The Times of Noblesville presents...

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Hosted by Dick Wolfsie

March 18 - 24, 2025



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Please refer to booking #1232517



2 Corinthians 5:17 Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new.

Hamilton Happenings

The Hamilton County Elections Office is in need of 11 Democrat Absentee Counters for second shift for Election Day on Tuesday, Nov. 5. This position would work at the Judicial Center in Noblesville from 3:30 p.m. to 11 p.m. The position pays \$120 and dinner is provided. The job involves working with a Republican absentee counter and opening the absentee ballots for counting. Please contact Beth Sheller at bethany.sheller@ Hamiltoncounty.in.gov or call at (317) 770-4414 to learn more.

Three Things

You Should Know

The seemingly controversy over daylight savings time is in the news again - mostly because between bedtime Saturday

> night and church Sunday morning, we Hoosiers will "fall back" an hour. Yes, daylight savings time in the U.S. begins on the second Sunday and March and ends on the first Sunday in November. So if you are up at 2 a.m. Sunday morning, and if you don't have one of those clocks that do it automatically, re-set the clocks to 1 p.m. - and just our advice, but go to bed and enjoy an "extra" hour

The Indiana DNR plan for the strategic direction of the DNR Division of Forestry is now available for public comment at on.IN.gov/forest-management. Hoosiers are also invited to attend public meetings in November or December to learn more about the five-year strategic plan and ask questions. The meetings will be held Nov. 6, Nov. 14, and Dec. 4. Comments will be accepted online through Dec. 17 at 5 p.m. Meetings will take place at Fort Harrison, Salamonie Lake and Spring Mill State Park

Our friends at Thelines.com have come up with Hoosiers' favorite pro teams, based on Google search data over the last 12 months for all 125 Major League sports teams in the U.S. No big surprise, but the Indianapolis Colts finished first (hey, at least they finished first in something). Of course that was before the quarterback decided he was too tired to play. Our Pacers finished third, surprisingly behind the Chicago Cubs. Chicago struck again at No. 4 with the Bears and the Cincinnati Reds were fifth?

IMES

NOBLESVILLE, INDIANA

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Boomer Bits



Ask Rusty - About Taxation of Social Security Benefits



Social Security Matters

This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website

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

Dear Rusty:

I am past my Social Security full retirement age, and I am still working. I am married and we file our income tax jointly. My husband is 64 and is not working now, but he may, or may not, be able to work in the next year or so. At what point will my Social Security benefits be taxed, if I decide to take them now?

Signed: Worried About Taxes

Dear Worried:

Many Social Security recipients are surprised to find that their benefits may be considered taxable by the IRS, so I welcome the opportunity to clarify this topic for you.

Whether or not your Social Security benefits are taxable depends on your overall combined taxable income for your IRS tax filing status. Taxation of Social Security benefits for a married couple (filing jointly) depends on your combined income as a couple, which is called your "Modified Adjusted Gross Income" (MAGI) by the IRS. Your MAGI

consists of your normal Adjusted Gross Income (AGI) on your IRS tax return, plus 50% of the SS benefits you received during the tax year, plus any non-taxable interest you may have had.

If your MAGI (filing jointly) exceeds \$32,000, then 50% of the SS benefits you received during the tax year becomes taxable, but if your MAGI as a couple exceeds \$44,000 then up to 85% of your received SS benefits becomes taxable (at your standard IRS tax rate). Note that these tax thresholds are less for those who file their taxes as a single - e.g., for someone whose IRS filing status is "single," half of their Social Security benefits become part of their taxable income if their personal MAGI is over \$25,000, and up to 85% of their SS benefits are taxable if their individual MAGI is over \$34,000.

Another factor often misunderstood is that

■ See RUSTY Page A3

Doctors' Tips for a Healthy and Safe Holiday Season

(StatePoint) The holiday season is a joyous time of year, but it can also throw your wellness routines out of alignment. Doctors advise prioritizing healthy choices during this period, so you can start 2025 on the right foot.

"Everyone's holiday wish is to be happy, health and safe, but the season is often a time for overindulgence in food and drink, increased stress and exposure to respiratory illness," says Bruce A. Scott, M.D., president of the American Medical Association (AMA).

The AMA recommends taking

See TIPS Page A3

5 Things to Know **About Medicare Open Enrollment**

(Family Features) Medicare Open Enrollment, which runs from Oct. 15-Dec. 7 each year, is the one time you can review, compare and make changes to your Medicare health and prescription drug plans for the next year. Because plans - and your health - can change, it's important to compare plans every year. Visit Medicare.gov to see what's new for 2025, including a \$2,000 cap on outof-pocket costs for covered prescription drugs, get extra help with prescription drug costs and more.

■ See OPEN Page A9

Halloween's Over; **But Plenty of Events Still on Tap**



Photo courtesy of Noblesville

Join Noblesville Creates for a celebration of Dia del los Muertos, the annual Day of the Dead celebration 4-9 p.m. today at Noblesville Creates at Eighth and Maple streets in downtown Noblesville.



BETSY REASON Columnist

Celebrate Day of the Dead at Noblesville Creates. Visit Noblesville Main Street's Noblewho's-Ville Chocolate Trail in downtown Noblesville. See

Hyperion Players' "The Woman in Black" play. Join Legacy Christian School's Family Fun Festival at Bethel Lutheran Church in Noblesville. Bring the family to Noblesville High School Theatre's Trunk or Treat. See the Global War on Terror Fallen Heroes Memorial Wall at Cyntheanne Christian Church in Fishers with auction to benefit Veterans & Athletes United. There are plenty of activities to do this weekend and beyond in and around Noblesville. Find these and more happenings in The Times' list of 20 things to do this weekend and beyond:

1. Join Noblesville Creates for a celebration of Dia del los Muertos, the annual Day of the Dead celebration 4-9 p.m. today at Noblesville Creates at Eighth and Maple streets in downtown Noblesville, with Mexican art and culture through hands-on crafts, face painting 4-6 p.m., Mexican artist market, 8 p.m. today and 5 p.m. Sunday Cardinal Comedy Club's ticketed "Spooky Show" stand-up comedy at the Hamilton County Artists' Association,

See BETSY Page A4

➡ TODAY'S HEALTH TIP

OBITUARIES

Eating whole grains instead of refined white starches results in less belly fat.

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

The Times appreciates all our customers.

Today, we'd like to personally thank

BEVERLY ROBINSON

for subscribing!



"I don't run away from a challenge because I am afraid. Instead, I run toward it because the only way to escape fear is to trample it beneath your feet." Nadia Comaneci

TODAY'S QUOTE

TODAY'S JOKE

Forgive us, but we're in the spirit of Christmas so we're starting the Yule jokes a little early this year (hey, with all the strife in the world, can't we all use some holiday cheer)! What goes Ho Ho Whoosh, Ho Ho

Santa going through a revolving door!

OUR GENERATION

with the Times

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









PAGE A2 • FRIDAY, NOVEMBER 1, 2024

Election Trust and Integrity is My Duty as Your Secretary of State



DIEGO **MORALES** Guest Columnist

Chief Election Officer and as an immigrant elected to a

As Indiana's

statewide office, my duty is to do everything I can within my authority to ensure that our elections are conducted in a lawful, accountable, and trustworthy manner for all Hoosiers.

It's entirely appropriate for election administrators, starting with myself, to respond to concerns that non-U.S. citizens can register to vote and vote, under what is basically an "honor system" for the citizenship qualification. Concern about the ease at which a non-citizen may register to vote and cast a vote, have been expressed to me directly from voters and local election officials, and is not far-fetched or unreasonable.

There has been a critical outcry from some, that not relying of the "honor system" for U.S. Citizenship is somehow mean spirited or unpatriotic. I disagree. I'm sure virtually no respectable Hoosier would try to sneak into a Taylor Swift concert, or attend a Colts game, or board a commercial airline, without a ticket, or carrying a prohibited item. Still, despite our trust in people's honesty, it's virtually unquestioned that everyone attending a concert or game, or boarding an airplane, will be asked for their ticket and screened for dangerous, prohibited items. Asking everyone is not discriminatory, accusatory, meanspirited, or unpatriotic it's basic common sense. In another context, President Ronald Regan once famously said "trust but verify". Asking 70,000 Colts fans to show their ticket and pass security screening is not a challenge to their integrity or an effort to lower game attendance. Likewise, unobtrusive screening for non-U.S. citizens who may have intentionally or unknowingly registered to vote is not casting dispersion on all who are eligible to vote.

People would not visit a doctor or hospital, board a commercial airline, or entrust their child to a licensed daycare center, if they did not have confidence that government agencies had done their duty to assure that everyone conducting those activities met required qualifications. As a matter of duty, and in the interest of integrity and assurance, government should respond to any reasonable concern that any government regulated provider may lack required

qualifications.

I do not believe or suspect that 585,774 non-citizens are on Indiana's voter registration list. I know for a fact however, that there are some non-U.S. citizens on Indiana's voting rolls who have been issued a government ID which would allow them to vote.

As a naturalized immigrant myself, I know the process to U.S. Citizenship. I know that federal and state laws for resident aliens, parolees, even illegal migrants, have holes that can be exploited for voting. Here are a few real examples:

Recently, a non-citizen contacted my office explaining that he had registered to vote, and wanted to know how to cancel his registration, which he recognized was illegal and might derail his hopes for immigration. He was directed to a state form to complete and submit for that purpose.

The question remained, how had he become registered in the first place? His voter file included a completed and signed voter registration form. In Box 10, where an individual attests that they are a citizen, he had correctly checked "NO". Pursuant to law his completed registration form was forwarded to a county voter registration office, where a clerical mistake entering his information into the computerized voter registration database had been made. This was not the individuals fault.

A second example came directly from a County Clerk. A registered voter in her district asked if they needed to be a citizen to vote. The Clerk explained the law, and through the conversation discovered that the individual had been unintentionally prompted to register to vote during a visit to an Indiana BMV branch.

This example is the most common way that noncitizens end up on Indiana's voter registration list. The National Voter Registration Act provides that most federal and state government agencies that provide services or assistance to the public must inquire about voter registration and offer forms and assistance with registering. Some government agencies provide aid and assistance to individuals in need, without regard to residency, immigration status, or citizenship.

See TRUST Page A3

Common Council approved the city's 2025 Civil City budget at its meeting tonight. The 2025 budget totals \$127,666,422 to fund all

The Noblesville

Noblesville Passes '25 City Budget

city operations, personnel, projects, and programs, excluding the sewer utility which is a separate entity.

Noblesville Mayor Chris Jensen's budget focuses on all four of his policy pillars: public safety, infrastructure, downtown & quality of life, and economic & workforce development. The budget maintains a tax rate of \$1.10 for the sixth consecutive year, all while serving a growing community through supporting core services with continued investment in infrastructure and quality-of-life projects. There are property tax hardship programs available for eligible taxpayers in Hamilton County.

"Our city is growing and with that growth comes a budget strategically crafted to meet the needs of the ninth largest city in the state," said Mayor Chris Jensen. "This budget makes investments that support the expanding Noblesville community, stimulates the economy, and grows our tax base responsibly. I thank the Noblesville Council members for their thoughtful and strategic approach to the city's budget."

Jensen's 2025 budget focused on strengthening core operations and personnel while advancing key infrastructure and quality-of-life initiatives. The 2025 budget makes continued investments in top capital priorities, including Pleasant Street with the extension of the Midland Trace Trail. Innovation Mile, a new police station, trail projects, and road improvements.

"This budget addresses the increased service needs of our growing city while being fiscally responsible." said Noblesville Common Council President Darren Peterson. "The council appreciates the cooperation between its members and Mayor Jensen and his staff to create a budget that provides for critical investments in public safety, infrastructure, and improvements to the quality of life throughout our community, without

increasing taxes on

residents."

The budget aligns ongoing spending increases with the city's 8-year revenue growth trajectory, featuring an 6.4 percent increase for our core operational funds. The proposed budget focuses on government modernization. efficiency, return on investment, cost containment, and proactive preservation of significant assets. The operational budget, which excludes pension and debt service payments, totals \$110,422,574, with nearly 52 percent of on-going operational spending directed to public safety.

assessed value growth is 7.4 percent or \$377.2 million higher in 2025. This gives the city a great opportunity to strategically invest more in the community. Noblesville is also expecting its local income tax allocation from the county to rise by 16.6 percent," said CFO & Controller Jeff Spalding. "The city continues to have very strong reserves and the combined balances for the General Fund/Rainy Day Fund are projected to be nearly \$35.5 million by the end of this year. This allows Noblesville to budget \$10 million for key one-time investments in capital projects, needed equipment, and future capacity."

"The certified net

OUR GENERATION with the Times WAFELLOW Melissa Shaw's interview with Steve from Adrienes Flowers & Gifts

and be sure to subscribe so you don't

miss a single interview!

Westfield Breaks Ground on Two New Schools

Westfield Washington Schools celebrated the groundbreaking for two new elementary schools this week, marking an important step in expanding district facilities to meet the rapid growth in Westfield. The project includes the construction of a new building for Shamrock Springs Elementary and the addition of a completely new school, Midland Crossing Elementary. The ceremony, held at Shamrock Springs, brought together district leadership, community members, and representatives from Schmidt Associates and Garmong Construction, who are leading the design and construction efforts.

"The Westfield community is growing at an incredible pace, and Midland Crossing Elementary will help foster a supportive, innovative, and inclusive environment as we strive to create learning spaces that not only meet today's needs but also anticipate those of the future," Dr. Paul Kaiser, Superintendent of Westfield Washington Schools, said about

the new Midland Crossing Elementary and the district's strategic growth to serve the Westfield community.

The new Shamrock Springs Elementary building will be located on the current site's baseball fields,

with other elementary schools' fields used to replace the ones that are lost. Both new schools will be identical in design. featuring a state-ofthe-art lavout that includes modern safety features, collaborative learning spaces, and updated technology to enhance the student experience. Each school will have a capacity for 800 students and will serve students from kindergarten through fifth grade.

"Today is about breaking ground on a new building; it's about creating a school that builds upon the strong foundation already in place," Shamrock Springs Elementary Principal Robb Hedges said. "We're creating a place where collaboration and learning are woven into every aspect of the school day, every single day-that's the Shamrock way."

This project represents the district's vision for the future. With both schools slated for completion during the 2027-28 school year, the district will shift from its current configuration of six elementary schools, one intermediate school, and one middle school to eight elementary schools and two middle schools. This updated structure will support Westfield's ongoing growth while providing quality education and enhancing resources for all students.



THE TIMES



► RUSTY

only a portion of SS benefits are added to your income amount taxed by the IRS. The amount added somewhere between 50% and 85% of the SS benefits received during the tax year (depending on your MAGI) - becomes taxable income at your normal IRS tax rate.

So, in your case, if you claim your SS benefits now, and your combined income (your MAGI) exceeds the above levels for a married couple, then a portion (either 50% or up to 85%) of your SS benefits received during the tax year will be included in your income taxable by the IRS. Note, too, that it is possible to have

income tax withheld

From Page A1

from your Social Security benefits by submitting IRS form W-4V to your local Social Security office. You can download this IRS form at www.irs.gov/pub/irspdf/fw4v.pdf.

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

TRUST

Before I became a naturalized citizen, I recall visiting a BMV branch and being asked if I wanted to register to vote. I knew enough English to say no, others however, may lack sufficient English comprehension to understand what was being asked or the

ramifications.

Indiana has been a model for election laws, and frankly, I don't anticipate learning that many non-citizens have landed on our voter registration rolls. Still, voter concerns about non-citizens unfettered access to registration and voting exists, and even looms large for the important upcoming election. I'm not about to dismiss Hoosier's concerns without first inquiring

My sincere hope is that USCIS will respond to my request to confirm citizenship for Indiana registrations made without credentials that can help confirm U.S. citizenship. Hopefully the activity will demonstrate to concerned Hoosiers that the issue is relatively small and

into the facts.

From Page A2

limited. I hope that this can serve to increase confidence in our elections and among our citizens.

When you vote on Election Day, I hope you will see "Indiana Voters Bill of Rights" posters in English and Spanish displayed at your polling location as well as signs laying out some basic requirements to vote: an unexpired government issued photo ID, and U.S. citizenship.

During the first 22 months of my term as your Secretary of State hardly a day has passed that I have not devoted some time and effort encouraging eligible Hoosiers to register to vote and to vote in our elections. I hope more Hoosier voters than ever vote on November 5th, including a record number of naturalized Hoosiers like me, and that they do so with confidence that my office has done all that it can to ensure the integrity of our elections.

Diego Morales is Indiana's Secretary of State.

TIPS

these steps during the holidays:

1. Vaccines are a safe and remarkably effective defense from a number of serious respiratory viruses that circulate in the fall and winter. To protect yourself and your family, get up to date on your vaccines, including the annual flu shot, as well as the updated COVID-19 vaccine for everyone 6 months and older. Vaccines are also available to protect older adults from severe RSV. Tools to protect infants during RSV season include maternal vaccination as well as the monoclonal antibody immunization. If you have questions, speak with your physician and review trusted resources, including getvaccine

2. Watch what you eat. Pay particular attention to labels and avoid processed foods as much as you can, especially those with added sodium and sugar. Consider having a healthy snack before the big meal or offer to bring a healthier dish for the holiday spread. Drink water instead of sugar-sweetened beverages, and eat nutritious, whole foods like fresh fruits and vegetables alongside richer holiday fare.

answers.org.

3. Stick to your exercise schedule and prioritize physical activity during this busy time of year. A good rule of thumb for adults is at least 150 minutes a week of moderate-intensity activity, or 75 minutes a week of vigorousintensity activity. Brisk walks, bike rides, hikes and even familyfriendly sports like basketball and touch football are good for heart health.

4. Use time with relatives to find out whether your family has a history of type 2

From Page A1

diabetes or cardiovascular disease, and whether other family members have been told they have prediabetes. With this information, you can better understand your risk and take charge of your health.

5. Prioritize your mental health. Factors like holiday spending and navigating time with extended family can bring on extra seasonal stress. You by getting sufficient sleep, exercising and seeking help from a mental health professional when you

7. Be prepared when traveling. Whether you're flying or taking a road trip, you might be tempted to grab convenient, unhealthy food for the journey. Consider packing your own snacks, such as fresh fruits and vegetables or small portions of dried fruits

8. Get New Year's resolutions started early. Speak with your doctor or health care professional about quitting tobacco and nicotine use, and declare your home and car smoke-free to eliminate secondhand smoke exposure.

can help manage stress need it.

6. Make smart choices and plan ahead if you're driving. In December 2021 alone, 1,013 Americans died in alcohol impaireddriving crashes. Do not drive under any circumstances if you intend to drink. And if you are the designated driver, make a 100% commitment to sobriety.

and nuts.

wonderful time to reconnect with family and friends - it's also a chance to reconnect with your physical and mental health," says Dr. Scott.

"The holiday season is a

THE TIMES

YOU NEED IndianaVoters.com ALL THE INFORMATION YOU NEED TO VOTE RESPONSIBLY.

County Council OKs 2025 Budget



Amy Massillamany

Hamilton County Councilors, the financial stewards of **Hamilton County** government, have finalized and adopted the 2025 budget.

The proposed budget,

totaling just over \$312 million, includes funding of major capital projects and salary adjustments for deputies and correction officers at the Hamilton County Sheriff's Office, in addition to 16 new positions to help manage county growth. Councilors approved the hiring of two additional sheriff's deputies, a deputy coroner, three deputy prosecutors, an assistant county attorney, a staff attorney, and a court administrative

"We are investing in the safety and well-being of our community," says Council President Amy Massillamany. "Hamilton County is one of the fastest growing counties in Indiana, requiring additional manpower to litigate and try the additional caseloads that our growth creates

assistant.



Sue Maki

while still maintaining the high standard of service our residents deserve."

The council also approved the creation of three new positions: Director of Jail Programs, Maintenance Supervisor, and Procurement Director. "With increased projects and demands on our resources, a dedicated procurement professional will streamline our purchasing processes, ensure fiscal responsibility, and enhance efficiency," Massillamany adds.

"The Council made some difficult decisions, but working together we were able to adjust the budget to both meet revenue forecasts and fulfill operation funding for our growing County," says Sue Maki, Vice President of the Council. "We did this while also adding over nine million dollars to the county's Rainy-Day

The budget has been sent to the State of Indiana for approval. Once approved, it will go into effect Jan. 1.

Fund."

Standalone Noblesville Lions **Learn About Preservation**



Photo courtesy Noblesville Lions

The Noblesville Club recently learned about preservation activities in Noblesville. Kurt Meyer was the highlighted speaker, and is a realtor and also active in historic preservation. He detailed some activities in Noblesville over the years that were good, and some a loss, for saving historic buildings and property. The club had a few questions on current activities in the city and area. Lion Vice President Hayden Parsons thanked Kurt Meyer with a certificate.



Early Wednesday morning newspaper delivery

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1

BETSY

and El Mariachi Solo music, with Texy Mexy Pop-Up, with costumes encouraged and more details at www. noblesvillecreates.org.

- 2. Visit Noblesville Main Street's Noble-who's-Ville Chocolate Trail 4-8 p.m. today (notice earlier event start time) with merchant holiday open houses and sweet treats in downtown Noblesville.
- 3. Experience live theater with Hyperion Players' production of "The Woman in Black," through Saturday at The Switch Theatre at Ji-Eun Lee Music Academy in Fishers, with tickets at hyperionplayers.com/
- 4. Join Legacy Christian School's Family Fun Festival 2-7 p.m.
 Saturday at Bethel Lutheran Church on Cumberland Road in Noblesville, with hayride, food, praise karaoke, hay maze, pumpkin station, games, face painting and more.
- 5. Visit Noblesville High School Theatre's Trunk or Treat night 5 p.m. to 7 p.m. Saturday in the parking lot near Gate 1 at Noblesville High School, where high school theater students will play host to this evening -- featuring games and stories and treats -- for all little ghosts and goblins.
- 6. See the Global War on Terror Fallen Heroes Memorial Wall 8 a.m. to 8 p.m. Nov. 7 at Cyntheanne Christian Church in Fishers. The wall is made up of more than 7,000 dog tags with all of the names of those who have fallen in the War on Terror. An auction at 10:30 a.m. will benefit Veterans & Athletes United, with baked goods, crafts, jewelry, handmade wood items and lunch to be available.
- 7. Help celebrate
 Adriene's Flowers & Gifts'
 45 years in business
 during a Holiday Open
 House 10 a.m. to 6 p.m.
 Nov. 7-9 at the shop on
 Conner Street in
 downtown Noblesville,
 with refreshments, prizes
 and more.
- 8. Grace Church in Noblesville presents the family-friendly "Joseph and the Amazing Technicolor Dreamcoat" musical Nov. 8-17, directed by Carmel High School grad Amy Christie, with seven performances at the church, and \$16 tickets at gracechurch .us/theatre.
- 9. Join the Civil War Veterans Walking Tour at 11 a.m. Nov. 9 at Crownland Cemetery in Noblesville with local author Kevin Yaney. Free to attend but registration required at civilwar veteranswalkingtour.com or fourthofjuly book.com/#contact. Yaney will also appear at the Hamilton County Civil War Roundtable at 6:30 p.m. Nov. 13 at Cornerstone Lutheran Church in Carmel.
- 10. Join the Nov. 9 American Legion Flag retirement, Veterans Ceremony and Nelson's Chicken Fundraiser 10

From Page A1

a.m.-2 p.m. Nov. 9 at Fishers American Legion, hosted by Troops 303 and 330, with music by Crossroads of America Scout Band.

- 11. Celebrate Veteran's
 Day at 11 a.m. Nov. 11 at
 the annual Veterans Day
 Ceremony at the
 Hamilton County War
 Memorial at the
 Courthouse Square in
 downtown Noblesville.
- 12. Eat breakfast with military veterans during the City of Westfield's Veterans Day Breakfast and Ceremony, with breakfast at 7:45 a.m. and Ceremony at 8;30 a.m. Nov. 11 at The Bridgewater Club in Westfield, with live performances, keynote speakers and gifts for each veteran attending. Free and open to the public. Student winners of the poster and essay contest will present their work during the ceremony. For more information, email communications@ westfield.in.gov.
- 13. The City of Fishers will also have a free Veterans Day Ceremony open to the public at 11 a.m. Nov. 11 at Fishers City Hall Theater. The event is free and open to the public, but registration is required at https://fishersin.gov/
- 14. Test your trivia during Noblesville Schools' Education Foundation Holiday Movies Trivia Night Fundraiser at 5 p.m. Nov. 12 at the Bier Brewery on South 10th Street in Noblesville.
- 15. Join in Hamilton County Theatre Guild and The Belfry Theatre's 60th anniversary celebration with dinner and entertainment beginning at 6 p.m. Nov. 15 at Noblesville First United Methodist Church with \$25 tickets at belfrytheatre.com.
- 16. Experience live theater at Carmel Community Players' production of "Peter and the Starcatcher," the comedic story of how Peter became Pan, Nov. 15-24 at The Cat in downtown Carmel, with tickets at carmelplayers.org.
- 17. Sons of the American Legion Post. 341 in Cicero will play host to the annual Dart Tournament open to the public beginning at 4 p.m. Nov. 16 at the Legion in Cicero, with \$10 entry and a blind draw for partners. All-you-can-eat chili is \$10, with bonfire and deejay, pull tabs and more with proceeds to local scholarships.
- 18. See talented young people perform Noblesville High School's production of "The Addams Family Musical: School Edition" with four performances at 7 p.m. Nov. 21 and 22, and 2 p.m. and 7 p.m. Nov. 23 at Noblesville High School Auditorium, with tickets at eventodyssey.com or Noblesville High School Choir Parent Organization Facebook page.
- 19. Put on your running shoes and warm clothes for the 17th annual



Michael Treinen
Foundation Turkey Trot
at 9 a.m. Thanksgiving
Day Nov. 28 in downtown
Noblesville, with
registration at
michaeltreinenfoundatio
n.org (link goes to 2024
getmeregistered.com)

20. Hamilton County Good Samaritans' annual Community Thanksgiving Dinner this year will be a drive-thru meal 11 a.m. to 2 p.m. Nov. 28 at White River Christian Church in Noblesville, Sheridan Community Center and St. Louis deMontfort Catholic Church in Fishers, with meal delivery available. Good Samaritans' Distribution is Nov. 23 for Thanksgiving and Dec. 14 for Christmas baskets, with annual Festival of Trees on Nov. 23 with tickets at gsnlive.org. Also, Christmas Eve shutin delivery available.

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

Times

readers

who want to submit an entry to win 2 free tickets to the Christmas Gift & Hobby Show Nov. 6-10 at the Indiana State Fairgrounds, are invited to send name, phone number and why want to attend the show, to the





The Times photo by Betsy Reason

Visit Noblesville High School Theatre's Trunk or Treat night 5 p.m. to 7 p.m. Saturday in the parking lot at Noblesville High School, where high school theater students will play host to this evening -- featuring games and stories and treats -- for all little ghosts and goblins.



Photo courtesy of Hyperion Players

Experience live theater with Hyperion Players' production of "The Woman in Black," featuring Nicholas Gibbs (playing Kipps) through Saturday at The Switch Theatre at Ji-Eun Lee Music Academy in Fishers, with tickets at hyperionplayers.com/

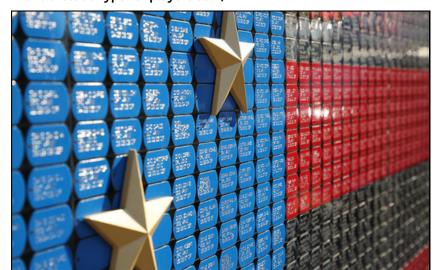


Photo courtesy of Veterans and Athletes United

See the Global War on Terror Fallen Heroes Memorial Wall 8 a.m. to 8 p.m. Nov. 7 at Cyntheanne Christian Church in Noblesville in Fishers. The wall is made up of more than 7,000 dog tags with all of the names of those who have fallen in the War on Terror.



The Times photo by Betsy Reason

Noblesville Main Street executive director Kate Baker (left) and Alexander's on the Square co-owner Cheryl Schulz promote Main Street's Noble-who's-Ville Chocolate Trail which is 4-8 p.m. today with merchant holiday open houses (including 20 percent off of any chocolate item at Alexander's) and sweet treats throughout downtown Noblesville.

MECHANICAL



Ranking Big Ten (Plus Eight's) Hardwood Coaching Jobs From Top to Bottom



THOMPSON rank the

On the eve of the first Big Ten (plus eight) men's basketball season, let's coaching

Columnist jobs in the conference from best to worst.

History plays a role in my rankings, as does recruiting area, coaching and NCAA tournament success.

Indiana If this were 25 years ago, the Hoosiers would be the unquestioned best Big Ten program. But since Bob Knight was fired by university president Myles Brand in 2000, IU has gone through six head coaches counting Dan Dakich's seven-game stint after Kelvin Sampson was dismissed in 2008.

To put that in perspective, Purdue has had two head coaches since 1980.

The Hoosiers have so many advantages. Older fans remain loyal to Knight and passed along that passion to their children and grandchildren. Despite the best efforts of the Indiana High School Athletic Association to make sure every youth gets a trophy, the state remains fertile basketball soil.

Assembly Hall remains one of the Big Ten's, and the nation's, toughest places to play.

UCLA

I could almost write the same things about the Bruins, winners of 11 national championships and owners of at least 11 NCAA tournament success records.

As every basketball fan knows, UCLA has its own coaching icon in John Wooden. Wooden's 10 national championships remain the gold standard. But since Wooden's retirement after winning the 1975 national title, the Bruins have gone through 11 coaches.

Jim Harrick was the only one of those 11 to win a national championship (1995) but lying about a recruiting violation cost him his job a year later. Larry Brown also exited after NCAA violations voided the 1980 tournament run to the title game.

For the others leading up to current coach Mick Cronin, not being John Wooden soon led to resignations or outright dismissals.

While passed by in prestige in recent years by schools like Duke and Connecticut, UCLA remains a destination school and can recruit nationally. It remains to be seen if the move to the Big Ten will benefit the Bruins.

Michigan

A strong recruiting base across the Midwest and a reputation for outstanding academics are two factors in the Wolverines' favor.

In my lifetime, the difference between the right coach (Johnny Orr, Steve Fisher, John Beilein) and the wrong coach (Brian Ellerbe, Tommy Amaker and most recently, Juwan Howard) makes the difference between an NCAA championship contender and a Big Ten also ran.

It says something about the Michigan job that new coach Dusty May chose the Wolverines over Louisville and other prominent vacancies when he chose to cash in on Florida Atlantic's 2023 run to the Final Four. Taking the Michigan job may have closed the door on the 2000 Indiana graduate returning to Bloomington in the foreseeable future.

Michigan State

Purdue isn't the only Big Ten school with long-term stability. Jud Heathcote and protégé Tom Izzo have been the faces of the Spartans program since 1976.

Each has a national championship built on the foundation of in-state recruits (Magic Johnson and Greg Kelser in 1979; Mateen Cleaves, Morris Peterson and Charlie Bell a.k.a. "The Flintstones" in 2000).

The winningest coach in Big Ten basketball history, Izzo has also built a reputation that his teams play their best basketball in March with eight Final

Fours to his credit.

Ohio State

Football is king in Ohio, but basketball is the crown prince.

The legendary Jerry Lucas and John Havlicek delivered a national title to Columbus in 1960. That squad began a fiveyear streak of outright or shared Big Ten titles.

But the end of the Thad Matta era began a decline in Ohio State's basketball fortunes. Fans and Ohio State officials hope Jake Diebler can bring the school its first Big Ten title since 2012.

Purdue

Ask any casual Big Ten basketball fan which school is the league's winningest program. You could probably give them three guesses and most probably wouldn't answer Purdue.

From 1980 to last year's run to the NCAA championship game, Gene Keady and Matt Painter have combined for 11 of Purdue's Big Ten-best 26 championships, 959 victories and a winning percentage of .669. Keady is in the Naismith Memorial Basketball Hall of Fame and Painter will likely join him someday.

But perception is reality and Purdue is the only school among my top seven Big Ten jobs not to win an NCAA national championship. Its three best chances were blocked by two all-time great teams (1969 UCLA, 2024 Connecticut) and a cheater (Larry Brown and UCLA in 1980).

Since Bob Knight's angry exit from Indiana in 2000, Purdue has slowly eroded the Hoosiers' instate recruiting dominance. Last season's NCAA runnerup had eight scholarship players from Indiana, including Mr. Basketball winners Braden Smith and Caleb Furst. The 2024-25 roster has seven native Hoosiers.

Mackey Arena is arguably the best basketball facility in the Big Ten and inarguably the loudest. If Painter can build off the school's first Final Four appearance in 44 years, perhaps Purdue could rise a couple of spots in these rankings.

Oregon

Nike co-founder Phil Knight was a year old when the Ducks won the first NCAA men's basketball championship in 1939.

It just seems like Knight, the co-founder of Nike, has spent his life trying to buy title No. 2 for Oregon. Having a billionaire benefactor plus the cool factor of having colorful uniforms and basketball courts keeps Oregon among the higher profile schools.

The right coach makes a difference with so many programs, and Oregon hit the jackpot in 2010 when it lured Dana Altman away from Creighton. In addition to being the only coach in school history to lead his team to three consecutive NCAA tournaments - a run that reached five in a row - Altman won half of Oregon's eight conference titles between 2016 and 2021. Oregon reached just its second Final Four in 2017.

Illinois

The eternal mystery in Champaign-Urbana is why a school located in a basketball-crazy state and just a few hours drive from talent-rich Chicago cannot consistently be a Big Ten and NCAA title contender.

Over the last 60 years, neighbors Indiana and Purdue each have more Final Four appearances (a combined eight) and Big Ten titles (27 combined) than Illinois. Lou Henson won just one Big Ten title but reached the 1989 Final Four. Bruce Weber raised two Big Ten banners and took Illinois to the NCAA title game in 2005.

The Fighting Illini went 17 years without a Big Ten championship until Kofi Cockburn, Trent Frazier and Co. delivered in 2022 under Brad Underwood.

Underwood used the transfer portal to his advantage a year ago with Terrance Shannon and Marcus Domask joining forces with Coleman Hawkins to carry Illinois to the Elite Eight. Whether that can be a sustainable strategy remains to be

Maryland The Terrapins own a

national championship, in 2002 during Gary Williams' successful tenure in the ACC. Williams took Maryland to seven Sweet 16 appearances between 1994 and 2003. But the Terrapins have been back to the Sweet 16 just once since, in 2016. Maryland also earned a share of its first Big Ten title in 2020 and finished 24-7 before COVID-19 wiped out the Big Ten and NCAA tournaments.

some of the best

in the nation. But since

joining the Big Ten, the

Terrapins have yet to

Maryland is within easy driving distance of basketball high schools

program.

Wisconsin

Like their football team, the Badgers owe their identity on the basketball court to physical play and tough defense.

Thank Dick Bennett and Bo Ryan for bringing Wisconsin out of the basketball wilderness. Before Bennett arrived in 1995, the Badgers played in just two NCAA tournament: the 1941 national championship season and 1947.

Bennett and Ryan took the Badgers back to the Final Four a combined three times and to the NCAA tournament 19 times. Ryan's successor, Greg Gard, has two Big Ten titles to his credit.

Only a lack of a natural recruiting base is keeping the Badgers out of the top Big Ten echelon.

Iowa

It's difficult to believe the Hawkeyes haven't won a Big Ten championship since 1979 and made a Final Four since 1980, the year Purdue defeated Iowa in one of the last NCAA tournament third-place games.

In the ensuing seasons since Lute Olsen delivered a Big Ten title to Iowa City, nine schools have captured at least a share of a Big Ten championship. It's not been for lack of talent. Former national player of the year Luke Garza, B.J. Armstrong, Roy Marble, the late Chris Street and Brad Lohaus are among the standouts to have played inside Carver-Hawkeye Arena.

Current coach Fran McCaffery is entering his 15th season without reaching the second weekend of the NCAA tournament in that span. But his teams score lots of points and play an exciting brand of basketball. The fan base is passionate but the Iowa job is not a win-orelse proposition.

Minnesota A tough job from the

bitter winter weather in a football state to playing in the second-oldest arena in the Big Ten.

Williams Arena opened in 1928 but hasn't officially been home to a Big Ten champion since 1982. The Gophers' 1997 title and their lone Final Four appearance were vacated by the NCAA due to recruiting violations.

It's been a century since the final game of the winningest coach in school history. L.J. Cooke went 250-135-2 from 1896 to 1924.

Rutgers The Scarlet Knights have had their moments, most notably in 1976 when they took a 31-0 record into the NCAA tournament and reached the Final Four. Since then, the state university of New Jersey has had just one other Sweet 16 appearance (1979). But enthusiasm for Rutgers basketball has grown under ninthyear head coach Steve

Pikiell and cozy Jersey

put together a consistent Mike's Arena (which seats 8,000) is a difficult place to play.

USC

Imagine playing in the same city as your archrival, 11-time NCAA national champion UCLA. At least Trojan fans have a brand name in football.

USC hasn't won a conference championship since 1985, and its most recent Final Four appearance came in 1954.

Nebraska

The Cornhuskers are the only major conference program without an NCAA tournament victory. Nebraska didn't qualify for its first NCAA tourney until 1986, and this past season marked just the school's eighth NCAA berth.

While Nebraska will probably always remain a football school, university officials have invested in the basketball program with the construction of Pinnacle Bank Arena and bringing in former Chicago Bulls coach Fred Hoiberg.

Washington

Stop me if this sounds familiar: the basketball program is overshadowed by football. The Huskies' basketball home, Hec Edmundson Pavilion, opened in 1927. Washington fared well in the various entities of the Pac-12, winning 24 conference championships. But NCAA tournament success has been rare with its most recent Final Four/Elite Eight appearance coming in

Penn State

1953.

Yet another football school on the lower half of this list but unlike some of its Big Ten peers, basketball appears to be an afterthought at State College.

Former Purdue assistant Micah Shrewsberry left Penn State for Notre Dame in 2023 after two seasons, with most of the roster following him out the door.

Success on the court has been rare. One conference title in school history, the 1991 Atlantic 10 postseason tournament. The school's lone Final Four came in 1954.

Northwestern Chris Collins has been a

miracle worker in Evanston, guiding the Wildcats to their only NCAA tournament appearances in 2017, 2023 and 2024. But the program's ceiling is low. Its most recent Big Ten championship came in 1933. Newly renovated Welsh-Ryan Arena has a capacity of just 7,500. For all of Collins' efforts, he enters the 2024-25 season one game under .500 for his tenure (162-163). Northwestern hasn't had a coach leave with a winning record since Arthur Lonborg in 1950 with a mark of 236-203-1.

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

Kenny Thompson is the



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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 Sagamore News Media, Box 579 Noblesville, IN 46060 – or email it to ttimmons@thetimes24-7.com. We'll tabulate everything and

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of Carmel Senior Living	☐ Grindstone on the Monon ☐ Wings Etc. ☐ The Boathouse		□ Village Pantry □ Meijer's		Resmer Orthodontics Robert Page	☐ F.C. Tucker/Shannon Plumer ☐ F.C. Tucker/Kurt Meyer ☐ F.C. Tucker/Joni Corbett	Ginger's	AAA Trophy & Awards
n Trace Yark Village Ik Village	D	Dance Studio	☐ Farm Bureau ☐ GoLo ☐ GetGo	Landscape/Lawn Care provider	☐ Jason Bunch ☐ Noblesville Pediatric Dentist	D		Western & Committee of the Committee of
ington of Carmel oke of Westfield	Barber Shop	□ Performers Edge	☐ Home Run ☐ CountryMark	☐ Green Vista	☐ Page Condict☐ Sadler☐ Sondhi Biggs	RESTAURANT / FOOD CATEGORIES	Best Donut	Towing Service
ville Meadows pe Woods of Noblesville		□ Laura Hayden □ The Pink Slipper	□ Circle K □ 8J's □ Leos	☐ Allisonville Nursery ☐ BAM ☐ Aspen Outdoor	☐ Kara Smith ☐ Benedict Ortho		□ Jack's Donuts □ Dunkin' Donuts	□ Bannon & Son □ Boggs
	☐ Don Bailey's Barber Shop ☐ Big League Barbers	☐ The Dancin' Place ☐ Central Indiana Academy of Dance	G	D 888 D American Veteran Lawn Care	☐ Hallmark Orthodontics ☐ Align Orthodontics	Dine In Restaurant	Big Apple Bagels Krenolies	 Hamilton County Collision and Tow
	Buck's Barber Shop Purkeys	☐ Enpointe Dance ☐ Five Star Dance	Ch there	☐ Jim Pittinger ☐ Noblesville Lawn Care	0	D 10 West D Ale Emporium	☐ Titus ☐ Rebellion Donuts	☐ Automotive Specialist ☐ Paddack's Wrecker Service ☐ Miller's Towing
	Sport Clips Susan Yeager Yankie Clipper	☐ Ballerinas Academy ☐ Ballerinas Dance Studio	Gift Shop	☐ Outdoor Lighting ☐ Don and Kodi's	Paint Store	☐ Ale Emporium ☐ Ginger's Café ☐ Wolfles		Miller's Towing
Crell & Cook h Church Hittle & Antrim	D	O Wishes	☐ Living Truth☐ Linden Tree			☐ Matteo's ☐ Erika's Place	Best French Fries	
acker larr	Bed and Breakfast		☐ Logan Village Mall ☐ Adriene's Flowers & Gifts	Ubrary	☐ Sherwin Williams ☐ Lowe's ☐ Ace	CR Heroes Erika's Place (Cicero) Chilis		Veterinarian
n Webster en Cook		Daycare Provider	☐ Gallery 116 ☐ Mercantile on Main ☐ Union Street Flowers & Gifts	☐ Hamilton East, Noblesville	Home Depot Keeves Sheridan Hardware	☐ Maria's ☐ Texas Roadhouse	☐ McDonald's ☐ Chick-Fil-A ☐ Culver's	☐ Janssens ☐ Hamilton Hills Animal Hospita
Culp loje s Aycock	☐ The Prairie Guest House ☐ Old Town Carmel 8&8	☐ Cross Light Christian☐ Noblesville First UMC Preschool	☐ Little Gypsy Boutique ☐ Thistle & Thyme Home Store	☐ Sheridan ☐ Carmel-Clay	D PPG Paint Store Noblesville Ace Hardware	☐ The Nesst ☐ Uptown Café ☐ Grindstone Public House	☐ Arby's ☐ Steak'n'Shake	UP Animal Clinic Herrmann Vet Clinic Hamilton Crossing
n Brown & Kincaid	D hy House B&B	☐ Primrose ☐ Pebble Brook	☐ 3 Rusty Nails ☐ NobleMade ☐ Vintage Adventures	☐ Hamilton North, Cicero ☐ Hamilton East, Fishers ☐ Hamilton North, Atlanta	-	☐ Lincoln Square ☐ Logan's Road House	☐ Red Robin ☐ Applebee's ☐ Buffalo Wild Wings	☐ Noblesville Vet Clinic ☐ Parkside Animal Hospital
& Assoc. wers Gascho		☐ Kids on the Rock ☐ New Hope ☐ Rachael McCracken	□ Wild Bohemian Boutique □ Indiana Artisan Gifts & Gallery	☐ Hamilton North, Atlanta ☐ Westfield	Painting Service	D O'Charley's D Rosies Café	☐ Burger King ☐ Famous Dave's 88Q	C VCA Stoney Creek Animal Hospital
nbler an Romine	Bike shop	Rachael McCracken Creative Campus	Persimmon Avenue			☐ Syd's ☐ Applebees ☐ Bob Evans	☐ Wendy's ☐ Grindstone Public House	☐ Low Cost Spay & Neuter ☐ Furry Family Vet Clinic
rum torneys	☐ Recycle Shop			Liquor Store	 Tt. Ballenger Painting in Noblesville Tony Delph 	☐ Bob Evrans ☐ Bubs Burgers ☐ Grindstone on the Monon	☐ Bru Burger (Noblesville) ☐ White Castle	
ok er oje	☐ The Bike Une ☐ Westfield Cyclesports	D.J.	Golf Course	☐ Sheridan Pkg Liquors	D Richard Rigby	D		Water Conditioning
oye Byer zicki	☐ Carmel Cyclery ☐ Motion Cycling & Fitness ☐ Loke Bicycles	Dr. Dance	C Purgatory	☐ Mr. G's / Noble Wine & Spirits ☐ Payless Liquors		Fast Food Restaurant	Best Milkshake	☐ Aquasystems
		☐ Sunny Moon & Assoc. ☐ Gene Ott	☐ Forest Park ☐ Harbour Trees ☐ Fox Prairie	21st Amendment Liquor Crown Liquors Mr. G's	Pest Exterminator		□ Steak'n'Shake	☐ Aquasystems ☐ Kinetico ☐ Echo Water Systems
	Bowling	Jason Fritz Michelle Jenkins	□ Bear Slide □ Prairie View	□ Port Cicero □ Vintage	D AAA	☐ Chick-fil-a ☐ Culver's ☐ Hardee's	☐ Dairy Queen ☐ Hardee's	D
		-	Pebblebrook Sagamore	D Big Red Liquors	☐ Kapps ☐ Terminex	Hardee's Burger King	D Jim Dandy	Web Designer
ley siley sker	□ Bowl 32 □ Pinheads □ Woodland Bowling Center	Dentist	Bridgewater			☐ Arby's ☐ Mo's Southwest Grill ☐ Firehouse Subs		
aker on Man Auction	woodand Sowling Center	C Chad Bailey		Lodge	Pet Groomer	☐ Jimmy Johns ☐ Panera Bread	Best Onion Rings	☐ Media fuel ☐ Deep Blue Computers
lley sker		Family Dental Robert Holloway Burns Family	Greenhouse	American Legion, Noblesville		☐ Penn Station ☐ Q'doba ☐ Sheridan DQ	☐ Red Robin	☐ Adam Harness Design ☐ Dan Neel of Sweet Briar Med
Williamson ss Auction	Brew Pub	□ Burns Family □ Joe Forgy □ Mike Bettner	Gatewood Vegetable Farm	☐ Noblesville Elks ☐ Masonic Lodge	☐ PetSmart ☐ Animal Arts ☐ Dog Dayz	□ Firehouse Pizza □	☐ Applebee's ☐ Carey Tavern	☐ Monument Strategy ☐ Sharp Guys
If & Associates man	☐ Primeval Brewing ☐ Four Day Ray Brewing	First Impressions Family Dental David Mosser	☐ Heartland Growers ☐ Hood's Gardens ☐	☐ Noblesville VFW ☐ Noblesville Moose ☐ Noblesville Eagles	☐ Beverly's Pet Resort-Kennel& Bark Park		☐ Perkins ☐ Burger King ☐ White Castle	-
	☐ Four Day Ray Brewing ☐ Upland Carmel Tap House ☐ Union Brewing Co.	Deldar & Deldar Charles Fuhrer	-	0	☐ First Friend Canine ☐ For the Love of Dogs	Restaurant	D White Castle	Well Drilling Business
	☐ Bier Brewing ☐ Grand Junction Brewing Co.	Chris Potee Cuberland Pointe / Dr Ridder David Burns	Grocery Store	Maddinator	☐ Gussy Grooming ☐ Noblesville Pet Grooming	□ 10 West	Barathania	
e Hearing Care Center	☐ MashCraft Fishers ☐ Sun King Fishers ☐ Danny Boy Beer Works	Donald Bozic Fishers Peds North Point Dentistry	D Kroper	Maid Service		☐ Big Hoffas ☐ Applebees	Best Omelet	Rutledge Beechler
Hearing Solutions a Hearing Aid	Danny Boy Beer Works Field Brewing	☐ Kara Friedman ☐ Kluth Family & Cosmetic	☐ Aldi's ☐ Meijer	☐ Bolden's Cleaning & Restoration ☐ Indiana Restoration & Cleaning	Pet Shop	☐ Ginger's Café ☐ Logan's ☐ Chill's	☐ Erika's Place ☐ Ginger's Cafe ☐ Rosie's Cafe	
arlotte Dugan ast Otolaryngology		Dentistry Today's Dentistry	□ Option 4 □ Cicero Market	☐ Merry Maids ☐ The Maids	[1 BelCo	Cacker Barrel Culver's	□ Uptown Café	Window Replacement
er Hearing Center	Bridal Store	Pediatric Dentistry of Noblesville	☐ Fresh Thyme ☐ Harbour Market ☐ Market District		PetSmart Pet Supplies Plus	☐ Erika's Place ☐ White Castle	☐ Perkins ☐ Best Bet ☐ Cracker Barrel	□ Bee Windows
	D Kim M Bridal and Formal Wear		C) Trader Joe's C) Walmart	Massage Therapist		☐ Wolfie's ☐ CR Heroes ☐ Asian Grill	Cracker barrel	☐ Champion Window ☐ Mr. Window
p	Resale The Wedding Studio	Dry Cleaner	Whole Foods		Pharmacy	Brunchie's Chick-Fil-A		☐ Window World ☐ Windows Makeover
s thens	☐ Beloved Brides ☐ Blue House Bridal ☐ Leena's Bridal	□ Bolden's		☐ Massage Envy ☐ Jennie Dilts ☐ Alanna Oakes	C) Sheridan Elliott	☐ Grindstone on the Monon☐ Red Robin☐ Westfield Diner	Best Sandwich	Construction
on Co Collision ollision Center	D	☐ Classic Cleaners ☐ Deering	Hair Salon	☐ Inner Balance ☐ Kara Krueger	C CVS Kroper	☐ Grindstone Public House ☐ Jim Dandy	☐ Chick-Fil-A ☐ Big Hoffas	
Collision		O	□ LaPosh	☐ Past Tense ☐ Santina Curct	☐ Walgreens ☐ CVS in Cicero	D La Hacienda	Britton Tavern Burger King	Winery
n Solutions Auto Body 's Collision Center	Cable Company	fluorist	□ Nancy Myers □ Blown Away □ Belezza	D	☐ Wal Mart ☐ Meijer ☐ CVS (SR 37 & 146th)		□ Red Robin □ Wolflie's □ Culver's	
s Collision Center Johr Collision	□ Comcast □ Direct TV	Electrical contractor	☐ Kiss Kiss Bang Bang ☐ Twisted Sisters	Meat Processor	C CVS (SR 37 & 1466)	Chinese Restaurant	☐ Famous Dave's 88Q ☐ Ginger's	☐ Blackhawk Winery ☐ Country Moon Winery ☐ Spencer Farm Winery
	□ AT&T □ Brighthouse	Gaylor Electric Surtner Electric	The Hair Doctor/Maureen Davidson			D Peking Garden	☐ Bru Burger (Noblesville) ☐ Penn Station	Peace Water Winery Urabn Wines Winery and
itew	Dish Network El Endeavor	U Williams Electric	☐ Jerry's ☐ Ciao Bella ☐ CX Designs	☐ Banter's Fresh Meats ☐ Harbour Market	Physician	Asian Grill Happy Dragon	Asian Grill Rosie's Cafe Grindstone Public House	Brewery Sugar Creek Winery
Aohr	□ Metronet □		D Flirt D HG Salon	☐ Joe's Butcher Shop ☐ Cicero Market ☐ Archer's	☐ Kent Erb ☐ Walter Beaver	☐ Mark Pis ☐ Panda Express ☐ Great Taste	Grindstone Public House	
lood Volkswagen inds		Electrician	☐ Missys ☐ Sugar Salon	D	☐ Scott Boschee ☐ Bill Kirsch	☐ House of Chung ☐ Wok & Roll		Youth Organization
Thrysler Jeep Dodge Ram. Hush	Car Wash	Burtner Electric	U Viva		Noblesville Family Practice Thomas Miller Any Banter	☐ King Chef ☐ China Buffet ☐ China Wok	Best Tenderloin - breaded/unbreaded	
e Hyundai evrolet Honda	☐ Crew ☐ Car Wash King	☐ Gaylor Electric ☐ Jessee Williams	Charles Comment Company	Mini-Storage	Charles Harris Cl Craig Ciecura	☐ New China ☐ Lucky Star Buffet	CI Syd's CI Jim Dandy	☐ Hamilton County 4-H ☐ Boys and Girls Club of Noblesville
tin Nissan tin Toyota	☐ Prime Car Wash ☐ New Life	☐ Tony Herron ☐ Ashpal ☐ McGlinch	Hardware Store	☐ Jeff's Jam It In ☐ 5.0.5.	☐ Glenn Leer ☐ Joy Cain	 Kobayashi Shushi and Asian Kitchen 	☐ The Nickel Plate ☐ Britton Tavern	☐ Big Sisters, Big Brothers ☐ Girls Scouts
Kia of Fishers oung Vood Ford	0	Staley Electric Technology Electric	Ace Hardware Keevers	☐ Gray's Storage ☐ Community Storage	Keith McEwin Lee Sredinski	☐ Sushiyama ☐ Hong Kong Cuisine ☐ King's Garden	☐ Chatham Tap Fishers ☐ CR Heroes ☐ Dooley O;Tooles	☐ Body in Training Track Club ☐ Boy Scouts ☐ Roundtrippers
rood Ford is of Noblesville ruck	Carpet Cleaners		☐ Kirk Hardware ☐ Menards	Storage-Mart	Marla Guzman Michelle Neff Randall Dermatology	0	☐ Grindstone Public House ☐ Local Eatery & Pub	☐ YMCA ☐ The Point Theater/Formerly
		Electronics Company	□ Sullivan's □ Lowe's		☐ Sam Heiser ☐ Brian Benjamin	Calles Shoo	D Muldoon's on Main Perkins	Christian Youth Theater Girls on the Run
	□ Bolden's Cleaning & Restoration □ Indiana Restoration & Cleaning		☐ Home Depot	"Mom and Pop" store	J	Coffee Shop	U Wolfies	 Youth Inspirations Theatre Belfry Theatre Apprentice Players
	Oxi Fresh	☐ Best Buy ☐ Fryes		☐ Cicero Market ☐ Always in Stitches	Photographer	□ Noble Coffee □ Starbucks		o
ied	☐ All Pro Restoration ☐ Abbott's		Health Club / Fitness Facilities	Always in Stitches Logan Village Mall		☐ Rosies ☐ Cicero Coffee	Retail Store	
	□ All Pro Restoration		Health Coo / Horess Facilities	□ Harbour Market	Cl. Andy Donald	D Einsteins		
to Coast Imports oung Mohr Buick	☐ All Pro Restoration ☐ Abbott's ☐ Accuclean	Entertainment	□ LA Fitness □ Noblesville Athletic Club	☐ Harbour Market ☐ Linden Tree ☐ Noblesville Clock Co. ☐ Randy's Toy Shop	☐ Andy Duvall☐ Tenth Street Photography☐ RDK Photography	☐ Einsteins ☐ Panera Bread ☐ Perkins	☐ Hobby Lobby ☐ Ace Hardware	
to Coast Imports oung Mobr Buick Motors ield Motors inds	☐ All Pro Restoration ☐ Abbott's ☐ Accuclean	Encertainment	☐ LA Fitness ☐ Moblesville Athletic Club ☐ Cross Fit Indy North ☐ Gymnies ☐ Fishers YMCA	☐ Harbour Market ☐ Linden Tree ☐ Noblesville Clock Co.	☐ Tenth Street Photography ☐ RDK Photography ☐ Carpenter Photography ☐ Kent Graham ☐ Rachel Van Oven	☐ Einsteins ☐ Panera Bread	Ace Hardware Wal Mart	
t to Coast Imports foung Mohr Buick No Motors field Motors fields Star Imports s	All Pro Restoration About's Accuclean Carpet Store	Entertainment Conner Prairie Rusff Home Mortgage Music Center	LA Fitness Noblesville Athletic Club Cross Fit Indy North Gymnies Fishers YMCA Anytime Fitness Basel	Harbour Market Unden Tree Noblesville Clock Co. Randy's Toy Shop Carmack's Cigar Shop	☐ Tenth Street Photography ☐ RDK Photography ☐ Carpenter Photography ☐ Kent Graham ☐ Rachlel Van Oven ☐ Sue Eckl photography ☐ Matt Doudt	Panera Bread Perkins Speedway Dark Side Roasters	☐ Ace Hardware	
or Used six to Coast Imports Torong Vooring Whole Buck Whole Buck Star Imports	All Pro Restoration About's Accordean Carpet Store	Entertainment Conner Prairie Ruoff Home Mortgage Music	LA Fitness Nobleswille Athletic Club Cross Fit Indy North Gymmies Fishers YMCA Anytime Fitness	Harbour Market Unden Tree Noblesville Clock Co. Randy's Toy Shop Carmack's Cigar Shop	Tenth Street Photography ROE Photography Carpenter Photography Kent Graham Rachel Van Oven Sue Eckl photography	Panera Bread Perkins Speedway Dark Side Roasters	Ace Hardware Wal Mart Kohl's Meijer	

County Surveyor Honored



Photo courtesy Hamilton County

County Surveyor Kenton Ward took home two prestigious awards recently. The Hamilton County Surveyor, Kenton Ward, was recently awarded both the 2024 Excellence in Floodplain Management Award and the Lifetime Achievement Award by the Indiana Association for Floodplain and Stormwater Management, also known as INAFSM. The presentation of the awards took place during the INAFSM annual conference in Michigan City, Indiana.

Ward received the Excellence in Floodplain Management Award for

his initiation of the longstanding Hamilton County Floodplain protections and for his being resolute in maintaining those protections over the years since the policy was put in place. His policies have been adopted by several counties, cities and towns throughout Indiana. Ward is recognized as a leader in floodplain management in Indiana.

The Lifetime Achievement Award was presented to Ward in recognition of his tireless efforts in stormwater and floodplain management over his 48 years of service as County Surveyor. He has been a leader in his profession and has been recognized as such by many organizations, fellow County Surveyors, and state and local officials. He has been a mentor to others in his profession and is often sought out by others from around the state for advice and information.

Ward has previously been recognized by INAFSM with the Excellence in Stormwater

Management Award and the Special Recognition Award for his 12 years of service as the Legislative Liaison for the association. Under his leadership, the Surveyors Office has been recognized with awards from INASFM for several Outstanding Projects including Cool Creek Watershed Management Plan, Sand Creek and Cumberland Road Flood Mitigation Project, and the Symons - Krause Regulated Drain

Project.



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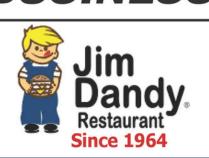
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Sunday 7:00 AM - 9:00 PM **2301 E. Conner** Noblesville

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PUBLIC NOTICES

CARMEL CLAY SCHOOLS, INDIANA GENERAL OBLIGATION BONDS, SERIES 2024

NOTICE IS HEREBY GIVEN that upon not less than twenty-four (24) hours' notice given by telephone, electronically or otherwise on behalf of the Carmel Clav Schools, Indiana, (the "School Corporation"), prior to ninety (90) days from the date of the second publication of this notice, separate electronic and sealed bids will be received on behalf of the School Corporation in care of the School Corporation's municipal advisor, Baker Tilly Municipal Advisors, LLC (the "Municipal Advisor"), 8365 Keystone Crossing, Suite 300, Indianapolis, Indiana 46240, (317) 465-1500 (telephone), bids@bakertilly.com (e-mail), in the manner as set forth herein for the purchase of the General Obligation Bonds of the School Corporation designated as "Carmel Clay Schools, Indiana, General Obligation Bonds, Series 2024" (the "Bonds") in the aggregate principal amount of Six Million Two Hundred Fifty Thousand Dollars (\$6,250,000) (preliminary, subject to change), bearing interest at a coupon rate not exceeding five

TYPES OF BIDS ALLOWED. Bidders may submit a bid for the Bonds as set forth in this Notice. Bids may be submitted via the PARITY® web site ("PARITY®") or by email to the Municipal Advisor at bids@bakertilly.com. Bidders may access the ale at the PARITY® website via the sale link at Internet Address www.newissuehome.i-deal.com between 10:00 a.m. and 11:00 a.m. (applicable Eastern Time) on the date identified in the notice given by, or on behalf of the School Corporation, not less than twenty-four (24) hours prior to the sale of the Bonds. To bid via PARITY®, bidders must have both (1) completed the registration form on PARITY®, if not previously registered, and (2) requested and received admission to the School Corporation's sale, as described in the Registration and Admission to Bid and details set forth below. As an alternative to PARITY®, bidders may submit a bid to the Municipal Advisor by e-mail to the Municipal Advisor at bids@bakertilly.com until 11:00 a.m. (applicable Eastern Time) on the date identified in the notice given by, or on behalf of the School Corporation, not less than twenty-four (24) hours prior to the sale of the Bonds. It is currently anticipated that sealed bids will be requested to be submitted on November 21, 2024.

POTENTIAL BIDDER QUESTIONS. If a potential bidder has questions related to the School Corporation, the financing or the submission of bids, questions should be submitted by electronic mail to the Municipal Advisor at the addresses set forth in this notice no later than 11:00 a.m. (applicable Eastern Time) on November 20, 2024. Any question submitted after such date and time or not submitted via electronic mail to the Municipal Advisor at the addresses set forth in this notice will not receive any response. To the best of the School Corporation's ability, all questions submitted on or before such date and time and submitted via electronic mail to the Municipal Advisor at the addresses set forth in this notice will be addressed by the School Corporation and sent to all potential bidders, including all bidders requesting the 24 hours' notice of sale, no later than 5:00 p.m. (applicable Eastern Time) on November 20, 2024. Additionally, upon request, the written responses of the School Corporation will be sent via electronic mail to any other interested person or entity requesting such written responses. Potential bidders should review the information in this notice as well as the Preliminary Official Statement for information regarding the School Corporation, the financing and the submission of bids prior to submitting any questions.

FORM, MATURITY AND PAYMENT OF BONDS. Interest on the Bonds shall be calculated on the basis of twelve (12) thirty (30)-day months for a three hundred sixty (360)-day year and shall be payable semiannually on January 15 and July 15 in each year, commencing no earlier than July 15, 2025. The Bonds shall be calculated on the basis of twelve (12) thirty (39)-day months for a three hundred sixty (360)-day year and shall be payable semiannially in January 15 and July 15, 2025. The Bonds will be issued as fully registered bonds in either certificated form or in book-entry-only form (as selected by the successful bidder, not exceeding the aggregate principal amount of such Bonds maturing on the applicable principal payment date, and when issued, will be registered in the name of the successful bidder or if the successful bidder determines to have such Bonds issued in book-entry-only form, then in the name of CEDE & Co., as nominee for The Depository Trust Company ("DTC"), New York, New York. If book-entry-only form is selected by the successful bidder, the purchasers of beneficial interests in the Bonds (the "Beneficial Owners") will not receive physical delivery of bond certificates and ownership by the Beneficial Owners will be evidenced by book-entry only. As long as Cede & Co. is the registered owner of the Bonds as nominee of DTC, payments of principal and interest will be made directly to such registered owner, which will in turn, remit such payments to the DTC Participants for subsequent disbursement to the Beneficial Owners. Neither the School Corporation nor the financial institution selected by the School Corporation as the registrar and paying agent (the "Registrar" and the "Paying

Agent"), shall have any liability for the failure of DTC or any DTC Participant to remit the payment or provide any notice to any Beneficial Owner.

The Bonds shall be numbered consecutively from 2024R-1 upward, shall bear an original issue date which shall be the date the Bonds are issued and shall mature on the dates and in the amounts as follows

Maturity Date* Principal Amount* 7/15/2025 1/15/2026 580,000.00 595,000.00 7/15/2026 2 505 000 00 1/15/2027

The School Corporation reserves the right to adjust principal amounts within maturities of the Bonds to achieve approximate level annual debt service levies of the School Corporation based upon the rates bid by the successful bidder, the School Corporation's current debt service levy and the School Corporation's anticipated debt service levy during the term of the Bonds. The School Corporation also reserves the right to reduce the principal amount of the Bonds to be issued in order to receive no

more than \$6,250,000 in proceeds from the sale of the Bonds, and in the event of such principal amount reduction to adjust principal amounts within maturities of the Bonds.

Except as may be agreed to by the School Corporation and the successful bidder, all payments of interest on the Bonds will be paid by check or draft mailed one business day prior to each interest payment date, to the registered owners of the Bonds at the address as it appears on the registration books kept by the Registrar and Paying Agent as of the first (1st) day of the month of the interest payment date or at such other address as is provided to the Registrar and Paying Agent in writing by such registered owner. Except as may be agreed to by the School Corporation and the successful bidder, principal on the Bonds will be payable at the principal corporate trust office of the Paying Agent. Notwithstanding the foregoing, (a) so long as DTC or its nominee is the registered owner of the Bonds, principal of and interest on the Bonds will be paid directly by the Paying Agent to DTC by wire transfer on the interest payment dates and principal payment dates in accordance with the procedures required by DTC, and (b) so long as all of the outstanding Bonds are held by one accredited investor, principal of and interest on the Bonds may be paid directly by the Paying Agent to DTC by wire transfer on the interest payment dates and principal payment dates and principal payment dates and principal payment dates and principal payment dates without presentment of the Bonds.

The Bonds may be transferred or exchanged at the office of the Registrar, subject to the terms and conditions set forth in the Bonds.

REDEMPTION PROVISIONS. Unless otherwise noted in the twenty-four (24) hour notice of sale received by all interested bidders prior to the sale date of the Bonds, none of the Bonds shall be subject to optional redemption prior to maturity. Upon the election of the successful bidder with respect to the Bonds, any of the Bonds may be issued as term bonds subject to mandatory sinking fund redemption on January 15 and July 15 of the year set forth above at 100% of the face value in accordance with the schedule set forth above. If any of the Bonds are subject to mandatory sinking fund redemption, the Paying Agent shall credit against the mandatory sinking fund requirement for any term bonds and corresponding mandatory sinking fund redemption obligation, in the order determined by the School Corporation, any term bonds maturing on the same date which have previously been redeemed (otherwise than as a result of a previous mandatory redemption requirement) or delivered to the Paying Agent for cancellation or purchased for cancellation by the Paying Agent and not theretofore applied as a credit against any redemption obligation. Each term bond so delivered or canceled shall be credited by the Paying Agent at 100% of the principal amount thereof against the mandatory sinking fund obligation on such mandatory obligations and the principal amount of that term bond to be redeemed by operation of the mandatory sinking fund requirement shall be accordingly reduced; provided, however The Paying Agent shall credit such term bonds only to the extent received on or before forty-five days preceding the applicable mandatory redemption date.

Notice of any mandatory sinking fund redemption will be mailed by first class mail by the Paying Agent not less than 30 days prior to the date selected for redemption to the registered owners of all of the Bonds to be redeemed at the address

the registration books of the Registrar; provided, however, that failure to give such notice by mailing or a defect in the notice or the mailing as to such Bonds will not affect the validity of any proceedings for redemption as to any other Bonds for which notice is adequately given. Notice having been mailed, such Bonds designated for redemption will, on the date specified in such notice, become due and payable at the then applicable redemption price. On presentation and surrender of such Bonds in accordance with such notice at the place at which the same are expressed in such notice to be redeemable or as otherwise agreed to by the School Corporation and set forth in the Bonds, such Bonds will be redeemed by the Paying Agent for that purpose. From and after the date of redemption so designated, unless default is made in the redemption of such Bonds, interest on such Bonds designated for redemption will cease.

INTEREST RATES. Each bid submitted must be for all of the Bonds and must state the rate or rates of interest therefor, not exceeding the maximum per annum interest rate hereinbefore specified. Such interest rate or rates must be in multiples of

eighth (1/8) or one-one hundredth (1/100) of one percent (1.00%). Bids specifying more than one interest rate must also specify the amount and maturities of the Bonds bearing each rate. All Bonds maturing on the same date shall bear the same rate of est. Although not a term of sale, it is requested that each bid show the total dollar cost to final maturity and the true net interest cost on the entire issue to which such bid relates.

BIDDING DETAILS. Any person interested in submitting a bid for the Bonds may furnish written notice of such intent along with such person's name, address and telephone number, on or before 11:00 a.m. (applicable Eastern Time), November 20, 2024, to the Municipal Advisor at the address set forth above. The person may also furnish a telex or e-mail address. Notwithstanding the foregoing, any person or entity registered in PARITY® will be automatically deemed to have complied with the foregoing requirements for so long as such person or entity is registered in PARITY®. In addition to sending the notice on PARITY®, the School Corporation will cause each person so registered to be notified of the date and time of sale. The notification shall be made by telephone at the number furnished by such person and also by telepa and electronically if a telex or e-mail address has been furnished. No conditional bid or bids for less than ninety-nine percent (99.0%) of the par value of the Bonds will be considered. The School Corporation reserves the right to reject any and all bids and to waive any informality in any bid. If no acceptable bid is received on the date fixed for sale of the Bonds, the sale may be continued from day to day thereafter without further advertisement for a period not to exceed thirty (30) days, but if so continued, no bid will be accepted which offers a net interest cost which is equal to or higher than the best bid received at the time fixed for the sale.

A bidder for the Bonds may purchase bond insurance to guarantee the repayment of the debt service of the Bonds from a bond insurance company; provided, however, the payment of any premium for any such bond insurance will be paid by the essful bidder from its discount bid, and will not be paid by the School Corporation.

Each of the bids for the Bonds not submitted via PARITY® shall (i) be sealed in an envelope if mailed, or with a cover page if sent electronically, marked "Carmel Clay Schools, Indiana, General Obligation Bonds, Series 2024"; (ii) be on the form oved by the School Corporation, without additions, alterations or erasures, which form may be obtained from the Municipal Advisor at the address set forth herein; and (iii) be delivered to the Municipal Advisor on behalf of the School Corporation at the applicable address set forth above.

While it is not a requirement for the successful bidder, the School Corporation encourages the successful bidder to make a good faith effort to offer the Bonds to be purchased by residents of the School Corporation.

INTERNET BIDS. If using PARITY®, bidders must first visit the PARITY® web site where, if they have never registered with PARITY®, they can register and then request admission to bid on the Bonds. Only NASD registered broker dealers and re banks with DTC clearing arrangements will be eligible to bid via PARITY®. Any questions pertaining to the PARITY® web site may be directed to PARITY® at (212) 849-5021.

RULES OF ELECTRONIC BIDDING. The "Rules" of PARITY® can be viewed on its website and are incorporated herein by reference. Bidders must comply with the requirements of PARITY® in addition to requirements of this Official Notice of the SAIL Pards if the bidder is writed by the part of the parts of Parity and Parity a

to Sell Bonds if the bidder is using PARITY®. To the extent there is a conflict between the Rules of PARITY® and this Official Notice of Intent to Sell Bonds, this Official Notice of Intent to Sell Bonds shall control. CLOSED AUCTION. Bidders may change and submit bids as many times as they wish during the sale period for the Bonds, but they may not withdraw a submitted bid. The last bid submitted by a bidder prior to the deadline for the receipt of bids will

be compared to all other final bids to determine the winning bid. During the sale, no bidder will see any other bidder's bid, nor will they see the status of their bid relative to other bids (e.g. whether their bid is the leading bid).

AMENDMENTS. The School Corporation reserves the right to amend any information contained in this Official Notice of Intent to Sell Bonds. The School Corporation also reserves the right to postpone, from time to time, the date established for the receipt of bids on the Bonds. Any such amendment or postponement will be announced in the same manner as the notice of the sale from the Municipal Advisor as described in "BIDDING DETAILS." If any date fixed for the sale is postponed, any

native sale date will be announced at least 24 hours prior to such alternative sale date.

BASIS FOR AWARD. The sale of the Bonds will be awarded to the bidder making a bid that conforms to the specifications herein and which produces the lowest Net Interest Cost to the School Corporation. The Net Interest Cost is determined by computing the total interest on all of the Bonds from the date of delivery to the date of maturity or mandatory sinking fund redemption, if applicable, and deducting therefrom the premium bid, if any, or adding thereto the amount of any discount. In the event of a bidder's error in net interest cost rate calculations, the interest rates and premium, if any, set forth or incorporated by reference in the Official Bid Form will be considered as the intended bid.

In the event that the School Corporation fails to receive a bid on the Bonds from at least three Underwriters (as hereinafter defined), the School Corporation shall so advise the successful bidder for the Bonds (such successful bidder, the "Purchaser"). If the Purchaser is an Underwriter intending to resell all or any portion of the Bonds to the Public (as hereinafter defined), the Purchaser must, prior to acceptance of its bid by the School Corporation, either (i) agree in writing to neither offer nor sell any of the Bonds to any person at a price that is higher than the initial offering price for each maturity of Bonds during the Holding Period (as hereinafter defined) for any maturity of the Bonds or (ii) request in writing that the School Corporation treat the first price at which 10% of a maturity of the Bonds (the 10% test) is sold to the public as the issue price of that maturity, applied on a maturity-by-maturity basis. For purposes of this Notice of Intent to Sell Bonds, (a) the term "Public" shall mean any person (including an individual, trust, estate, partnership, association, company, or corporation) other than an Underwriter or a related party to an Underwriter, (b) the term "related party" means any two or more persons who have greater than 50 percent common ownership, directly or indirectly, (c) the term "Underwriter" means (i) any person that agrees pursuant to a written contract with the School Corporation (or with the lead underwriter to form an underwriting syndicate) to participate in the initial sale of the Bonds to the Public, and (ii) any person that agrees pursuant to a written contract directly or indirectly with a person described in clause (i) of this paragraph to participate in the initial sale of the Bonds to the Public (including a member of a selling group or a party to a retail distribution agreement participating in the initial sale of the Bonds to the Public), (d) the term "Underwriters" means more than one Underwriter, and (e) the term "Holding Period" means the period starting on the date the School Corporation awards the Bonds to the Purchaser (the "Sale Date") and ending on the earlier of (i) the close of the fifth business day after the Sale Date, or (ii) the date on which the Underwriter has sold at least 10% of each maturity of the Bonds to the Public at prices that are no higher

Bonds to the Purchaser (the "Sale Date") and ending on the earlier of (f) the close of the Fusions day after the Sale Date, or (n) the date on which the Onderwriter has sold at least 10% of each maturity of the Bonds. Any underwriter executing and delivering an Official Bid Form with respect to the Bonds agrees thereby that if its bid is accepted by the School Corporation (i) it shall enter into a contractual relationship with all participating underwriters of the Bonds for purposes of assuring the receipt of each such participating underwriter of the Final Official Statement. The Purchaser shall be responsible for providing (i) in writing the initial reoffering prices and other terms, if any, to the Municipal Advisor as and at the time requested and (ii) a certification verifying information as to the bona fide initial offering prices of the Bonds to the Public and sales of the Bonds appropriate for determination of the issue price of, and the yield on, the Bonds under Internal Revenue Code of 1986, as amended, as and at the time requested by the School Corporation's bond counsel.

GOOD FAITH DEPOSIT. The Purchaser will be required to provide to the School Corporation a good faith deposit (the "Deposit") in the form of cash, a certified check or a cashier's check or a wire transfer in the amount of one percent (1.00%) of the principal amount of the Bonds to be issued. The Deposit must be provided to the School Corporation no later than 3:30 p.m. (applicable Eastern Time) on the business day immediately following the award of the Bonds. All checks shall be made payable to "Carmel Clay Schools", against default by the Purchaser in complying with the terms of this Notice and of its bid. No interest on the Deposit will accrue to the Purchaser. The Deposit will be applied to the purchase price of the Bonds awarded to the

In the event the Purchaser fails or refuses to comply with the provisions of the bid and this Notice, the Deposit shall become the property of the School Corporation and shall be taken and considered as liquidated damages of the School Corporation on int of such failure or refusal.

The Purchaser will be required to make payment for the Bonds in Federal Reserve or other immediately available funds and accept delivery of the Bonds within five (5) days after being notified that the Bonds are ready for delivery, at a bank designated In e Purchaser will be required to make payment for the Bonds in Federal Reserve of other immediately available tunes and accept derivery of the Bonds within live (3) days after being indined that the Bonds are ready for derivery, at a bank designate by the School Corporation. Any premium bid must be paid in cash at the time of delivery as a part of the purchase price of the Bonds. The Bonds within sixty (60) days after the date on which the award is made, and if not deliverable within that period, the Purchaser will be entitled to reseind the sale and the Deposit will be returned. Any notice of rescission must be in writing. At the request of the School Corporation, the Purchaser shall furnish to the School Corporation, simultaneously with or before delivery of the Bonds, a certificate in form satisfactory to the School Corporation regarding the price at which a substantial amount of the Bonds of each maturity was reoffered to the public.

It is anticipated that CUSIP identification numbers will be printed on the Bonds, but neither the failure to print such numbers on any Bonds nor any error with respect thereto shall constitute cause for a failure or refusal by the Purchaser to accept delivery of and pay for the Bonds in accordance with the terms of its bid. No CUSIP identification number shall be deemed to be a part of any Bond or the contract evidenced thereby and no liability shall hereafter attach to the School Corporation or any of

its officers or agents because of or on account of such numbers. All expenses in relation to the printing or typing of CUSIP numbers on the Bonds shall be paid by the School Corporation. The Purchaser will also be responsible for any other fees or experit incurs in connection with the resale of the Bonds.

AUTHORITY AND PURPOSE. The Bonds are issued under the provisions of the Indiana Code to provide the School Corporation with funds to pay for all or a portion of the costs of the 2024 General Obligation Bond Project as described and defined in the resolution adopted by the Board of School Trustees of the School Corporation on October 28, 2024, as more fully described in the Preliminary Official Statement, together with the expenses necessarily incurred in connection therewith, including the expenses incurred in connection with the issuance of the Bonds.

al of and interest on the Bonds are eral obligation of the School Corporation payable from ad valorem prope rty taxes on all taxable property within the School Corporation as described in more detail in the Prelimina ry Official Statemer The principal of and interest on the Bonds are a general obligation of the School Corporation payable from ad valorem property taxes on all taxable property within the School Corporation as described in more detail in the Preliminary Official Statemen BOND DELIVERY. At the time of delivery of the Bonds, the approving opinion of Barnes & Thornburg LLP, Indianapolis, Indiana, Bond Counsel, as to the validity of the Bonds, together with a transcript of the proceedings for the Bonds, the principal Bonds and closing certificates in the customary form showing no litigation, will be furnished to the Purchaser at the expense of the School Corporation. In addition, unless bond counsel is able, on the date of delivery, to render an opinion to the effect that (1) under existing laws, regulations, judicial decisions and rulings, interest on the Bonds is excludable from gross income under Section 103 of the Internal Revenue Code of 1986, as amended, for federal income tax purposes, and (2) the interest on the Bonds is

exempt from income taxation in the state of Indiana for all purposes except the state financial institutions tax, the Purchaser shall have the right to rescind the sale, and in such event the Deposit will be returned.

PRELIMINARY OFFICIAL STATEMENT. A copy of the Preliminary Official Statement prepared at the direction of the School Corporation may be obtained in limited quantities prior to submission of a bid by request from the Municipal Advisor at the address set forth above. Said Preliminary Official Statement will be in a form deemed final by the School Corporation, pursuant to Rule 15c2-12 of the Securities and Exchange Commission (the "Rule"), subject to completion as permitted by the Rule.

The Preliminary Official Statement when further supplemented by an addendum or addenda specifying the interest rates of the Bonds, and any other information referred to in paragraph (b)(1) of the Rule, shall constitute a "Final Official Statement" of the School Corporation with respect to the Bonds, as that term is defined in the Rule. By awarding the Bonds to the Purchaser, the School Corporation agrees that, no more than seven (7) business days after the date of such award, it shall provide to the senior managing underwriter of the syndicate to which the Bonds are awarded, if applicable, up to ten (10) copies of the Official Statement at the School Corporation agrees that, no more than seven (7) business days after the date of such award; in shan provide to the school Corporation agrees that, no more than seven (7) business days after the date of such award; in shan provide to the school Corporation agrees that, no more than seven (7) business days after the date of such award; in shan provide to the School Corporation agrees that, no more than seven (7) business days after the date of such award; in shan provide to the School Corporation agrees that, no more than seven (7) business days after the date of such award; in shan provide to the School Corporation (8) business days after the date of such award; in shan provide the School Corporation (9) business days after the date of such award; in shan provide the school Corporation (9) business days after the date of such award; in shan provide the school Corporation (9) business days after the date of such award; in shan provide the school Corporation (9) business days after the date of such award; in shan provide the school Corporation (9) business days after the date of such award; in shan provide the school Corporation (9) business days after the date of such award; in shan providing (10) business days after the date of such award; in shan providing (10) business days after the date of such award; in shan providing (10) business days after the date of such award; in shan providing (10) business days are the date of such award; in shan providing (10) business days are the date of such award; in shan providing (10) business days are the school Corporation (10) business days are the school Co and at the time requested and (ii) a certification verifying information as to the bona fide initial offering prices of the Bonds to the public and sales of the Bonds appropriate for determination of the issue prices of, and the yields on, the Bonds under the Internal Revenue Code of 1986, as amended, as and at the time requested by the School Corporation's bond counsel.

In order to assist bidders in complying with paragraph (b)(5) of the Rule, the School Corporation will undertake, pursuant to the Continuing Disclosure Contract which shall be delivered to the Purchaser at the closing on the Bonds, to provide annual ts, certain financial information, and notices of certain events as required by Section (b)(5) of the Rule. A description of this undertaking is set forth in the Preliminary Official Statement and will also be set forth in the Final Official Statement. If bids for the Bonds are submitted by mail, they should be addressed to School Corporation in care of the Municipal Advisor at the address listed above.

The School Corporation reserves the right to reject any and all bids for any reason and for no reason at all and to waive any and all informalities, defects or requirements set forth in this notice or any bid submitted in response to this notice. Dated this 1st day of November, 2024.

CARMEL CLAY SCHOOLS HAMILTON COUNTY INDIANA By:Secretary, Board of School Trustees

TL21974 11/1 11/8 2t hspaxlp

NOTICE OF PUBLIC HEARING Noblesville Plan Commission

Noblesville, Indiana The Noblesville Plan Commission will hold a Public Hearing on Application Numbers LEGP 000192-2024 and LEGP 000208-2024 on Monday, November 18, 2024 at 6:00 PM in the City Council Chambers, City Hall Building 16 South 10th Street, Noblesville, IN 46060. The application submitted by LOR Rangeline, LLC, Robert Crusan, JAVCA, LLC is for a change of zoning from R1 Single-Family Residential, PB Planned Business, and I1 Light Industrial to R3 Single-Family Residential, R5 Multi-Family Residential, and PB Planned Business and the adoption of a mixed-use planned development including a preliminary development plan that may include waivers from the underlying zoning standards to be known as "Morse Village Planned Development" for approximately 174-acres located east and west of Hague Road and north and south of E. 206th Street, all within the zoning jurisdiction of the City of Noblesville, Hamilton County, Indiana.

Written suggestions or objections relative to the application above may be filed with the Department of Planning and Development, at or before such meeting and will be heard by the Noblesville Plan Commission. Interested persons desiring to present their views, either in writing or verbally, will be given the opportunity to be heard at the above-mentioned time and place. These nearings may be continued from time to time as found necessary by the Plan Commission

Copies of the proposal are on file in the Department of Planning and Development located at 16 S. 10th Street for examination before the meeting during business hours between 8:00 AM and 4:30 PM, Monday – Friday. copy of the proposal will appear on the web page at www.cityofnoblesville. gov, Agendas and Minutes, Plan Commission – November 18, 2024 prior to the

NOBLESVILLE PLAN COMMISSION

TL21975 11/1 1t hspaxlp

REQUEST FOR PROPOSAL/QUALIFICATIONS The City of Noblesville, Indiana is requesting Statements of Proposal

Qualifications from interested professionals for construction, operating, and financing services for the Noblesville Public Safety Building Project. In accordance with IC 5-23-5, the Mayor's Office and Board of Public Works and Safety invite any and all qualified parties to submit Statements of Proposal/ Qualifications, under a public-private partnership, to obtain financing, construct, and furnish the project, in Noblesville, Indiana. Six (6) Hard copies of the Development Team's qualification packet, including one thumb drive of the same, should be delivered by 9:00 am EST on December 17, 2024 to the City Clerk's Office, Noblesville City Hall, 16 South 10th Street, Noblesville, IN 46060 in order to be considered. Any proposals received after that time will be returned unopened. Additional information and a packet outlining submittal requirements will be available at the Office of the Deputy Mayor and may be requested. TL21976 11/1 11/8 2t hspaxlp

REQUEST FOR PROPOSAL/QUALIFICATIONS

The City of Noblesville, Indiana is requesting Statements of Proposal Qualifications from interested professionals for construction, operating, and financing services for the Noblesville Public Safety Building Project. In accordance with IC 5-23-5, the Mayor's Office and Board of Public Works and Safety invite any and all qualified parties to submit Statements of Proposal/ Qualifications, under a public-private partnership, to obtain financing, construct, and furnish the project, in Noblesville, Indiana. Six (6) Hard copies of the Development Team's qualification packet, including one thumb drive of the same should be delivered by 9:00 am EST on December 17, 2024 to the City Clerk's Office, Noblesville City Hall, 16 South 10th Street, Noblesville, IN 46060 in order to be considered. Any proposals received after that time will be returned unopened. Additional information and a packet outlining submittal requirements will be available at the Office of the Deputy Mayor and may be requested.

TL21977 11/1 11/8 2t hspaxlp.



Public Notices Deadline: 11:00 a.m. 2 Business Days Prior to Publication: legals@thetimes24-7.com

Private Party Notices Submitted After Deadline May Be Subject To \$25.00 Fee In Addition To The Cost Of The Advertisement



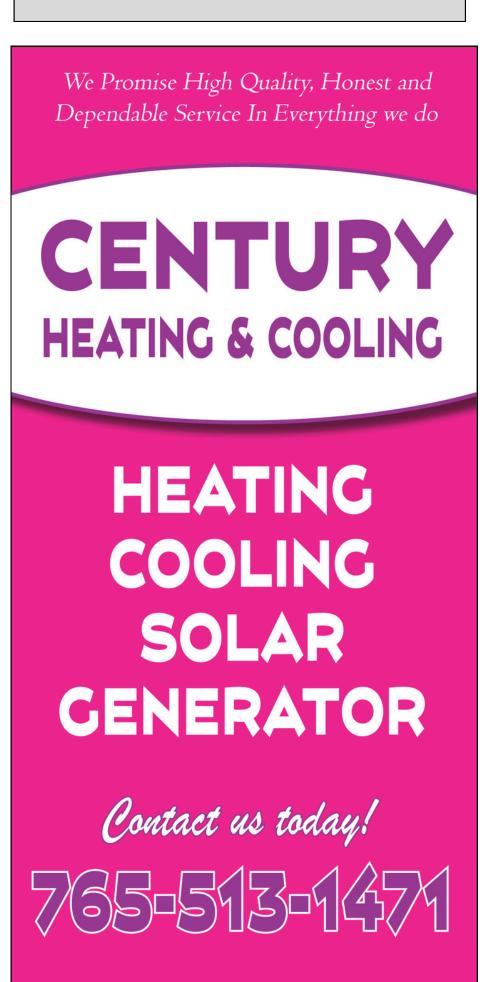
From Page A1



SOURCE: Centers for Medicare & Medicaid Services

THE TIMES

PAID FOR BY THE U.S. DEPARTMENT OF HEALTH & HUMAN SERVICES







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Noblesville Man Charged with Federal **Money Laundering, Tax Crimes**

A federal grand jury returned a superseding indictment charging Maximiliano Pilipis, 53, previously of Noblesville with five counts of money laundering and two counts of willfully failing to file a tax return. The charges relate to his years-long operation of AurumXchange, an unlicensed virtual currency exchange.

Court documents allege that, from approximately 2009 through 2013, Pilipis created and operated AurumXchange to allow individuals to exchange Bitcoin and other virtual currencies for U.S. dollars, and other government-issued and virtual currencies. AurumXchange and Pilipis collected fees worth millions of dollars for facilitating these transactions, including amassing over 10,000 Bitcoin, worth approximately \$1.2 million at the time.

Federal law requires that such money transmitting businesses to comply with requirements including verifying customer identities, registering with the U.S. Treasury Department, and filing reports with the federal government, to safeguard the financial system from illicit use, combat money laundering, and promote national security.

According to court documents, AurumXchange was used to conduct over 100,000 transactions, resulting in the transfer of over \$30 million in funds. A portion of the funds flowing through AurumXchange allegedly came from accounts held on Silk Road, an anonymous darkweb marketplace that hosted illicit activities including the sale of illegal drugs. Silk Road was shut down by federal law enforcement in 2013 and Pilipis stopped operating AurumXchange the same year.

Over the next several years, Pilipis split up and transferred the Bitcoin and other assets derived from his operation of AurumXchange as an unlicensed money transmitting business to launder and conceal the proceeds of the offenses. In approximately 2018, he began converting the proceeds into U.S. dollars, which he invested and spent, including his purchases of real property in Arcadia and Noblesville, Indiana. He also allegedly realized hundreds of thousands of dollars in income in 2019 and 2020, without filing tax returns as required by law.

"Combatting the criminal misuse of cryptocurrencies and other digital assets is a critical priority for the Department of Justice," said Zachary A. Myers, United States Attorney for the Southern District of Indiana. "Together with our partners in federal law enforcement, we will continue to work to investigate and prosecute offenders who exploit digital assets to fuel drug trafficking and other offenses, and those who unlawfully facilitate the transfer and laundering of the proceeds of crime."

Internal Revenue Service - Criminal Investigation, United States Postal Inspection Service, and Indiana State Police investigated this case. If convicted, Pilipis faces up to 10 years in federal prison and a fine of up to \$250,000. A federal district court judge will determine the actual sentence after considering the U.S. Sentencing Guidelines and other statutory factors.

U.S. Attorney Myers thanked Assistant **United States** Attorneys MaryAnn T. Mindrum and Meredith Wood, who are prosecuting this case.

Grace Church Presents Biblical Story of Joseph

Grace Church proudly presents "Joseph and the Amazing Technicolor Dreamcoat," a beloved musical retelling of the biblical story of Joseph, his iconic coat of many colors, and his extraordinary talent for interpreting dreams. Featuring the timeless music of Andrew Lloyd Webber and lyrics by Tim Rice, this family-friendly production promises to be an unforgettable experience for audiences of all ages. The show opens on Nov. 8, with seven performances scheduled through Nov.

Tickets are \$16 and are on sale now. This is a family-friendly event for the community. Sponsorship packages are also available that include complimentary ticket packages, brand and program recognition, and more starting at

\$250.

The communitycentered production showcases local talent celebrating Grace Church's dedication to engaging the surrounding community through art and creativity. The family-friendly and vibrant production is ideal for families, offering content that is wholesome and suitable for all ages. The professional-level production features a talented cast. Grace Church has made a name for itself in the past more than 25 years of producing live theater, presenting shows that include "Mary Poppins," Beauty and the Beast," "Les Misérables," "Father of the Bride," "Godspell," "The Sound of Music,: and other shows. For more information or to purchase tickets, visit gracechurch. us/theatre.

Day of the Dead Celebration Friday

Join Noblesville Creates for an immersive celebration of Dia de los Muertos, a vibrant cultural event honoring the beauty of life, creativity, and remembrance. The annual Day of the Dead celebration will take place Friday from 4 p.m. to 9 p.m. at Noblesville Creates' 8th Street campus.

Rooted in ancient Mexican traditions, Dia de los Muertos is a joyful occasion where families come together to honor the memories of loved ones who have passed. This year's event at Noblesville Creates highlights the artistic spirit of the holiday, offering an engaging experience for both families and adults. Noblesville Creates would like to thank Esperanza Alonzo and Sophie Abell for their leadership and guidance in helping to plan this event.

At the event, families can explore Mexican art and culture through various interactive activities, including hands-on crafts and artistic creations like piñata-making and crafting iconic Catrinas, a skeleton figure and prominent symbol of Day of the Dead. There will be opportunities to create art, some complimentary and others available for a small fee. Additionally, face painting will be available from 4 p.m. to 6 p.m. by Lisa Knowles.

The celebration will

Market, showcasing the talents of local Mexican artists including Yesenia Limo, Irma Arteaga, Ken Skelton, Esperanza Alonzo, and Martha Alonzo. For an added dose of entertainment, the Cardinal Comedy Club will be hosting a new production called "Spooky Show" at **Hamilton County** Artists' Association during the event, blending humor with the history of Spiritualism. Tickets for the "Spooky Show" are \$15 and advanced registration is recommended. Lastly, live music will be provided by El Mariachi Solo, adding a vibrant soundtrack to the day's festivities.

also feature an Artist

Noblesville's beloved Mexican restaurant, Texy Mexy, will make a special appearance at this year's event. Savor a variety of their signature dishes right on the Noblesville Creates campus.

This event offers a unique opportunity to celebrate the rich traditions of Dia de los Muertos, creating cherished memories with family and friends while honoring those who are no longer with us. Don't miss this vibrant, heartwarming celebration of culture, community, and creativity!

Costumes are highly encouraged!

Carmel Budget Includes Bold Goals

Carmel City Council members approved a 2025 budget that aligns with the city's bold strategic goals and addresses the complex challenges of the growing city.

The approved budget totals \$232.6 million, with a General Fund budget of \$143.9 million. Carmel's budget for 2024 was nearly \$209 million.

"Thanks to broad input from the community and the support of the council, we have aligned our planned spending with our community's evolving needs," Mayor Sue Finkam said. "Like any prosperous city, we are addressing competing needs in a time of escalating costs and our budget prepares us to thrive."

In his opening remarks at the recent meeting, council president Tony Green, who led the council through a comprehensive review of the budget, was a

strong partner in the process. "I enjoyed having the council debate and discuss details of the budget and look forward to working with the mayor to ensure dollars are used in an accountable and effective manner."

The 2025 proposed city budget was provided to the council Sept. 1 then was outlined in budget workshops late last month and was formally introduced to the council on Oct. 7. For the first time, the city pursued a zerobased budgeting model, an approach widely recognized for supporting datadriven, transparent operations, as well as fiscal discipline.

The budget continues strategic investments for the city that supports the Elevate Carmel strategic plan goals.



Saturday Big Shopping Day in Carmel

Join the Shops at Carmel City Center on Saturday from 2-6 p.m. for a Holiday Preview Shopping Event! Visitors can kick-start their holiday shopping with the locally owned merchants at Carmel City Center while sipping on wine and Pomegranate Spritz cocktails at five of the participating Shops. Shoppers can also enjoy holiday carols by students from Carmel High School's Select Sound. Members of Select Sound will be caroling around the Center during the event

from 2-5 p.m.

Complimentary wine tastings and Pomegranate Spritz cocktails, courtesy of Carmel City Center and catered by Hotel Carmichael, will be available at Addendum MacKenzie-Childs, Baseline Social, Bath Junkie, Fishman Fine Jewelers and The Shop. Complimentary juice boxes will also be available at Hey Little Diddle Child for the little sippers! Participating Shops will have special holiday promotions.

317Home: Enjoy complimentary gift wrapping and a hot chocolate bar along with seasonal discounts during the event.

Baseline Social: Enjoy 15% off store-wide during the event.

Hey Little Diddle Baby+Child: Receive a complimentary hardcover children's book with every purchase of \$100 or more during the event.

Fringe & Form: Enjoy 20% off a color or shape analysis. Plus, with any in-store purchase, register to win a \$50 gift card.

Kits & Kaboodle Classic Toys: Enjoy 20% off all puzzles during the event.

Lily & Sparrow Boutique: Shop a sidewalk sale during the event.

Little Tulip Tree: Enjoy 25% off one item instore during the event.

Linden Tree Gifts: Purchase a \$50 Christmas grab bag for \$10 during the event. The grab bags will include assorted ornaments or decorations.

Uplift Intimate Apparel: Shop from a selection of bras and sleepwear at 50% off during the event. Enter to win a \$50 gift card with any purchase.

During the event, visitors can enter to win a \$75 gift certificate at A.D.A Vintage, Lily & Sparrow Boutique and Out of the Blue Polish Pottery when they visit those shops.

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

Sheridan Public Library November Events

Babies + Toddlers: Nov. 4,11,18 at 10:30 a.m. Discovery Time (up to 3years)

Preschool:

Nov. 6, 13, 20 at 10:30 a.m. Little Learners Story Time (ages 3-6) Nov. 8 at 10:30 a.m. Let's Play: Oatmeal Drums

(ages 2-6) Nov.19 at 6 p.m. PJ Story Time (ages 3-6) Nov. 22 at 10:30 a.m. Purposeful Play (up to 6

Grades K-5:

Nov. 7 at 3:30 p.m. After School Club-Table Top

Nov. 21 at 3:30 p.m. Thanksgiving Cupcake Decorating

Grades 6-12:

Nov. 12 at 3:30 p.m. Teen Crafternoon: Fall String

Nov. 21 at 3:30 p.m. Thanksgiving Cupcake Decorating

Adults:

Nov. 6, 13, 20, 27 at 11 a.m. Needle Crafters Nov. 6 at 3 p.m. Adult Bingo (Sponsored by Robert Owen)

Nov. 18 at 6 p.m. Pinners (Pinterest Group) Nov. 20 at 5:30 p.m. Sheridan Readers Book Club; Freezing Order by Bill Bowder

All Ages:

Nov. 1-30 Read Grateful Reading Challenge: Visit our website to register on Beanstack Nov. 1-8 Thank you Letters for Veterans; pick up supplies beginning Nov. 1 and return by Nov. 8 Nov. 14 at 6 p.m. Family Bingo Night; free event with prizes

The Sheridan Library will be closing at 5 p.m. on Monday, Nov. 18 for Staff Christmas Dinner, closing at 5 p.m. on Wednesday, Nov. 27 and closed Thursday, Nov. 28 and Friday, Nov. 29 for Thanksgiving.

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