam said. "The Carmel Clay Community Building not only honors our past with its location on the site of our original fire headquarters but also represents a significant leap forward in public safety and community engagement. This state-of-the-art facility is a testament to the collaborative spirit of Carmel Clay Township, the City of Carmel, and our dedicated private donors. We are excited to see how this space will enhance our ability to serve and educate our community."

In 1950, long before there was the bustle of neighboring Midtown Plaza, CFD's original headquarters was constructed on the very site of the new headquarters. When City Hall and Civic Square were constructed in 1987, the administrative functions relocated to what is now Station #341. In 1989, the Fire

Buffs Museum was

founded and housed

within the headquarters as a way to preserve and highlight historic CFD vehicles, memorabilia and important

documents.

The facility's upgrades will support the functions of CFD's growing number of firefighters and was funded through a collaborative effort between Clay Township, the City of Carmel and private donations, including contributions from the Carmel Redevelopment Commission (CRC) and the Koorsen family of Koorsen Fire & Security.

One of the highlights of CFD's new headquarters is the Stay Alive Family Education (S.A.F.E.) House. This interactive, immersive learning space, developed with cutting-edge audio/visual technology to enhance public safety education, was created by Bloomington, Ind.based Blockhouse Studios and the city's Information and Communication Systems team and features unique special effects designed to

engage and educate

fire and life safety.

the community about

"Carmel Fire is excited to open this impressive education facility, museum and administrative offices," said Chief David Haboush. "This one-ofa-kind interactive S.A.F.E. House will allow Carmel firefighters to educate our community on fire and life safety. The presence of this facility and its programs will ultimately save lives not only in our city but

The grand opening event included remarks, refreshments and guided tours of the new facility. The Carmel Fire Department, along with partners and donors, were honored for their contributions, and attendees were treated to a firsthand look at the advanced educational tools and interactive exhibits.

throughout the state."



Vote Early ● Vote Often Vote for your favorite business!

Choice Awards 2024

Readers' Choice

Voting is under way in The Times' ever-popular Readers' Choice promotion! This year, in order to open the ballot boxes to even more people, we are including the ballot in our Print AND Online Editions. And, in the spirit of votes coming out of suitcases after midnight, rigged elections and false claims, we are going back to the future with paper ballots only! No, we're not requiring voter registration or ID heck, we still encourage everyone to vote early and vote often – but we are setting up the ballot so you can use pencil, pen, magic marker, blood from a turnip . . . whatever you like. Simply mark the box next to the person, place or thing you are voting for and send the ballot to ar

stant	Auto Parts Stone	☐ Nameless Catering ☐ Zeck's BBQ & More	Excavating Service	Heating/Cooling Company	CI All My Sons	Hyperion Players	Italian Restaurant	Seed Dealer
milton Tax & Accounting	☐ Advance Auto	D The Corner Cook MCL	□ Brian Baker	☐ Price Heating	0	D	□ Matteo's	O Beck's
nan & Co. ry Sylvester / Edward D. s	☐ AutoZone (Mundy Drive) ☐ E & M ☐ NAPA (Westfield)		☐ Cruzan ☐ Dorsey's ☐ Roudebush	Williams Comfort Air Dial One McCrumbs	Museum	Plumber	Michaelangelo's Maggianno's Puccini's	Wallace Grain
r Tax Service rum Accounting Sapper and Miller	 □ O'Reilly Auto Parts □ Auto Zone, East Conner Street □ Auto Pro 	Cell Phone Provider	D J&8	☐ North Suburban ☐ Appel ☐ Purkey's H/C	Conner Prairie Children's Museum	☐ L.E. Isley's & Sons ☐ Jim Tittle	☐ Mamma Carrolas ☐ Olive Garden Exit 10 ☐ Italian Garden	Sign Company
Hall & Assoc. Petry, PC Block	☐ Speedway Auto Parts ☐ NAPA Auto Parts in Noblesville ☐ Automotive Specialists	□ Verizon □ AT&T	Factory	D Pepper H&C Hoff Agency	Hamilton County Historical Society Eiteljorg	Brian Hunter Price Heating Schuler	☐ Pizzology ☐ Carrabba's ☐ Good Fellas	□ Logan Street Signs
Johnston elmire Tax Wetzle	D Auto Outfitters	☐ Sprint ☐ T-Mobile	□ Biddles		ο	☐ Summers ☐ Mark Plecker ☐ Mark Bush	Greek's Pizzeria	☐ Image By Dana - Noblesvi ☐ Fast Signs ☐ 185 Promotions
n CPA Dickos / Edward D. Jones & Associates	Auto Repair Service		☐ IDI Composites ☐ Indiana Mills & Mfg ☐ King Systems	Hobby/Toy Store	Music Store	Carl Colbert Chapman Heating, Air Conditioning, & Plumbing David Wiler	Mexican restaurant	☐ CSI Signs ☐ T&T Sales and Promotion ☐ Vector Sign Solutions
dergrass	□ R&T Tire Pros	Check Cashing Service	Perfecto Manufacturing Butterfield Foods Metro Plastics Technologies	☐ Moonshot Games ☐ Option 2	Sam Ash Reno's Music	David Wiler Express Services	☐ Maria's Mexican Grill	
fter	☐ Esler's Auto Repair ☐ Hamilton Auto ☐ J & D Machinery	☐ Walmart ☐ A-3 Cash ☐ Advance America	☐ Burco Molding ☐ Noble Industries ☐ SMC Corp.	☐ The Cultured Wall ☐ Wood Crafts by Russ LLC ☐ Mr. Muffin's Trains Shop	Center Stage Vintage Guitars		☐ Rio Grande ☐ Red Habernero ☐ Los Catoros	Spa
nane Society of Hamilton	☐ Automotive Specialists ☐ Son Shine ☐ Car X		Reliable Fab & Manufacturing Burco Corp. INDEX Corp.	0	Monument Company	Police Department	☐ Maya Riviera ☐ Chuy's ☐ Samono's Mexican Food	☐ Massage Envy ☐ Cloud Nine
le Paws on the Prairie	☐ Mufflers & More ☐ AVC Auto ☐ AGM Auto Service	Chiropractor	☐ Field Rubber Products ☐ Metal Powder Products ☐ Lemak Lubricants	Home Builder		Noblesville Sheridan Hamilton County Sheriff's	□ Chilis □ The Toras □ Q'doba	Dave and Mary
ore	☐ Alexander's Garage ☐ Kent's ☐ Millers	□ Creekside	☐ Trucent CentraSep ☐ Spectrum Brands PMG ☐ Pro-Guard Products	☐ Fischer Homes ☐ Joe Reel	Noblesville Monument Robinson & Sons	Department Fishers Indiana State Police	□ Queso Blanco □ Los Torros □ Burrito's & Beer	to the first tree
gan Village Mall	☐ Talent Auto Body ☐ Monro Auto Service and Tire Center	☐ Mark Woloshin ☐ The Joint ☐ Van Garmetere	LouveRoof	Randall and Chamberlain Ryan Homes		☐ Arcadia ☐ Carmel ☐ Cicero	Canoun Texy Mexy El Palengue	Sporting Goods Store
igan viriage Mail oblesville Antiques on the juare indy's Toy Shop	Reggie's Motorworks	☐ Jeff Dimick ☐ Abe Beaber/Ham Co Chiropractic	Farm Equipment Dealer	Sobzak Steve Hoss Williams Custom Art Builders	Nail Salon	D Westfield	C) Tijuana Flats	☐ Cabela's ☐ Dick's Sporting Goods ☐ Duluth Trading Company
indy's Toy Shop idland Arts and Antiques arket ain Street Shoppes	Bank Financing	☐ Dean Wiggers ☐ Dr. Brian McCarley ☐ Grant Family Chiropractic	Reynolds Farm Equipment	Carl Abbott Jr. Coffee Construction	☐ Perfect Nails ☐ S Star Nails (Noblesville) ☐ BT	Politician	Pizza Place	Crazy Sear Leather
nain Street Snoppes he Mix Vestfield Antique Marketplace histle & Thyme Home Store	□ Farmers Bank	☐ Himsel Chiropractic ☐ Jared Himsel ☐ Cicero Chiropractic ☐ Noblesville Family	Roudebush Equipment McGavic Outdoor Power Equipment	David Weekly Homes Drees Estridge	U Nails U JC Nails Modern Nails	C3 Darren Peterson	□ Pizza King Noblesville	Tanning Salon
he Velvet Plum Vintage and onsignments pple Butter Barn Country	☐ Forum CU ☐ Indiana Members Credit Union ☐ Huntington	Chiropractic/Dr. Dahlager Richard Bailey Dr. Luke James/Peak	U Waitt Eq. Sales	☐ Hipstoric Custom Builders ☐ Beazer Homes ☐ White River Custom Home	☐ Cicero Nails ☐ £1 Amore ☐ Chic Nails	Brian Ayer Brad Beaver Chris Jensen	Puccinis Bazbeaux Firehouse	D A Total Tan
ogen Village Mall armel Old Town Antique Mall	☐ BMO Harris ☐ First Farmers Bank & Trust ☐ Chase	Performance Chiropractic	Financial Planner/Planning Company	Builders Old Town Design Group Pulte	C Certified Nails	Megan Wiles Richard Block Sue Finkam	☐ Pizza by the Harbour ☐ Marco's ☐ Greek's Pizzeria	☐ Sun Tan City ☐ Tan Zone ☐ Aglow Spray Tanning
eview Court ble Manor	□ Key □ PNC □ Community First	Church	David McGIII	Davis Homes Integra Builders Lennar	Newscast	☐ Todd Huston ☐ Todd Zimmerman ☐ Robin Ward	☐ Jan's Pizza ☐ Monicals ☐ Papa John's	
	☐ Fifth-Third ☐ First Merchants ☐ Regions		Chris Baker Corey Sylvester/Edward D.	Pyatt Builders	D WTHR-13	Mike Davis Glen Shrock Jim Brainard	☐ Greek Tony's Pizza & Sub Shop ☐ Woodys ☐ Dominos	Tattooing
t Complex	☐ Horizon ☐ MetroBank ☐ Old National	Emmanuel United Methodist Our Lady of Grace Grace Community	Daryl Petrie Fidelity Mark Maloof	Hospital	D WKIN-59 D The Times 24-7 D WISH-TV-8	Brian Bosma Mark Hall Victoria Spartz,	Pizza House Cicero Pizza Hut Pizza Hut Noblesville	Artistic Skin Design Mystic Images Tattoo Co.
lstone of Noblesville stern Woods		□ Sacred Heart (Cicero) □ Noblesville First United Methodist	Shawn Taylor Bob Piley		D WRTV-6	Scott Baldwin Chuck Goodrich Mark Heirbrandt	Bella	CI Firefly Tattoo CI Carmel Tattoo Ink
dgewater rmel Woods mberland Pointe	Band (High School)	☐ White River Christian ☐ Noblesville Baptist ☐ Genesis		St. Vincent Carmel Riverview Health Community		☐ Steve Dillinger ☐ Christine Altman		Phong Tattoo Atomic Tattoo
ats at 146 irmel City itumn Breeze	□ Noblesville	☐ First Christian of Noblesville ☐ Christian Church ☐ Green Valley Church of Christ	Fire Department	☐ Methodist ☐ IU Health Saxony ☐ Franciscan	Newspaper	D Dan Spartz Mark Boice	Best Bagel	
ella Vista reystone of Noblesville ebble Brook Village	Sheridan Westfield Hamilton Heights	☐ Harbour Shores ☐ Hinkle Creek Friends ☐ Sheridan Christian	□ Noblesville □ Sheridan	O	☐ The Noblesville Times ☐ The Current (weekly) ☐ Hamilton County Reporter		□ Big Apple Bagel □ Einstein □ Noble Coffee	Teacher
he Retreat at Carmel he Woods of Britton he Levison in Noblesville	☐ Carmel ☐ Hamilton Southeastern ☐ Fishers	Sheridan United Methodist Westfield Friends Church of God	Sheridan Carmel Fishers White River Township	Hotel	☐ USA Today ☐ Indianapolis Business Journal ☐ Indianapolis Star	Pool / Spa	Corner Bakery	☐ Missy Bourdon ☐ Rachel Dickover ☐ Nina Lechner
rdwood in Noblesville srbourtown in Noblesville nion 32 Apartments of		Cicero Christian Clarksville Christian Arcadia Christian	Wayne Township Wayne Township	☐ Cambria Suites ☐ Embassy Suites in Noblesville	0	☐ Cicero Pool & Spa ☐ Pools of Fun	Best BBQ	□ Bill Kenley □ Jeff Franciosi □ Joe Akers
blesville	Band (local)	☐ White Rock Fellowship ☐ Life Church	Firearms	Renaissance Hotel Carmichael Courtyard by Marriott	Newspaper Columnist		□ Big Hofflas	☐ Kelli White ☐ Landy Lockwood ☐ Lindsey Martin
	☐ Tone Lab Society ☐ The Flying Toasters			Drury Inn Fairfield Inn Hampton Inn	☐ Betsy Reason ☐ John Marlowe	Post Office	☐ Big Dog's Smokehouse ☐ Famous Dave's BBQ ☐ City BBQ	☐ Lisa Zola ☐ Darlene Patterson ☐ Janine Krent
ry Baker	☐ The Flying Tousters ☐ The Bishops ☐ Dave & Rae ☐ The Rugged Brothers	Contractor	☐ Bare Arms ☐ His & Her Target Sports ☐ Cabela's	D	Paula Dunn Dick Wolfsie Casey Williams	Noblesville Sheridan Corre	□ City 88Q □ Zeck's BBQ □ Buffalo Wild Wings	☐ Tom Younts ☐ Angle Duvall ☐ Dave Kimmel
ry Baker sore Appraisal ki Lickliter sad Appraisal	☐ The Rugged Brothers ☐ The Dool Band ☐ Henry Lee Summer ☐ Jeremy Morris and Harvest	Carl Abbott Meyer Najem Construction Garner	G Hoosier Armory	Insurance Agency/Agent	☐ Carrie Classon ☐ Brian Howey ☐ Tim Timmons	Cicero Fishers Westfield		☐ Melissa Jones ☐ John Neubauer ☐ Susan Nieten
ad Appraisal Sparks nch Appraisal sht Appraisal Services in	☐ Jeremy Morris and Harvest Road ☐ My Yellow Rickshaw ☐ Noble Roots	Garner Golfner Home Improvement Indiana Restoration & Cleaning	Flower Shop	□ Farm Bureau	Tim Timmons Kenny Thompson	0	Best Burger	☐ Jay Jasper ☐ Bethany Robinson ☐ David Hartman
ght Appraisal Services in hers	Sonsee Cloud David Hartman	Svc M/I Homes Dan MacInnis	☐ Adriene's Flowers	Gordon Marketing Martin and Martin Jeff Whitman - All State	Nurse	Preschool	□ Culver's □ Red Robin	David Hartman
	☐ Greta Speaks ☐ Wright Brothers ☐ Andrew Young Trio ☐ Constitutes & Consequents	☐ TK ☐ Taylor Home Improvement ☐ David Weekly Homes	☐ Adriene's Flowers ☐ McNamara ☐ Seven sisters ☐ Greene Florist	Penwell Insurance Angle Sutton State Farm Cicero Insurance Agency	Nursery	□ Noblesville Methodist Preschool and PNO	☐ Steak'n'Shake ☐ Hardee's ☐ Logan's	Thrift or Re-Sale Shop
	Conflields & Crossroads PrairieTown Glold Country Indy Gorgeous Club	Design & Build	☐ Greene Florist ☐ Kristi Greene Designs ☐ Add Love Flowers ☐	☐ Ellinger Riggs Insurance ☐ Hughes Insurance ☐ Indiana Farm Bureau	☐ Gatewood ☐ Allisonville Nursery ☐ Habig	Our Lady of Grace Cleero Christian Montessori Legacy Christian	☐ Perkins ☐ Burger King ☐ Cracker Barrel	Geodwill
terson Architecture/Darren terson than Althouse	☐ Evans Street Quartet ☐ Fast Cadillac	Clothing Store		☐ Fisher & Associates ☐ Scott Lockhart/ Farmers ☐ Sheridan	K&S Farms Salisbury Nursery Seasons Gardens	☐ Primrose ☐ Faith Montesorri Preschool ☐ Creative Campus Preschool	☐ 10 West ☐ Applebee's ☐ Britton Tavern	St. Vincent de Paul Noblec Simply Chic Marilyn's Place
in Architects Architects ran Architecture	☐ The 78's ☐ The Dead Squirrels ☐ Celtic Rain	D Kohl's	Funeral Home	☐ Tony Etchison / Farm Bureau ☐ Myers and Lapel ☐		Nature's Point Preschool Noblesville Kindercare The Weston School	☐ Jim Dandy ☐ Wolfie's ☐ Five Guys	0
IM Architects lay Architects ofessional Engineers/Mike		☐ Little Gypsy Boutique ☐ Karisma ☐ Old Navy	Fisher Family Funerals Randall & Roberts		Office Supply Store	0	☐ McDonalds ☐ White Castle ☐ Bru Burger (Noblesville)	Tire Store
arinaro air Associates	Banquet Facility	□ Pac Sun □ Cato □ Stein Mart	☐ Hartley ☐ Kercheval ☐ Flanner and Buchanan	Internet Service Provider	Staples Discount Copies	Print Shop	Grindstone Public House	R&T Tire Pros Discount Tire
	□ Mill Top Banquet & Conference Center	□ TJ Maxx □ Dressbarn □ SC Penney	Scott E. Hersberger Hamilton Memorial Park	☐ Comcast ☐ ATT ☐ On Ramp	D Office Max	Discount Copies	Best Chili	☐ Firestone (Noblesville) ☐ Westfield Tire & Auto ☐ Tire Barn
nvices	☐ Ritz Charles ☐ The Mustard Seed ☐ Forest Park Inn	Simply Chic The Wild Bohemian Boutique Bash Boutique		☐ Frontier Communications ☐ Net Zero		☐ Eastern Engineering ☐ Staples ☐ UPS Store		☐ Belle Tire ☐ Monro Auto Service and A Center
. Marines ny	☐ Forest Park Lodge ☐ Harbour Trees Golf & Beach Club	☐ Across the Pond ☐ LiP Bloomers ☐ Just Lagom	Furniture Store		Oil & Lube Company	Rowland Printing Alpha Graphics	☐ Wendy's ☐ Syds ☐ Jim Dandy	☐ Tires Plus ☐ USA Good Used Tires
ry Force tional Guard	☐ The Bridgewater Club ☐ Saxony Hall ☐ The Ambassador House	D Jost Cagoni	☐ Godby Home Furnishings ☐ Cost Plus World Market ☐ Décor 4 Kids	Investment Broker	☐ Jiffy Lube ☐ Firestone (Noblesville) ☐ CarX		D	☐ Tire Discounters ☐ Big O Tires ☐ Tire Barn Warehouse
	□ 502 East Event Center □ Noblesville Eagles □ Oak Hill Mansion	Club/Organization	Long's Mattress Below Market Furniture Elwood Furniture	☐ Edward Jones ☐ Charles Schwab	C WalMart	Radio Station	Best Cookie	u
es	☐ Purgatory Golf Club ☐ The Green Room at Federal Hill ☐ Artesean Acres Estate	D Boys & Girls Club of Noblesville	C Kittle's Express	☐ Corey Sylvester - Edward Jones ☐ Paul Dickos ☐ Bryce Adams Edward Jones		D WIBC D WFMS D WFBQ	□ Pat-a-Cake □ Baker's Paradise	Trash Service
roff Davis ckel Plate Arts	☐ The Lacey Building	☐ American Legion Post 341 ☐ Noblesville VFW ☐ Noblesville Lions Club	Gas/propane Company	ο	Optometrist	D WHIE D WEYI D WXLW	□ Burger King □ Starbuck's □ Panera	☐ Ray's Trash☐ Republic Services
milton County Artists Birdle llery n Creations		☐ FOP ☐ Noblesville Main Street		Jewelry Store	Stacey Emler Midwest Eye Consultants	D WZPL	Debbie's Daughters Bakery Café	Noblesville
lyArt ainting with a Twist aravan Classes	Bar and Grill	☐ Blatchley Nature Club ☐ Noblesville (Iks ☐ Wayne-Fall Lions Club ☐ Noblesville Moose	☐ Schwart'z Bait & Tackle ☐ Vectren ☐ Ace Hardware	Smith's Jewelers Moyer Fine Jewelry	Dana Meyer Dr. Prather Miller Eye Center Dr. Clana Revolutinary Eyes	Rgal Estata Amanustan	Best Cupcakes	Tree Service
rmel Arts and Design District	□ 10 West □ Woody's □ Syd's	Kiwanis Kiwanis Sunrisers Noblesville Cultural Arts	□ Donahue's □ Co-Op □ Amerigas	☐ Moser Jewelry ☐ Hoffmeister	☐ Fishers Eyecare ☐ Dr. Miller	Real Estate Agency/Agent		☐ Green Tree Service
oblesville se Wandering Peacock in estfield se Art Lab in Carmel	□ Wolfie's □ Eddy's Sports Pub □ Local Eatery & Pub	Commission	Sagamore Gas	Jewelry Gallery	Lens Crafters Ossip Dr. Kenley Rushy five Care	☐ Tina Snodgrass ☐ Brian Ayer ☐ Dave Galt / Team Re / Max	☐ Gigi Cupcakes ☐ Heavenly Sweets ☐	☐ Engle's ☐ Above & Beyond Tree Servi ☐ Dickie Small
	☐ Logan's Roadhouse ☐ Silver Dollar ☐ Buffalo Wild Wings	Counseling Service	Gas Station	Lawn Mower Dealer	Busby Eye Care Castleton Eye Care MyEyeOr. NobleOptique	☐ Century Twenty One (Sheetz) ☐ Judy Shelton ☐ FC Tucker / Jennifer Deakyne ☐ FC Tucker / Peggy Deakyne		Dickie Small Stephen Terry Tree Service
iving / Nursing Home	Chili's Grindstone Public House Carey Tayern	Pathways to Healing/Kristen	© Ricker's	☐ Reynolds Farm Equipment	NobleOptique Eyeglass World	C FC Tucker / Hershfield	Best Cup of Coffee	Trophy Shop
rbour Manor & The Lodge	☐ Chatham Tap ☐ Britton Tavern ☐ Ale Emporium	□ Pathways to Healing/Kristen &oice □ Prevail □ Aspire	Speedway Kroger Fuel Center BP	Campbell's Sales and Equipment The Mower Shop	Code de la la	Carpenter Realtors/Paula Hardin Andy Sheets	□ Noble Coffee □ Starbucks □ Erika's Place	
agnolia Springs nders Glen airie Lakes Health Campus	Aspen Creek Grill O'Charleys Grindstone on the Monon	Aspire Family Tree	Exxon on Maple Caser/s Village Pantry	McGavic Outdoor Power	Orthodontist	☐ Westport Homes ☐ F.C. Tucker/Laura Musall ☐ F.C. Tucker/Shannon Plumer	Dunkin' Donuts Brunchie's Ginger's	☐ Logan Street Signs & Banni ☐ Option 2Noblesville Trophi ☐ AAA Trophy & Awards
kford of Carmel rmel Senior Living milton Trace	☐ Wings Etc. ☐ The Boathouse	Date to the	☐ Meijer's ☐ Farm Bureau	Landscape/Lawn Care provider	Resmer Orthodontics Robert Page Jason Bunch	☐ F.C. Tucker/Kurt Meyer ☐ F.C. Tucker/Joni Corbett ☐	0	
iple Park Village erwalk Village e Barrington of Carmel		Dance Studio	Goto GetGo Home Run CountryMark	☐ Green Vista	Noblesville Pediatric Dentist Page Condict Sadler		Best Donut	Towing Service
ilbrooke of Westfield sonville Meadows ritage Woods of Noblesville	Barber Shop	☐ Performers Edge ☐ Laura Hayden ☐ The Pink Slipper	CountryMark Circle K BP's Leos	☐ Green Vista ☐ Allisonville Nursery ☐ BAM ☐ Aspen Outdoor	☐ Sondhi Biggs ☐ Kara Smith ☐ Benedict Ortho	RESTAURANT / FOOD CATEGORIES	□ Fack's Donuts □ Dunkin' Donuts	□ Bannon & Son □ Boggs
	Don Bailey's Barber Shop Big League Barbers Buck's Barber Shoo	☐ The Dancin' Place ☐ Central Indiana Academy of Dance	C Lees	☐ 88.8 ☐ American Veteran Lawn Care	☐ Hallmark Orthodontics ☐ Align Orthodontics ☐	Dine In Restaurant	Big Apple Bagels Krenolies	☐ Hamilton County Collision : Tow ☐ Automotive Specialist
	Buck's Barber Shop Purkeys Sport Clips Susan Yeager	☐ Enpointe Dance ☐ Five Star Dance ☐ Ballerinas Academy	Gift Shop	☐ Jim Pittinger ☐ Noblesville Lawn Care ☐ Outdoor Lighting ☐ Dan and Kodi's		☐ 10 West ☐ Ale Emporium ☐ Ginger's Café	Titus Rebellion Donuts	Automotive Specialist Paddack's Wrecker Service Miller's Towing
ve Crell ok & Cook	Susan Yeager Nankie Clipper	Ballerinas Dance Studio Wishes	☐ Living Truth ☐ Linden Tree	Don and Kodi's	Paint Store	Ginger's Café Wolfies Matteo's	and the same of th	
urch Church Hittle & Antrim b Becker rv Barr	Bed and Breakfast		☐ Logan Village Mall ☐ Adriene's Flowers & Gifts	Ubrary	☐ Sherwin Williams ☐ Lowe's ☐ Ace	☐ Erika's Place ☐ CR Heroes ☐ Erika's Place (Cicero) ☐ Chills	Best French Fries	Veterinarian
ry Barr Illam Webster Iphen Cook ron Culp		Daycare Provider	☐ Gallery 116 ☐ Mercantile on Main ☐ Union Street Flowers & Gifts	Hamilton East, Noblesville	☐ Ace ☐ Home Depot ☐ Keeves Sheridan Hardware ☐ FPG Paint Store	Chilis Maria's Texas Roadhouse The Nesst	☐ McDonald's ☐ Chick-fil-A ☐ Culver's	☐ Janssens ☐ Hamilton Hills Animal Hosp
ce Boje mas Aycock athan Brown	☐ The Prairie Guest House ☐ Old Town Carmel B&B ☐ Ivy House B&B	☐ Cross Light Christian ☐ Noblesville First UMC Preschool ☐ Primcose	☐ Little Gypsy Boutique ☐ Thistle & Thyme Home Store ☐ 3 Rusty Nails	☐ Sheridan ☐ Carmel-Clay ☐ Hamilton North, Cicero	PPG Paint Store Noblesville Ace Hardware	☐ Uptown Café ☐ Grindstone Public House	☐ Arby's ☐ Steak'n'Shake ☐ Red Robin	U VIP Animal Clinic Herrmann Vet Clinic Hamilton Crossing
athan Brown caid & Kincaid owles & Assoc. e Blowers	·	☐ Primcose ☐ Pebble Brook ☐ Kids on the Rock ☐ New Hooe	NobleMade Vintage Adventures Wild Bohemian Boutique	Hamilton East, Fishers Hamilton North, Atlanta Westfield	foliari - f	☐ Lincoln Square ☐ Logan's Road Mouse ☐ O'Charley's ☐ O'Charley's	☐ Applebee's ☐ Buffalo Wild Wings ☐ Burger Fine	☐ Noblesville Vet Clinic ☐ Parkside Animal Hospital ☐ VCA Stoney Creek Animal
e Blowers rtha Gascho cy Ambler ol Jean Romine	Bike shop	New Hope Rachael McCracken Creative Campus	☐ Indiana Artisan Gifts & Gallery ☐ Persimmon Avenue ☐	o	Painting Service	☐ Rosies Café ☐ Syd's ☐ Applebees ☐ Rob France	☐ Famous Dave's BBQ ☐ Wendy's ☐ Grindstone Public House	Hospital Low Cost Spay & Neuter Furry Family Vet Clinic
ol Jean Romine nes Crum ler Attorneys id Cook	☐ Recycle Shop ☐ The Bike Line	-		Liquor Store	Tt. Ballenger Painting in Noblesville Tony Delph	☐ Bob Evans ☐ Bubs Burgers ☐ Grindstone on the Monon	Bru Burger (Noblesville) White Castle	D
l Cook Adler ce Boje don Byer	☐ The Bike Line ☐ Westfield Cyclesports ☐ Carmel Cyclery ☐ Motion Cycling & Fitness	D.J.	Golf Course	Sheridan Pkg Liquors Mr. G's / Noble Wine & Spirits	Richard Rigby	0		Water Conditioning
rdon Byer ia Kozicki	Loke Bicycles	Dr. Dance Sunny Moon & Assoc.	□ Purgatory □ Forest Park □ Marbour Trees	☐ Mr. G's / Noble Wine & Spirits ☐ Payless Liquors ☐ 21st Amendment Liquor ☐ Crown Liquors	Pest Exterminator	Fast Food Restaurant	Best Milkshake	☐ Aquasystems ☐ Kinetico
	Bowling	☐ Gene Ott ☐ Jason Fritz ☐ Michelle Jenkins	☐ Fox Prairie ☐ Bear Slide ☐ Prairie View	D Mr. G's Port Cicero Vintage	O AAA	Chick-fil-a Culver's Hardee's	Steak'n'Shake Dairy Queen Hardee's	□ Echo Water Systems
Balley			☐ Prainte View ☐ Pebblebrook ☐ Sagamore ☐ Bridgewater	Big Red Liquors	Kapps Terminex	Burger King Arby's	Jim Dandy	Web Designer
Bailey n Bailey y Baker	Bowl 32 Pinheads Woodland Bowling Center	Dentist	D	Lorina		☐ Mo's Southwest Grill ☐ Firehouse Subs ☐ Jimmy Johns	Best Chaire Stines	Web Designer D Media fuel
udion nily Man Auction Balley		Chad Bailey Family Dental Robert Holloway	Greenhouse	Lodge	Pet Groomer	Panera Bread Penn Station	Best Onion Rings	□ Deep Blue Computers □ Adam Harness Design
Baker on Williamson gess Auction kliff & Associates	Brew Pub	Rosert Holloway Burns Family Jee Forgy Mike Bettner	☐ Gatewood Vegetable Farm	☐ American Legion, Noblesville ☐ Noblesville Elks ☐ Masonic Lodge	□ PetSmart □ Animal Arts	□ Q'doba □ Sheridan DQ □ Firehouse Pizza	☐ Red Robin ☐ Applebee's ☐ Carey Tavern	☐ Dan Neel of Sweet Briar N☐ Monument Strategy☐ Sharp Guys☐
ckliff & Associates Iderman	☐ Primeval Brewing ☐ Four Day Ray Brewing	First Impressions Family Dental David Mosser Deldar & Deldar	☐ Meartland Growers ☐ Mood's Gardens ☐	□ Noblesville VfW □ Noblesville Moose □ Noblesville Eagles	□ Dog Dayz □ Beverly's Pet Resort- Kennel& Bark Park		D Perkins Burger King White Castle	
	Upland Carmel Tap House Union Brewing Co. Bier Brewing	Charles Fuhrer Chris Potee Cuberland Pointe / Dr Ridder		0	☐ First Friend Canine ☐ For the Love of Dogs ☐ Gussy Grooming	Restaurant	0	Well Drilling Business
t	☐ Grand Junction Brewing Co. ☐ MashCraft Fishers ☐ Sun King Fishers	David Burns Donald Bozic Fishers Peds	Grocery Store	Maid Service	Noblesville Pet Grooming	D 10 West D Big Hoffas	Best Omelet	Rutledge Beechler
tone Hearing Care Center al Hearing Solutions Iana Hearing Aid	Danny Boy Beer Works Field Brewing	☐ Fishers Peds ☐ North Point Dentistry ☐ Kara Friedman ☐ Kluth Family & Cosmetic	☐ Kroger ☐ Ald/'s ☐ Meijer	□ Bolden's Cleaning & Restoration □ Indiana Restoration & Cleaning	Pet Shop	☐ Applebees ☐ Ginger's Café ☐ Logan's	☐ Érika's Place ☐ Ginger's Café	0
ina Hearing Aid Tharlotte Dugan Theast Otolaryngology Sper Hearing Center		Cluth Family & Cosmetic Dentistry Today's Dentistry Pediatric Dentistry of	Option 4 Cicero Market Fresh Thyme	☐ Merry Maids ☐ The Maids	□ PetSmart	Chili's Cracker Barrel Culver's	Ginger's Cafe Disper's Cafe Uptown Cafe Perkins	Window Replacement
meaning settler	Bridal Store	Noblesville	☐ Fresh Thyme ☐ Harbour Market ☐ Market District ☐ Trader Joe's	0	PetSmart Pet Supplies Plus	☐ Erika's Place ☐ White Castle ☐ Wolfie's	□ Perkins □ Best Bet □ Cracker Barrel	Bee Windows
hop	Kim M Bridal and Formal Wear Resale		☐ Trader Joe's ☐ Walmart ☐ Whole Foods	Massage Therapist		CR Heroes Cl Asian Grill Cl Brunchie's		Champion Window Mr. Window Window World
ers	☐ The Wedding Studio ☐ Beloved Brides ☐ Blue House Bridal	Dry Cleaner	U	☐ Massage Envy ☐ Jennie Dilts	Pharmacy	☐ Chick-Fil-A ☐ Grindstone on the Monon ☐ Red Robin	Best Sandwich	☐ Windows Makeover ☐ Affordable Windows & Construction
Citchens ilton Co Collision y Collision Center	D Leena's Bridal	□ Bolden's □ Classic Cleaners □ Deering	Hair Salon	☐ Alanna Oakes ☐ Inner Balance ☐ Kara Krueger	Sheridan Elliott CVS Kroger	☐ Westfield Diner ☐ Grindstone Public House ☐ Jim Dandy	☐ Chick-Fill-A ☐ Big Hoffas	
er Collision rs sion Solutions	Cable Company		□ LaPosh □ Nancy Myers	☐ Past Tense ☐ Santina Curct ☐	☐ Walgreens ☐ CVS in Cicero ☐ Wal Mart	C) La Hacienda	Britton Tavern Burger King Red Robin	Winery
nt Auto Body ey's Collision Center y Mohr Collision		Electrical contractor	☐ Blown Away ☐ Belezza ☐ Kiss Kiss Bang Bang		☐ Meijer ☐ CVS (38.37 & 146th)	Chinese Restaurant	☐ Wolfle's ☐ Culver's ☐ Famous Dave's 88Q	Blackhawk Winery Country Moon Winery
	□ Comcast □ Direct TV □ AT&T	☐ Gaylor Electric	☐ Twisted Sisters ☐ The Hair Doctor/Maureen ☐ Davidson	Meat Processor			Ginger's Bru Burger (Noblesville)	Country Moon Winery Spencer Farm Winery Peace Water Winery Itaho Wines Winery and
r New	☐ Brighthouse ☐ Dish Network ☐ Endeavor	Burtner Electric Williams Electric	Davidson Jerry's Ciao Bella CK Daviens	☐ Banter's Fresh Meats ☐ Harbour Market	Physician	Peking Garden Asian Grill Happy Dragon	Penn Station Asian Grill Rosie's Cafe Gridding Public House	☐ Urabn Wines Winery and Brewery ☐ Sugar Creek Winery
y Mohr	D Metronet		CI CK Designs CI Flirt CI HG Salon	☐ Harbour Market ☐ Joe's Butcher Shop ☐ Cicero Market ☐ Archer's	☐ Kent Erb ☐ Walter Beaver	Mark Pis Panda Express Great Taste	Grindstone Public House	o
ly Mohr n Wood Volkswagen n Hinds lo Chrysler Jeep Dodge Ram	Car Wash	Electrician	Missys Sugar Salon Viva	O Archer's	☐ Scott Boschee ☐ Bill Kirsch ☐ Noblesville Family Practice	☐ House of Chung ☐ Wok & Roll ☐ King Chef	Best Tenderloin - breaded/unbreaded	Youth Organization
Roush v Lee Hyundai		Burtner Electric Gaylor Electric	0	Mini-Storage	☐ Thomas Miller ☐ Amy Banter	China Buffet Cl China Wok	ri Surbi	Hamilton County 4-H
e Chevrolet ske Honda fartin Nissan	☐ Crew ☐ Car Wash King ☐ Prime Car Wash	☐ Jessee Williams ☐ Tony Herron ☐ Ashpal	Hardware Store	C) Jeff's Jam It In	Charles Harris Craig Ciecura Glenn Leer	New China Lucky Star Buffet Kobayashi Shushi and Asian Kitchen	Syd's Jim Dandy The Nickel Plate	 Boys and Girls Club of Noblesville Big Sisters, Big Brothers
Martin Toyota der Kia of Fishers n Young	□ New Life	☐ McGlinch ☐ Staley Electric ☐ Technology Electric	☐ Ace Hardware	C S.O.S. Gray's Storage Community Storage	☐ Joy Cain ☐ Keith McEwin ☐ Lee Sredinski ☐ Maria Gurman	Kitchen Sushiyama Hong Kong Cuisine King's Garden	□ Britton Tavern □ Chatham Tap Fishers □ CR Heroes □ Dooley O'Tooles	☐ Girls Scouts ☐ Body in Training Track Clu ☐ Boy Scouts
s Wood Ford sesis of Noblesville e Truck	Carpet Cleaners		Keevers Kirk Hardware Menards Selfinaris	□ Storage-Mart	☐ Maria Guzman ☐ Michelle Neff ☐ Randall Dermatology	D kings Garden	Dooley O;Tooles Grindstone Public House Local Eatery & Pub	☐ Roundtrippers ☐ YMCA ☐ The Point Theater/Former
		Electronics Company	□ Sullivan's □ Lowe's □ Home Depot	"Mom and Pop" store	☐ Sam Heiser ☐ Brian Benjamin ☐	Coffee Shop	Muldoon's on Main Perkins Wolflies	Christian Youth Theater Girls on the Run Youth Inspirations Theatre
r Used	☐ Bolden's Cleaning & Restoration ☐ Indiana Restoration & Cleaning ☐ Oxi Fresh	☐ Best Buy				□ Noble Coffee	0	Belfry Theatre Apprentice
st to Coast Imports	☐ All Pro Restoration ☐ Abbott's ☐ Accuclean	G Fryes	Health Club / Fitness Facilities	☐ Cicero Market☐ Always in Stitches☐ Logan Village Mall	Photographer	☐ Starbucks ☐ Rosies ☐ Cicero Coffee	Retail Store	
Young Young y Mohr Buick	D	Entertainment	☐ LA Fitness ☐ Noblesville Athletic Club	☐ Harbour Market ☐ Linden Tree ☐ Noblesville Clock Co.	☐ Andy Duvall☐ Tenth Street Photography☐ RDK Photography	☐ Einsteins ☐ Panera Bread ☐ Perkins	☐ Hobby Lobby ☐ Ace Hardware	
ly Mohr Buick ero Motors	Carpet Store	C) Conner Prairie	Noblesville Athletic Club Cross fit Indy North Gymmies Fishers YMCA	☐ Randy's Toy Shop ☐ Carmack's Cigar Shop ☐ Harbor Mini Mart	Carpenter Photography Kent Graham	Derkins Dependury Dark Side Roasters The Remnant Coffee Shop	□ Wal Mart □ Kohi's	
estfield Motors		The second secon	ranch	D	D Rachel Van Oven	C) mannam conee shop	□ Meijer	
Westfield Motors Don Hinds Five Star Imports Hare's Honda of Fishers	☐ Home Depot ☐ Kinsey's	 □ Ruoff Home Mortgage Music Center □ Pinheads 	☐ Anytime Fitness ☐ Bang! ☐ Riviera Rehab and Fitness		☐ Sue Eckl photography ☐ Matt Doudt ☐ Nicholas Shotwell		D	

BETSY

Woman in Black," a theatrical thriller by Stephen Malatraff based on the novel by Susan Hill, directed by Carmel's Lori Raffel, with the final weekend today through Sunday at The Cat in Carmel, with tickets at www.carmelplayers.org

- 3. Noblesville 17th annual Movies in the Park, sponsored by Logan Street Banners, features a free movie each Friday at dusk at Federal Hill Commons: "Trolls Band Together," Rated PG, tonight; "Elemental," Rated PG, Sept. 6; "Transformers: Rise of the Beast," Rated PG-13, Sept. 16, with light concessions, plus more info at noblesville parks.org
- 4. Enjoy live music with Sadie Johnson 6:30-9:30 p.m. today, Grape Harvest Festival at 3 p.m. Saturday featuring Tommy Baldwin at 3:15 p.m. and Duke Tumatoe at 6:30 p.m. with food trucks Tastys by Tasha and The Overgrown Pasture, plus Bier Brewery; Hamilton County Rise Fest noon-9:30 p.m. Sept. 14 at Spencer Farm Winery in Noblesville.
- 5. Enjoy live music with Craig Thurston tonight, Open Mic Night for solo acoustic acts with sound provided 7-9 p.m. the second and fourth Thursday, live trivia 7-9 p.m. Wednesdays at Primeval Brewing Co., in downtown Noblesville.
- 6. 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 Art Day Sept. 7; Dog Day with parade, costume contest, pet portraits, agility demos, adoptions and more, also on Sept. 7; and Kids Day on Sept. 14, free

outdoor workout at 8;30 a.m. Sept. 21. Visit Noblesvillemainstreet.

From Page A1

- 7. Enjoy Forest Park Aquatic Center, which is open through Labor Day with special hours, 4-7 p.m. Mondays, Wednesdays and Fridays and normal hours on Saturdays and Sundays. Visit forestparkpool.org.
- 8. Enjoy free Concerts at the Commons at Federal Hill Commons 7-10 p.m. Saturdays featuring: Tennessee Whiskey (Chris Stapleton tribute), this Saturday; Hi Fidelity ('80s rock), Sept. 14; and Chicago Rewired (Chicago tribute), Sept.
- 9. Enjoy the Front Porch Music Festival on Logan Street in Noblesville from 1-7 p.m. Saturday on seven porches, featuring Lenwood Trio (with John Gilmore, Doug Sauter and Rod Schindler), Low Tide, Elizabeth Lee, Middle West and The Dead Squirrels at 1 p.m.; Lenwood Trio, D-Roq+Bulletproof Soul, Fast Cadillac, Glenn Seland, Kelli Yates, Sweet Poison Victim and The Party Monsters at 2 p.m.; Rod & Tina Rose, Pork & Beans Brass Band, NCASBB, Sweet Poison Victim and Ghosts on Maple at 3 p.m.; D-Roq+Bulletproof Soul, Mariachi Sol Jalisciense, Django Knight and Joy Collins with Cadre at 4 p.m.; The Moontown Pickle Stompers, Feverdream, Queen Delphine and the Crown Jewels, The Wallow Hollows and Mountaintop Gospel at 5 p.m.; The Moontown Pickle Stompers, Sol Jalisciense Mariachi & Latin Dancers, Naptown Hepcats and Joy Collins with Cadre, at 6 p.m. Also, visit at least five of the 17 participating merchants to get a free

Porchfest sticker from

BUSSELL FAMILY FUNERALS

Serving Hamilton County and surrounding areas

BussellFamilyFunerals.com

Owner/Director 1621 E. Greyhound Pass

> Carmel, IN 46032 317-587-2001

the merch tent and be entered in a drawing for merchandise and grand prize drawing of a \$100 gift card at the participating merchant of your choice.

- 10. Take a road trip to **Tipton Park Concert** Series featuring 90 Proof on Saturday and 45 RPM on Sept. 21.
- 11. Come out for the fourth annual Salsa on the Square from 6-11 p.m. Aug. 30 featuring food trucks, cocktail garden, intro salsa lesson from Latin Expressions, music by DJ Mambo Sound, with drinks available at partners Noble Coffee & Tea and Primeval Brewing, and food available at 9th Street Bistro and Fillers Co.. Platanos Venezuelan Food and Latin Griller. This event is by Noblesville Main Street, City of Noblesville and Noblesville Street Department. Tickets will go on sale soon for this age 21-and-older Logan Street downtown event.
- 12. Shine up your vehicle for the 14th annual Lucky Teter Rebel Run Car & Vintage Market 9 a.m. to 3 p.m. Aug. 31 at Forest Park in Noblesville.
- 13. Join Noblesville Main Street on First Friday to celebrate Hoosier traditions, welcome the fall season and engage in community fun at Friday Night Lights from 4-7 p.m. in Sept. 6 in downtown Noblesville, featuring downtown sidewalk sales, live streaming of the NHS Millers football game and a live, acoustic show by Middle West.
- 14. Grab your lawn chair and head for the Hamilton County Courthouse Square for the annual free String-Time on the Square music series with the final concert of the season featuring Scott

Nelson and the Bluegrass All-Stars of Noblesville at 6:30 p.m. Sept. 7 with Noblesville teen Addie McMillan opener at 6:10 p.m. and co-emcee for all shows, courtesy of Legacy Keepers Music's sponsors and thanks to Legacy Keepers' director Janet Gilray.

- 15. Support Noblesville High School Theatre during Donate With You Dine event from 5 p.m. to 8 p.m. Sept. 10 at Culver's of Noblesville, which will donate a portion of every sale to NHS Theatre.
- 16. Join En Pointe Indiana Ballet for "Dancin' in September,' the school's first performance at The Toby Theater at Newfields at 7 p.m. Sept. 13, and featuring artistic directors Pollyana Ribeiro and Robert Moore. Start your evening with a walk through The Art of a Costume and learn what goes into creating the costumes on the En Pointe stage and continue your evening being swept away with a captivating performance highlighting the broad repertoire of En Pointe, from Etudes, highlighting their technical expertise, to original works featuring music by Earth, Wind and Fire and Phillip Glass highlighting En Pointe's artistry. General admission tickets are \$15, free to ages 3 and younger, at enpointeindiana.com
- 17. Experience Noblesville Main Street's free Music & All That Jazz with concerts 5 p.m. to 7 p.m. Sept. 14 with Moontown Pickle Stompers and Oct. 12 with David Hartman Band on the Courthouse Square.
- 18. Grab your lawn chairs and blankets and head for Noblesville Cultural Arts

Commission's free Shakespeare in the Park with "King Lear" Sept. 18-21 at Federal Hill Commons in Noblesville.

19. Hamilton County Theatre Guild's Belfry Theatre production of "9 to 5 The Musical" is Sept. 20-29 at Noblesville First United Methodist Church, with reserved tickets at belfrytheatre.com, with tickets at thebelfrytheatre.com with special \$10 pricing for the Thursday performance, Belfry email subscribers look for discount with promo 20. Save the date: Noblesville Preservation Alliance's Historic Home Tour is Sept. 21 in conjunction with Noblesville Main Street's Downtown Unseen.

-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.

Enjoy the Front

Festival on Logan

Noblesville from 1-

7 p.m. Saturday on

seven porches and

featuring two

entertainment

Porch Music

Street in

dozen





Photo courtesy of Duke Tumatoe

Enjoy live music with Duke Tumatoe at 6:30 p.m. Saturday at the Grape Harvest Festival at Spencer Farm Winery in

Noblesville.



Photo courtesy of Craig Thurston

Enjoy live music with Craig Thurston 7-10 p.m. today at Primeval Brewing Co., in downtown Noblesville.

Photo courtesy of Samantha Kelly

FEATURED

BUSINESS

BUSSELL

Todd Isaac of Zionsville as the Actor (left) and Earl Campbell of Noblesville as Kipps, a lawyer obsessed with a curse, rehearse for **Carmel Community** Players' "The Woman in Black," a theatrical thriller continuing through Sunday at

The Cat in Carmel.

AUTOMOTIVE

FUNERAL SERVICES



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

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



FUNERAL SERVICES



Traditional Services

Affordable Cremation





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

Noblesville

317-773-3288

2301 E. Conner



Donna Bussell Owner/Director

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

FOR THE RECORD

CARMEL BOARD OF ZONING APPEALS

Regular Meeting for Monday, August 26, 2024 has been canceled because there were no items to review. The 5:15 PM BZA Hearing Officer meeting will still occur.

Carmel Board of Zoning Appeals Hearing Officer Meeting

Monday, August 26, 2024

Time: 5:15 P.M.

Location: Carmel City Hall Council Chambers, 2nd Floor, 1 Civic Square, Carmel, IN 46032

Hearing Officer: Ms. Leah York

Note: This in-person meeting will be on Carmel TV and livestreamed on

http://carmelin.new.swagit.com/views/1 The meeting will be video/audio recorded with minutes taken by the BZA Meeting Coordinator

Agenda:

Call to Order Pledge of Allegiance

Reports, Announcements, Legal Counsel Report, and Dept. Concerns

Public Hearings

(V) Jenison Accessory Building Height Variance. The applicant seeks the following variance approval for the height of a newly constructed barn:

1. Docket No. PZ-2024-00116 V UDO Section 2.04 Maximum 18-ft accessory building height allowed; 23-ft requested.

The 5.38-acre site is located at 10500 - 10520 Shelborne Road. It is zoned S1/Residence. Filed by Stephen & Sandra Jenison, owners.

(SE) Haston Short Term Residential Rental. The applicant seeks the following Special Exception approval for a STRR unit:

2. Docket No. PZ-2024-00118 SE UDO Section 2.07 Permitted Uses, Residential Special Exception. The 0.60-acre site is located at 11617 Rosemeade Drive (not part of Rosemeade Commons or any subdivision). It is zoned R1/Residence. Filed by Sharry Haston, owner.

(SE) Bonilla Short Term Residential Rental Renewal. The applicant seeks the following special exception renewal approval for a STRR in a portion of the house:

1. Docket No. PZ-2024-00119 SE UDO Section 2.07 Permitted Uses, Residential Special

The 1.15-acre site is located at 2918 E. Smoky Row and is zoned R1/Residence (not in any Subdivision). Filed by Stephanie Maris of Cohen, Garelick & Glazier P.C., on behalf of DBM Group LLC, owner. (V) Pegues Pool Setback Variance.

The applicant seeks the following development standards variance approval:

4. Docket No. PZ-2024-00124 V UDO Section 5.02.C.7. Swimming Pool & Equipment be located a minimum 3' setback from easements required; 0' setback requested (with a 3-ft encroachment).

The site is located at 14406 Marsdale Place. (Albany Village, Lot 38). It is zoned Albany Village PUD/Planned Unit Development (Ordinance Z-666-21). Filed by Eric & Janice Pegues, owners. Carmel

Board of Zoning Appeals Hearing Officer August 26,

2024 Meeting Agenda

(V) Encore on Penn, Sign Variance. The applicant seeks the following development

standards variance approval:

5. Docket No. PZ-2024-00125 V UDO Section 5.39(I) (2)(d) Sign not facing a street frontage not allowed; 2 signs facing south granted from previous variance, 3 total signs facing south requested.

(Previously approved Docket No. 17070007 V: 4 signs allowed, 7 granted; (Also, 2 signs facing south). The 0.77-acre site is located at 12411 Pennsylvania St. It is zoned UC/Urban Core. Filed by Mark Zukerman of Encore Sotheby's International Realty, on behalf of Encore of Penn LLC., owner.

(V) Paiz Residence, Building Addition Variance. The applicant seeks the following variance approval for a building addition on a corner lot:

6. Docket No. PZ-2024-00126 V UDO Section 2.06 Minimum 35-ft minimum front yard setback required; 25-ft requested.

The 1.08-acre site is located at 59 Bennett Rd. (Village of Mt. Carmel, Lot 27). It is zoned S2/Residence. Filed by Louis & Rebecca Paiz,

owners. TABLED TO SEPT. 23 - (V) Everwise Credit Union Drive-Thru Variance.

The applicant seeks the following development standards variance approval:

7. Docket No. PZ-2024-00128 V UDO Section 3.95.F Drive Thru Location: Must be located to the rear of the parcel, Site has three frontages therefore this

requirement cannot be met. The 1.15-acre site is located at 10920 N. Michigan Road, at the southwest corner of Weston Pointe

Blvd. and Michigan Rd./US 421. It is zoned B3/Business and US 421 Overlay Zone. Filed by Miranda Seals of The Redmond Company, on behalf of Zionsville Ice Cream LLC., owner. (V) Pudhota Residence, Sunroom Addition Variance.

The applicant seeks the following development standards variance approval for a sunroom with deck:

8. Docket No. PZ-2024-00129 V UDO Section 2.04 35% maximum lot cover allowed; 39% requested. 9. WITHDRAWN - Docket No. PZ-2024-00131 V UDO Section 2.04 20-ft rear yard setback required; 19-ft requested.

The site is located at 3361 Shelborne Woods Pkwy (Woods at Shelborne, Lot 83). It is zoned S1/Residence. Filed by Rajesh Pudhota, owner.

E. Old Business

F. New Business G. Adjournment

RIVERVIEW HEALTH

Monday, August 26, 2024, 6:00 p.m. Hospital Board Room AGENDA Call to Order

Greg Murray, Board Chairman

Connect to Purpose

Approval of Agenda Approval of Minutes

- July 29, 2024 Regular Session

- July 29, 2024 Executive Session

Report of the Medical Staff Credentials Mario Pyles, M.D., President, Medical Staff **Quality Report**

Eric Marcotte, M.D., Chief Medical Officer

Quality Committee Report Eric Marcotte, M.D.

Patient and Team Member Experience Committee Report

William Kirsch, M.D., Chairman Finance Committee Report

Michael Daugherty, Chairman - Benefits 2025

- Radiation Oncology Treatment Planning System
- Elevator Repairs
- GI ASC Renovation
- GI ASC Equipment

Financials - Amy Crouch, CFO

- Accounts Receivable Write off - Approval Report of the President

Dave Hyatt, President / CEO **New Business** Adjournment

CARMEL CLAY BOARD OF SCHOOL TRUSTEES

Name: Regular Session Date: August 26, 2024

Time: 6:00 p.m.

Location: Carmel Clay Schools Educational Services

https://go.boarddocs.com/in/ccsin/Board.nsf/goto? open&id=CZBSWG6E72E8

Please note the following:

- Doors open at 5:15 p.m. all attendees will need
- Public comment is on the agenda and those wishing to speak during public comment must register by 5:45 p.m. The Public Comment Policy is available for review
- Attendees are expected to follow and respect the decorum of the meeting (Civility and Decorum Policy)

All participants are subject to metal detection and may be subject to pat down based upon metal detector activation. To help expedite entry to the meeting, please do not carry

bags/backpacks/purses as this will cause delays. No firearms or weapons are permitted on school grounds, regardless of an individual's permit.

CARMEL CLIMATE ACTION ADVISORY COMMITTEE

TUESDAY, AUGUST 27, 2024 AT 6:00 P.M. COUNCIL CHAMBERS, SECOND FLOOR CITY HALL, ONE CIVIC SQUARE

CARMEL MAYOR'S ADVISORY COMMISSION ON **SENIOR LIVING**

WEDNESDAY, AUGUST 28, 2024

AT 5:30 P.M.

COUNCIL CHAMBERS - SECOND FLOOR CITY HALL - ONE CIVIC SQUARE

CARMEL MAYOR'S HOUSING TASK FORCE

August 29, 2024

LOCATION: COUNCIL CHAMBERS TIME: 6:00 PM (DOORS OPEN AT 5:30 PM) CARMEL CITY HALL, 2ND FLOOR ONE CIVIC SQUARE, CARMEL, IN 46032 **AGENDA**

Opening Remarks Recommendations Discussion Adjournment

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.





interview!



