

Building new clean energy will lower Hoosiers' bills & protect grid reliability.

MORE LOW-COST ENERGY NOW

PAID FOR BY ADVANCED ENERGY UNITED



TODAY'S VERSE

Psalm 23:4 Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me.

Hamilton Happenings

Head downtown as Fishers Parks lights up the night on the Nickel Plate Trail to celebrating the coming winter and holiday season! Through the month of December, enjoy NPT Night Lights, a light display along the downtown portion of the Nickel Plate Trail. Lights will turn on nightly at dusk through the end of December.

On Saturdays throughout the month, come to the trail and Central Green in front of the new Fishers City Hall to celebrate the season with us! Each Saturday, from 5 to 9 p.m., Fishers Parks welcomes the public for a winter festival that will include special light displays, live music, food trucks, shopping, Santa and roaming characters, and so much more!

Three Things You Should Know

1 Not sure if this is a good or bad thing, but a new study from the sports betting experts at Props has analyzed where every NBA player in the league's history attended higher education to determine which institutions have produced the most players. On top of the list is Kentucky. However, IU ranked seventh, Notre Dame 10th and Purdue 30th. Good or bad? You decide.

2 Our friends at PlayFame, a social online casino, shared a study that revealed the most popular Christmas-inspired baby names by state. In Indiana, Melody topped the list for girls and Theodore did for boys. Other names in the top 10 included Stella, Joseph, Ivy and Gabriel.

3 Staying on the Christmas theme, Pennsylvania gambling experts at PlayPennsylvania.com used Google Keyword Planner to analyze the search volume data for each U.S. state between November 2023 and November 2024 for 93 popular Christmas movies. An average monthly search volume was calculated for each movie to rank the most Googled Christmas movies. In Indiana, our top five movies turned out to be Elf, It's a Wonderful Life, National Lampoon's Christmas Vacation, Bad Santa and Four Christmases. What? Where in the world is Bing Crosby's White Christmas?

The TIMES

NOBLESVILLE, INDIANA

50¢ WWW.THETIMES24-7.COM



Boomer Bits



Ask Rusty – Am I entitled to more Social Security from my Ex-husbands?

ASK Rusty Social Security Advisor. Social Security Matters. This article is intended for information purposes only and does not represent legal or financial guidance. It presents the opinions and interpretations of the AMAC Foundation's staff, trained and accredited by the National Social Security Association (NSSA). NSSA and the AMAC Foundation and its staff are not affiliated with or endorsed by the Social Security Administration or any other governmental entity. To submit a question, visit our website (amacfoundation.org/programs/social-security-advisory) or email us at ssadvisor@amacfoundation.org.

Dear Rusty: I am 76 years old and a retired high school counselor/teacher. I was married to my first husband from 1968 until 1981. He is still living, and he remarried two more times and, I believe, he is currently divorced. He is 77 years old. His income was always much higher than mine. I was married to my second husband from May 1989 until we divorced in April 2017. My second husband died in June 2023. What I wonder is if I am entitled to receive Social Security benefits based upon the income of either of my ex-husbands? Signed: Twice Divorced Spouse

Dear Twice Divorced: Divorced spouses are entitled to the same benefits as a current spouse if their marriage lasted at least 10 years which, in both cases, yours did. The other caveat is whether your own SS

retirement benefit is less than you are entitled to from either of your ex-husbands. If your own SS retirement benefit is less, then you will get an incremental amount on top of your own SS retirement to bring your total monthly benefit up to your spousal (or surviving spouse) entitlement.

Since your first husband is still living, it is likely that your best financial option is to claim a surviving ex-spouse benefit from your deceased 2nd husband. The reason is that survivor benefits from husband #2 are based on his actual benefit at his death, whereas benefits from a living ex-spouse (husband #1) are based upon his full retirement amount. In other words, it is likely that 100% of deceased husband #2's benefit at his death is more than 50% of living husband #1's current

See RUSTY Page A3

Boomers Beware: IRS Warns of Holiday Scams

WASHINGTON – On Cyber Monday, the Internal Revenue Service and its Security Summit partners warned taxpayers to approach their holiday shopping with extra caution because scammers are also shopping – for their next victim's personal information.

The consumer alert kicks off the ninth annual National Tax Security Awareness Week featuring tips for taxpayers and tax professionals to avoid scams and protect their sensitive data. The special week is part of the Security Summit initiative, a joint

See SCAMS Page A6

Medicare Changes Lead to Medication Frustration



BONNIE ZICKGRAF Sr. Pastor (Ret); BSN, RN Guest Columnist

I believe it is essential as a senior citizen to be aware of the changes to the new 2025 Medicare prescription payment plan and medications suddenly dropped by insurance carriers.

Coverage for medications is decided by several people at insurance companies including medical directors,

See LEAD Page A7

TODAY'S HEALTH TIP

Skipping meals is not a good way to try and lose weight – eat smaller meals more frequently.

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



OBITUARIES

None

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

TODAY'S QUOTE

"Christmas isn't a season. It's a feeling." Edna Ferber

TODAY'S JOKE

What do you call it when Santa's throat is red and inflamed? Tinsel-it is!

Christmas Is In The Air & Activities



Photo courtesy of White River Ballet Co.

It's beginning to look a lot like "Nutcracker" season. Experience The Dancin' Place and White River Ballet's annual "Nutcracker" Ballet at 7 p.m. Saturday and 2 p.m. Sunday at Noblesville High School with tickets available at the door.



BETSY REASON Columnist

This weekend is sure to be the busiest holiday weekend for activities this season.

Celebrate Noblesville Main Street's First

Friday with Deck the Downtown events. Join Noblesville Preservation Alliance's Holiday Home Tour. Shop at the Janus Holiday Shoppe. Experience the outdoor, drive-through Living Nativity at Cornerstone Lutheran Church. See Lights Over Seminary at Seminary Park. Visit Merry Prairie Holiday at Conner Prairie. Watch Main Street Productions' "Greetings!" holiday comedy at Basile Westfield Playhouse. Shop at Noblesville Main Street's Holiday Market at Federal Hill Commons. Visit Santa in the Santa House at the Courthouse Square. Skate at Federal Hill Ice Plaza. Take a Holiday Walking Tour at Federal Hill. Experience White River Ballet's "Nutcracker" Ballet at Noblesville High School. See "Seussical The Musical" at The Cat in Carmel. Join the Downtown Noblesville Cookie Crawl. Enjoy Arcadia's Christmas Tree Lighting and Christmas Market. Shop and eat and experience musical talents at Carmel Christkindlmarkt. Watch Westfield tree lighting at Grand Junction Plaza. Attend City of Noblesville's Holiday in Lights Parade.

See BETSY Page A4

The Times of Noblesville presents...

Iceland's Magical Northern Lights

Hosted by Dick Wolfsie

March 18 - 24, 2025



For more information contact Collette

1-800-581-8942

Please refer to booking #1232517

Beginning to Look a Lot Like Christmas in Downtown Noblesville

The City of Noblesville and its community partners at Noblesville Chamber of Commerce, Noblesville Main Street, and Noblesville Creates have numerous events for the upcoming holiday season in the downtown district, including Federal Hill Commons, the Historic Courthouse Square, and Seminary Park.

“The holidays are always a time filled with festive experiences and creating memories with our family and friends. The City of Noblesville is the place to be with opportunities for all ages to experience the holiday season with loved ones and guests,” Noblesville Mayor Chris Jensen said.

Noblesville Parks invites the community to join in for Holidays at the Hill featuring the ice-skating rink. The 56-foot by 96-foot Ice Plaza is open from 5 to 9 p.m. Wednesday through Friday, 11 a.m. to 9 p.m. Saturday and 11 a.m. to 7 p.m. Sunday. Starting Dec. 21, hours will be extended to 11 a.m. to 9 p.m. Monday through Saturday, except on Christmas Eve and Christmas Day, for enjoyment during Noblesville School’s winter break. Admission, which includes skate rental, is \$13 for ages 13 and over and \$11 for ages 12 and under. Admission is good for all day skating. Additional information regarding the Ice Plaza is available at www.noblesvilleparks.org/402/Ice-Skating.

In addition to skating, Federal Hill will be adorned with a beautiful, walkable light display perfect for photo opportunities. This year, Santa has provided the Parks Department with a mailbox at the Parks office for kids to mail letters to Santa. Participants need to include a self-addressed return envelope with postage to receive a response from Santa. The mailbox will travel to holiday pop-ups and events at Federal Hill Commons. Santa’s mailbox will be available now through Dec. 14.

Noblesville Creates’ “Gifted: Handmade Wonders,” an exhibit-turned-gift-market featuring locally made art and crafts that make great holiday gifts. Choose from the wide selection of woodworking, stoneware, textiles, and more. The exhibit will remain open at the Judge Stone House, 107 S. Eighth St., until December 31 and will be available Wednesday through Saturday. For information, visit <https://noblesvillecreates.org>.



Photos courtesy City of Noblesville

Noblesville Mayor Chris Jensen, right, shares a special reading at Lights Over Seminary.

creates.org.

The fun continues with First Friday today. Buses will be providing free travel to downtown, Seminary Park, Noblesville Creates and Federal Hill Commons. Noblesville Creates will have its “Gifted” exhibit and a showcase from artist Eric Utterback from 5 to 9 p.m. Downtown merchants will be open late for evening shoppers. Noblesville Youth Assistance Program will be selling stockings that can be filled with treats and toys from participating businesses for \$15. For more information on Stuff Your Stocking, visit <https://youthassistance.org/noblesville-events>.

Lights Over Seminary hosted by the city and Noblesville Preservation Alliance is a free, walkable, holiday lights display in Seminary Park. The opening night event is from 5:30 to 8 p.m. this evening, with the official lighting taking place at 6 p.m. This year, the Indiana Peony Festival’s Noblesville Flower Market will coincide with the festivities at Lights Over Seminary. Enjoy flowers, carolers, hot chocolate, and a reading of “Twas’ The Night Before Christmas” by Mayor Chris Jensen. Lights Over Seminary runs 5 to 11 p.m. nightly throughout December.

The Noblesville Preservation Alliance will host its Holiday Home Tour from 5 to 8 p.m. this evening. This year’s tour promises to be an enchanting showcase of exquisitely decorated homes and community spaces nestled in various corners of the city. NPA will also host the Lux Radio Theater version of “Miracle on 34th Street” live with three additional short features on Dec. 12-15 at Preservation Hall, 1274 Logan St. For more information about these events, visit www.noblesvillepreservation.org.

Back by popular demand, families can reserve a unique, private 15-minute carriage ride through downtown Noblesville. Carriage Rides are available 4 to 9:30 p.m.

Dec. 6, 13, 14, 19 and 20. Rides with Santa will be available on Dec. 21-23. Reservations for carriage rides must be made in advance on the Noblesville Parks website, www.noblesvilleparks.org/373/Holidays-at-the-Hill.

Noblesville Main Street will host its Winter Market at Holidays at the Hill from 11 a.m. to 4 p.m. Saturday. The market includes many unique vendors and food trucks to shop from. For more information, visit www.noblesvillemainstreet.org.

The city’s festive twist on a downtown tradition, the Holiday in Lights Parade sponsored by Hare Chevrolet and your Central Indiana Chevy Dealers, will begin at 6:30 p.m. Saturday. The nighttime parade will begin at Harrison and 16th streets before heading west along Logan Street, north on Ninth Street, east on Harrison, before ending back at Ivy Tech Community College’s Hamilton County Campus. Additional safety features and lighting have been added due to the evening start time.

The Noblesville Parks Department is offering two new events this



The 56-foot by 96-foot Ice Plaza is open from 5 to 9 p.m. Wednesday through Friday, 11 a.m. to 9 p.m. Saturday and 11 a.m. to 7 p.m. Sunday.

year on Saturday, Dec. 14 – the Jingle Bell Breakfast and Noblesville’s North Pole. At the Jingle Bell Breakfast, families can enjoy a special meal while spending time with Santa Claus, sharing their holiday wishes, and snapping a keepsake photo at the Green Room, 107 Logan St. Breakfast times are 8 to 9 a.m. and 9:30 to 10:30 a.m. Pre-registration is required at www.noblesvilleparks.org/427/Jingle-Bell-Breakfast and space is limited. Cost is \$12 per person.

Experience the wonder of Santa’s village right in our community with Noblesville’s North Pole. Enjoy a visit with live reindeer, festive crafts, plenty of photo opportunities, elf training, and you may spot Santa in attendance. Admission and activities are free for all guests and local vendors will have items available for purchase. Noblesville’s North Pole runs 9 a.m. to 1 p.m. at Federal Hill Commons.

For more information on holiday events, visit www.cityofnoblesville.org/holidays.

Health Department Hosts Lead Poisoning Webinar



Alex Mahoney



Stacy Mattox

The Hamilton County Health Department will host a webinar about lead poisoning in children on Wednesday at 6 p.m. The session will educate families about the dangers of lead poisoning, sources of exposure, and how to safeguard their homes and children.

Lead poisoning is a significant public health concern, particularly for young children. “Even low levels of lead can cause learning disabilities, behavioral problems, and developmental delays,” warns Stacy Mattox, a public health nurse at the Hamilton County Health Department. “Early detection and prevention are crucial in combating it.”

The Health Department provides blood lead level testing for children 6 years old and younger. The webinar will feature expert insights from Mattox and Alex Mahoney, Environmental Health Specialists at the

Health Department who conducts risk assessments and inspections at homes where children have tested positive for high levels of lead. “Common sources of lead exposure include lead-based paint in older homes, contaminated soil, and water from lead pipes,” Alex says. “Our inspections provide families peace of mind in knowing and eradicating the source of lead in their homes.”

During the session, attendees will also learn the symptoms of lead poisoning. “Symptoms can be subtle, but if parents suspect exposure, they should contact their healthcare provider immediately,” adds Mattox.

The webinar is free and open to anyone, especially parents, caregivers, and educators. Those interested in participating can register here: <https://tinyurl.com/leadsafetywebinar>

NOW Hiring

LIGHT DELIVERY ROUTE

Early Wednesday morning newspaper delivery route available!

This does NOT include home delivery. It is delivering to post offices mostly.

Must have insurance, reliable transportation and a clean driving record.

Send resume and vehicle information to jobs@thetimes24-7.com.

OUR GENERATION

with the Times

Click to **WATCH NOW**

Melissa Shaw’s interview with Steve from Adrienes Flowers & Gifts

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

THE TIMES
An Independent Newspaper - Founded 1904

Vol. 120 Sen. Phil Boots, President USPS Publication Number: 391140	Issue 139 Tim Timmons, Publisher Report address changes to circulation@thetimes24-7.com
Annual Print Subscription: \$89	Annual Online Subscription: \$42

To subscribe: circulation@thetimes24-7.com
To contact news: news@thetimes24-7.com
To submit legal notices: legals@thetimes24-7.com
For billing: business@thetimes24-7.com

THE TIMES

Create New Christmas Tradition – Give Blood

Carmel

12/7/2024: 9 a.m. - 2 p.m., Venture Christian Church, 14501 Hazel Dell Pkwy

12/11/2024: 9 a.m. - 2 p.m., IU Health North Hospital, 11700 N Meridian St

12/19/2024: 12 p.m. - 5 p.m., Hotel Carmichael, 1 Carmichael Square

1/2/2025: 1 p.m. - 6 p.m., The Church of Jesus Christ of Latter-Day Saints, 11257 Temple Drive

1/3/2025: 10 a.m. - 4 p.m., IU Health North Hospital, 11700 N Meridian St

Fishers

12/10/2024: 11:30 a.m. - 5 p.m., Sun King Brewing, 9713 District N. Drive, Suite 1220

12/12/2024: 1 p.m. - 6 p.m., Billericay Park Multi-Purpose Community Building, 12690 Promise Road

12/19/2024: 1 p.m. - 6 p.m., IU Health Saxony Hospital, 13100 East 136th Street

12/21/2024: 9 a.m. - 2 p.m., Fishers YMCA, 9012 East 126th Street

12/26/2024: 1 p.m. - 6 p.m., Billericay Park Multi-Purpose Community Building, 12690 Promise Road

12/26/2024: 1 p.m. - 6 p.m., IU Health Saxony Hospital, 13100 East 136th Street

Zionsville

12/23/2024: 12 p.m. - 6 p.m., Security Federal Savings Bank, 10880 N Michigan Rd

As holiday celebrations continue into December, the American Red Cross encourages donors to keep the blood supply top of mind by giving blood this month. Type O negative blood donors are especially urged to give now to help ensure patients can continue to receive the care they need in the coming weeks.

to give lifesaving blood products.

Bring joy to someone facing a medical emergency; give something that means something with a blood or platelet donation. Schedule an appointment this December by using the Red Cross Blood Donor App, visiting RedCrossBlood.org or calling 1-800-RED CROSS (1-800-733-2767).

For a limited time, those who come to give Dec. 9-15, 2024, will receive a \$15 e-gift card to a merchant of choice. Those who come to give Dec. 16, 2024-Jan. 3, 2025, will receive an exclusive Red Cross long-sleeved T-shirt, while supplies last. For details on both offers, visit RedCrossBlood.org/Gifts.

Record-breaking November travel is expected to carry into the new year, which could cause some potential donors to put off blood donation until after the holiday season. In addition to millions of Americans traveling to spend holidays with loved ones, extended vacations are also surging in popularity at a time when fewer people may be available

Noblesville Lions Honor Veterans



Photo courtesy Noblesville Lions

Last month the Noblesville Lions served local veterans with a free Thanksgiving dinner at Ginger's Café. Each veteran was introduced by their evening sponsor. Invited speaker, Bill Doss, from the Hamilton County Veterans gave information to the club about his organization that helps veterans. The HCV organization is working to get the American Legion and VFW organizations to combine with the HCV group with some services. The HCV is looking to setup a complex and combine activities of all veteran organizations in the area.

Bill Renames Post Office After Fallen Police Officer

Legislation led by Rep. Victoria Spartz to redesignate the Elwood U.S. Post Office building after fallen police officer Noah Jacob Shahnnavaz passed the U.S. House of Representatives recently.

"While we can never fully repay Noah and his family, the renaming of the Elwood Post Office after his name will serve as a lasting reminder of his ultimate sacrifice for our freedoms," said Rep. Spartz. "I want to thank my House colleagues for their support in honoring this true American hero."

The legislation now proceeds to the U.S. Senate for consideration.

Officer Shahnnavaz was a highly dedicated member of the Elwood Police Department, remembered for his deep commitment to public service and community protection. Born in Indianapolis in 1998, Shahnnavaz

displayed early leadership and a passion for service. After graduating from Fishers High School in 2016, he joined the U.S. Army, where he served as a Sergeant with the 591st Military Police Company. He deployed to the Middle East during the Global War on Terror, earning respect from his fellow soldiers for his professionalism and leadership. They described him as "everything you'd want in a police officer; every attribute, every characteristic."

Following his military service, Shahnnavaz transitioned to law enforcement, joining the Elwood Police Department in 2021. He quickly earned the admiration of his colleagues for his calm demeanor, strong work ethic, and unwavering dedication to safeguarding his community.

Tragically, officer Shahnnavaz's life was cut



Fallen Police Officer Noah Jacob Shahnnavaz

short on July 31, 2022. During a routine traffic stop, he was ambushed and fatally shot by a repeat offender who had previously been convicted of shooting at police officers in Indianapolis.

Throughout his career, Shahnnavaz embodied the values of service, sacrifice, and honor. His life reflects a deep commitment to public

service, first in defense of his country and then as a protector of his local community. His professional and personal qualities earned him admiration both in the military and law enforcement, where he is remembered for his bravery, integrity, and the positive impact he had on those around him.

↓ RUSTY From Page A1

benefit at his full retirement age (FRA).

It is, of course, possible that 50% of your first husband's FRA entitlement is more than 100% of your second husband's benefit at death, in which case your ex-spouse benefit from your first husband could be more. The only way to sort this out is to contact Social Security (1.800-772-1213) to make an appointment to apply for surviving ex-spouse benefits from your deceased second husband. Explain that your first ex-husband is still living, and that you are unsure of what your benefits are as your first husband's ex-spouse. Social Security will be able to determine from their records which one provides you with a higher benefit amount (provide each husband's Social Security number when you call). As I said, your best financial option will likely be to take your survivor benefit from your deceased

second ex-husband (note, however, if your first ex-husband also dies before you, you can subsequently file for a survivor benefit from him, if that is more than you are getting from your second husband's record).

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.

PUBLIC NOTICES

CITY OF FISHERS FISHERS BOARD OF ZONING APPEALS NOTICE OF PUBLIC HEARING CASE VA-24-24

MEMBERS OF THE PUBLIC MAY SUBMIT COMMENTS BY GOING TO: https://townoffishers.formstack.com/forms/public_meeting_comment_form NOTICE IS HEREBY GIVEN that a public hearing will be held by the FISHERS BOARD OF ZONING APPEALS at 6:00 PM on December 18, 2024 at Fishers Municipal Center, FMC Nickel Plate Conference Room, 1 Municipal Drive, Fishers, IN 46038.

REQUEST: At that hearing, the public will be invited to offer comments on the following request ("Proposal"): Case # VA-24-24 - Consideration of a Land Use Variance from Section 4.2.3 I-69-OL Interstate-69 Overlay District of the City's Unified Development Ordinance (UDO) to allow an Institutional Use at 12115 Visionary Way for the Alhuda Foundation Inc.

LOCATION: 12115 VISIONARY WAY, FISHERS, IN 46038 The case file about this project is available for public review in the office of the Department of Planning and Zoning, located at Fishers Municipal Center, 1 Municipal Drive, Fishers, IN 46038. The meeting agenda with room location details and case related information will be posted on the City's website forty-eight (48) hours in advance of the meeting specified above. If you have specific questions or want to provide written contacts to the case planner directly, please contact:

City of Fishers Planning & Zoning Department planning@fishers.in.us (317) 595-3155 www.FishersIN.gov/notice Petitioner: Andrew Horton

TL22100 12/6 It hspaxlp

NOTICE TO TAXPAYERS OF ADDITIONAL APPROPRIATION

The City of Fishers, Hamilton County, Indiana ("City"), pursuant to Ind. Code §6-1.1-18-5, hereby provides NOTICE that the City's Common Council ("Council") will conduct a public hearing during its December 16, 2024 regularly scheduled Council meeting for considering the following additional appropriation(s) in excess of the budget for the current year.

	Addition	Reduction
General Fund – Interfund Loan Transfer to Barrett Fund	\$1,625,000	\$0
Total	\$1,625,000	\$0

The Council meeting will take place at 7:00 pm at the Fishers City Hall Auditorium, One Municipal Drive, Fishers, IN 46038. Taxpayers appearing at the meeting shall have the right to be heard. The additional appropriations as finally made will be referred to the Department of Local Government Finance (Department). The Department will make a written determination as to the sufficiency of funds to support the appropriation within fifteen (15) days of receipt of a Certified Copy of the action taken.

Dated this 4th day of December, 2024

CITY OF FISHERS
Lisa Bradford
City Controller
Hamilton County, Indiana

TL22101 12/6 It 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

NOW Hiring



LIGHT DELIVERY ROUTE

Early Wednesday morning newspaper delivery route available!

This does NOT include home delivery. It is delivering to post offices mostly.

Must have insurance, reliable transportation and a clean driving record.

Send resume and vehicle information to jobs@thetimes24-7.com.

Don't forget to renew your subscription!



thetimes24-7.com/subscribe

↓ BETSY From Page A1

Celebrate the season at the Handmade Vintage Market Holiday Market. 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 30 things to do:

1. Shop at the Janus Holiday Shoppe 9 a.m.-2 p.m. today and Dec. 12 and 13 at Janus Developmental Services on Westfield Road (Indiana 32) with items that include new birdhouse designs, tree skirts, stockings, dog leashes and collars, pacifier clips, lanyards, beaded mobiles, mixed media and upcycled art, clay jewelry and desk decor, with Janus participants making a commission on art pieces sold with more info at janus-inc.org. Also, tour a decorated home with 41 Christmas trees at 1, 2 and 3 p.m. Sunday during the fifth annual Janus Jingle, with tickets on website.

2. Celebrate Noblesville Main Street's First Friday with Deck the Downtown events 4-8 p.m. today in downtown Noblesville with transportation to Lights Over Seminary Park, ice skating at Federal Hill Commons, The Birdie Gallery and Noblesville Creates (formerly Nickel Plate Arts) and the sounds of Hinkle Creek Carolers, with midnight madness shopping until midnight.

3. Join Noblesville Preservation Alliance's free Holiday Home Tour 5-8 p.m. today, with five exquisitely decorated homes and spaces, donations encouraged, registration required at noblesvillepreservation.org.

4. Experience the annual outdoor, drive-through, Living Nativity 5-8 p.m. today at Cornerstone Lutheran Church in Fishers.

5. Gather your friends and family to experience the free Lights Over Seminary at 5:30 p.m. today at Seminary Park, an event by Noblesville Preservation Alliance, in downtown Noblesville, with hot chocolate, cookies and caroling.

6. Enjoy a Merry Prairie Holiday 2024 at Conner Prairie in Fishers 5:30-9:30 p.m. through Dec. 22 with thousands of Reynolds LED lights, a visit to Prairietown, games, food, activities, Frosty's Skating Rink, North Pole Village, selfies with Santa and Mrs. Claus, Kringle's Carousel, Polar Bear Plunge tubing hill and more, with tickets at connerprairie.org

7. Experience live entertainment at the Center for the Performing Arts in Carmel, featuring "Irving Berlin's "White Christmas" Dec. 6-24 at Civic Theatre; The Four Phantoms Holiday Show, tonight; Jane.

Lynch's "A Swingin' Little Christmas," Dec. 7; Indy Wind Symphony's "Enjoy the Holly Days" on Dec. 8; Matteo Bocelli, Dec. 12; Dave Koz & Friends Christmas Tour, Dec. 13; Peanut Butter & Jam Melchior Marionettes Holiday Cabaret on Strings, Dec. 14; Jon McLaughlin & Friends Home for the Holidays, Dec. 14; Carmel Symphony Orchestra's Vienna Holiday Matinee, Dec. 15; A Holiday in Old Vienna, Dec. 15; Handel's Messiah, Dec. 19; Festival of Carols, Dec. 20-22; Songbook Academy Alumni Sings The Songs of the Season, Dec. 22, with tickets at thecenterpresents.org

8. Experience live theater as Main Street Productions' "Greetings!" holiday comedy, directed by Jeremy Tuterow, through Dec. 15, at 7:30 p.m. Fridays and Saturdays and Thursdays, and 2:30 p.m. Sundays at Basile Westfield Playhouse, featuring Barb Weaver and Nathaniel Taff of Noblesville, Megan Friedenmaker of Fishers, Jim LaMonte of Indianapolis, Dylan Acquaviva of Zionsville, with tickets at westfieldplayhouse.org

9. Enjoy live music with The Dead Squirrels at 7 p.m. today, Harp & Axe on Dec. 13, Ciara Haskett on Dec. 14, Sam King on Dec. 27, and open mic night at 6 p.m. Thursdays, at Primeval Brewing in downtown Noblesville. Enjoy live music with Ciara Haskett on Saturday, Juan Douglas Trio on Dec. 21, Third Space Duo on Dec. 28 at Spencer Farm Winery in Noblesville.

10. Shop 11 a.m. to 4 p.m. Saturday at Noblesville Main Street's Holiday Market, outdoors at Federal Hill Commons in downtown Noblesville, with ice skating open and food trucks and more. The Federal Hill Commons Ice Plaza is open through Jan. 6, closed Christmas, at Federal Hill Commons in downtown Noblesville with skating passes and more info available at noblesvilleparks.org, with the free Holiday Walking Tour opening every night at Federal Hill, and carriage rides, with or without Santa, will be available in December, with reservations at noblesvilleparks.org.

11. Shop and eat and experience musical talents at the annual Carmel Christkindlmarkt, which continues through Dec. 24, 4-9 p.m. Wednesday and Thursdays, noon-9 p.m. Fridays and Saturdays, noon-8 p.m. Sundays, closed Mondays and Tuesdays and Christmas, special hours 4-9 p.m. Dec. 16-17, noon-9 p.m. Dec. 23, noon-4 p.m. Dec. 24 at carmelchristkindlmarkt.com

12. Visit Santa in the Santa House on the Courthouse Square through Dec. 24 in downtown Noblesville, with donations accepted, thanks to Hamilton County Historical Society. Hours are 5-9 p.m. today; noon-5 p.m. Saturday and Dec. 14, 21 and 22; noon-3 p.m. Sunday and Dec. 15; 5-8 p.m. Dec. 13, 19, 20 and 23; and noon-4 p.m. Dec. 24.

13. Experience The Dancin' Place and White River Ballet's annual "Nutcracker" Ballet at 7 p.m. Saturday and 2 p.m. Sunday at Noblesville High School with tickets available at the door.

14. Bring the whole family to "Seussical The Musical" at 7:30 p.m. Dec. 6, 7, 13, 14, 20 and 21; and 2:30 p.m. Dec. 7, 8, 14, 15, 21 and 22 at The Cat in Carmel, with tickets at onthe-stage.tickets.

15. Join the Downtown Noblesville Cookie Crawl, in its second year, by pre-ordering a cookie tin (\$40) before Saturday and then pick up your tin and map on Saturday at Linden Tree and walk around the downtown collecting cookies to fill your tin at participating businesses with more info at lindentreegifts.com or by calling 317-773-3238.

16. Santa has arrived at Santa's Village near the Hamilton Town Center Dog Park in Noblesville and will be available until Christmas Eve Dec. 24, with a Santa Photo Experience open 11 a.m.-7 p.m. Sunday-Friday and 10 a.m.-8 p.m. Saturdays, with Pet Photos in Santa's Village 11 a.m.-7 p.m. Dec. 10 and 12. Visit the Llamas noon-3 p.m. Saturday.

17. All Whos big and small, join in the magical day with the Grinch and decorate cookies free noon-3 p.m. Sunday at Urban Apples in Westfield.

18. Visit Santa and Mrs. Claus, dance in the street, cozy up to the fire pits, shop the artisan market, enjoy kids activities and eat chili during Arcadia's ninth annual Christmas Tree Lighting with Christmas Market 4-8 p.m. Saturday in downtown Arcadia.

19. Enjoy Santa's Soiree 4-7 p.m. Saturday at Village Green near the Christmas Tree at Clay Terrace in Carmel, with Santa's arrival at 4 p.m., Gian Snow Globe, live music with the Elf Band, beverages from Upland Brewing, Christmas tree lighting just after sundown, carriage rides 4:30-7:30 p.m., selfies with Santa's Friends, roaming entertainment, face painters and more.

20. Celebrate the season at the Handmade Vintage Market Holiday Market 9 a.m.-2 p.m. Saturday at the Hamilton County

4-H Fairgrounds in Noblesville, featuring more than 60 vendors, with free parking and \$5 tickets at the door and at handmadevintagemarket.com.

21. Celebrate the kickoff of the holidays at Westfield in Lights 3-6 p.m. Saturday at Grand Junction Plaza in Westfield with a tree-lighting ceremony at 6 p.m., plus food and retail vendors, Frosty the Snowman, carnival games, llama walking 3-6 p.m., with more at westfieldwelcome.com

22. Make plans to attend City of Noblesville's Holiday in Lights Parade, in its second year, featuring parade marshals Stephen and Moffett Craig, owner of Adrienes Flowers & Gifts for 45 years, at 6:30 p.m. Saturday through downtown Noblesville, west on Logan Street, north on Ninth Street, with more info at cityofnoblesville.org/parade.

23. Go back in time for Noblesville Preservation Alliance's radio show, "Miracle on 34th Street" plus three short features, "Gift of the Magi," Stan Freberg's "Christmas Dagnet (Yulenet)" and "A Visit from St. Nick" at 7 p.m. Dec. 12 and 13, and 3 p.m. Dec. 14 and 15 at Logan Street Sanctuary in Noblesville, with \$10 admission, at noblesvillepreservation.org.

24. Take a drive and enjoy En Pointe Indiana Ballet's "EnPointe Christmas," an annual holiday tradition, this year on stage, at 7 p.m. Dec. 13 and 2 p.m. Dec. 14 at Reardon Auditorium in Anderson, featuring more than 100 dancers and 25 dance numbers, in two acts, in a mix of classical and contemporary ballet, jazz, tap, hip hop, modern and a nine-minute finale with a playful rendition of "The Twelve Days of Christmas," with tickets at enpointeindiana.com.

25. Experience Noblesville's North Pole at Santa's Village 9 a.m. to 1 p.m. Dec. 14 in Federal Hill Commons in downtown Noblesville, with life reindeer, crafts, elf training, plus vendor booths, plus sign up for Breakfast with Santa in the Green Room at noblesvilleparks.org

26. Experience the joy of the season at the "Christmas Festival of Music: And on Earth, Peace" at 4 p.m. and 6 p.m. Dec. 15 at Noblesville First United Methodist Church, featuring the Noblesville First Chancel Choir, Orchestra, and new pipe organ, with registration required for free tickets at noblesvillefirst.com. Christmas Eve services are at 5 p.m., 9 p.m. and 11 p.m. Dec. 24.

27. Play Ugly Sweater

Bingo 5:30-9:30 p.m. Dec. 16 at the Noblesville Moose Lodge, with doors open at 5 p.m., early birds start 6:30 p.m. and regular games at 7 p.m. Next up, Stella Luna & The Satellites will play live music at the Moose Ugly Christmas Sweater Party at 8 p.m. Dec. 20 at the Moose.

28. Join in an evening of holiday musical cheer at the Holiday Show at Sara's Soiree Music Lounge in downtown Noblesville, with shows at 5:30 p.m. and 8:30 p.m. Dec. 21, with tickets at sarasoiree.com

29. Santa is coming to town and families can ride with him starting Dec. 21, for private 15-20-minute carriage rides through

downtown Noblesville, for \$125, with reservations at noblesvilleparks.org

30. Shop at Grace Care Center's annual Christmas Store 1-5 p.m. Dec. 21 and 22 at Grace Church in Noblesville, created to help local families find gifts, providing more than 10,000 gifts and serving more than 1,000 families, with reservations for time slots available in advance, with more info at gracechurch.us/christmasstore.

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



The Times photo by Betsy Reason

Santa Claus waves to the crowd from an antique fire truck during the City of Noblesville's inaugural 2023 Holiday in Lights Parade, which this year, will be at 6:30 p.m. Saturday through downtown Noblesville, with more info at cityofnoblesville.org/parade.



Artwork courtesy of the Center for the Performing Arts

Experience live entertainment at the Center for the Performing Arts in Carmel, featuring Jane Lynch's "A Swingin' Little Christmas," at 8 p.m. Saturday with tickets at thecenterpresents.org.



Photo courtesy of Noblesville Preservation Alliance

Visit Noblesville Preservation Alliance's free Holiday Home Tour 5-8 p.m. today, with five exquisitely decorated homes and spaces, donations encouraged, registration required at noblesvillepreservation.org.



The Times photo by Betsy Reason

Gather your friends and family to experience the free Lights Over Seminary at 5:30 p.m. today at Seminary Park, an event by Noblesville Preservation Alliance, in downtown Noblesville, with hot chocolate, cookies and caroling.



Photo courtesy of Handmade Vintage Market

Celebrate the season at the Handmade Vintage Market Holiday Market (first 100 shoppers will receive this free tote bag) 9 a.m.-2 p.m. Saturday at the Hamilton County 4-H Fairgrounds in Noblesville, featuring more than 60 vendors, with free parking and \$5 tickets at the door and at handmadevintagemarket.com.

What Will Purdue Do With Football Coaching Job – Stay Tuned



KENNY THOMPSON
Columnist

The two worst defeats in Purdue football history left athletic director

Mike Bobinski with little choice Sunday but to fire head coach Ryan Walters after just two seasons.

The 66-7 loss to Notre Dame stood as the program's worst margin of defeat for a grand total of 78 days before Indiana's 66-0 victory in Bloomington on Saturday night. The Hoosiers' 66-point margin of victory against an FBS opponent set a school record. The 66 points nearly matched Purdue's total offense output for the game, 67 yards.

Unfortunately for Walters, his 1-11 mark came at the worst possible time. First-year coach Curt Cignetti has led Indiana to a likely College Football Playoff berth and the school's first 11-victory season.

Meanwhile, the Boilermakers' 11-game losing streak to end the 2024 season matched a school record set between 1906 and 1908. A pair of losses to Wabash College were part of that record streak which cost two Purdue coaches their jobs.

"As college athletics enters an entirely new era in 2025, it's a pivotal time for Purdue, and we must take the steps necessary to best position our football program for success," Bobinski said in a statement posted on the school's official athletics website, purduesports.com. "We are determined to provide the University and our incredibly loyal fans football performance that reflects the excellence of Purdue and is worthy of their continued support."

As is usually said by most athletic directors after firing a coach, Bobinski stated that a national search is under way. On Monday, Bobinski suggested a new coach could be in place within a 7 to 10-day period.

Here's some unsolicited advice for finding the next coach.

The four most successful Purdue football coaches in my lifetime had one thing in common – they all either retained or brought most of their coaching staffs with them to West Lafayette.

Jack Mollenkopf was promoted to head coach three days after Stu Holcomb resigned on Dec. 9, 1955, to become Northwestern's athletic director. Mollenkopf was chosen by athletic director Red Mackey and university president Frederick Hovde over another Purdue assistant coach named Hank Stram.

The decision ended up being the right one for both men. Mollenkopf went on to earn a berth in the College Football Hall of Fame, while Stram's bust resides at Canton, Ohio, inside the Pro Football Hall of Fame.

Mollenkopf's only head coaching experience before Purdue was at Waite High School in Toledo, Ohio. Imagine the uproar that resume would have spawned in today's hot take society.

All but Stram stayed with Mollenkopf from Holcomb's staff: Bill Elias, Ned Maloney, Bill Daddio, Jim Miller and Bob DeMoss. Maloney and DeMoss would become valuable assistants to Mollenkopf over the next 13 seasons, with DeMoss succeeding Mollenkopf in 1970. Jim Young brought a

31-13 record from Arizona to West Lafayette just before Christmas 1976. Before taking the Arizona job, Young spent nine seasons on Bo Schembechler's staffs at Miami (Ohio) and Michigan.

One of the things Young learned from Schembechler was that a head coach is only as good as his assistants. Five of his staff at Arizona accompanied Young, including offensive coordinator John Mackovic who would become a head coach at Wake Forest, Illinois, Texas and Arizona.

Another assistant was Mike Hankwitz, the architect of several successful Northwestern defenses in the 2010s. The others were receivers coach Ed Zaunbrecher, linebackers coach Doug Redmann and offensive line coach Bob Bockrath.

Former Boilermaker standout Brock Spack and future Purdue head coach Danny Hope were among eight assistants who followed Tiller from Wyoming to Purdue for the 1997 season. Unfortunately, offensive coordinator Larry Korpitz succumbed to brain cancer before the season. Jim Chaney and Tim Lappano took over Korpitz's duties.

In 2017, Bobinski brought in Jeff Brohm from Western Kentucky, where the former Louisville star quarterback had enjoyed three 10-win seasons. That's two more 10-win seasons than Purdue has had in more than 135 years of college football.

Brohm brought younger brother Brian with him as offensive coordinator. Also making the move from Bowling Green, Ky., were defensive

coordinator Nick Holt, special teams coordinator Tony Levine, running backs coach Chris Barclay, defensive line coach Reggie Johnson and offensive line coach Dale Williams. I also count receivers coach JaMarcus Shepherd, who had been with Brohm at Western Kentucky before a one-year stint at Washington State.

Young and Tiller were also former defensive coordinators who recognized that Purdue had to be different from the rest of the Big Ten. That meant finding a great quarterback and passing the football in a time when the Woody Hayes philosophy on passing (three things can happen when you throw the football and two are bad) reigned in the Big Ten.

Young landed his just weeks after setting up his office in Mackey Arena by signing future College Football Hall of Famer Mark Herrmann out of Carmel. Tiller found his in Texas, a fellow named Drew Brees who was regarded as damaged goods by Texas A&M and the mighty Longhorns.

Winning is possible in West Lafayette. There are two examples coaching just yards away from Ross-Ade Stadium.

Matt Painter is on a trajectory to become Purdue's winningest men's basketball coach well before his 60th birthday, which is six years away. Eight games into his 20th season at Purdue, Painter has won 69 percent of his games (454-204). His mentor, Gene Keady, won 512 games over 25 seasons.

Painter has guided eighth-ranked Purdue to four consecutive MTE (multi-team events in NCAA



Jim Young



Joe Tiller



Jack Mollenkopf

parlance) championships: the 2021 Hall of Fame Tipoff, the 2022 Phil Knight Legacy, the 2023 Maui Invitational and last week's Rady Children's Invitational. Vanquished opponents in those four events included No. 18 North Carolina, No. 5 Villanova, West Virginia, Gonzaga twice when ranked Nos. 6 and 11, No. 8 Duke, No. 7 Tennessee, No. 4 Marquette, North Carolina State and No. 23 Mississippi.

In 22 seasons under Dave Shondell, the Purdue volleyball team has qualified for the NCAA tournament 19 times. That's quite a feat in a conference that has fielded nine national championship teams since 2007.

This year's ninth-ranked Boilermaker volleyball team is seeded fourth in their regional and will host first- and second round matches inside Holloway Gymnasium this week. Purdue (25-6, 16-4 conference) clinched fourth place in the Big Ten and a home NCAA berth by closing the regular season with a sweep of No. 21 USC, a five-game thriller at No. 13 Oregon and a sweep at Washington.

What might have been?

Walters' dismissal brings back memories of 2008 and the decision to replace the retiring Tiller. Athletic director Morgan Burke wanted to go the "head

coach in waiting" path that worked so well with the transition from Keady to Painter.

The choice was Tiller's former offensive line coach Danny Hope over former player and Tiller's defensive coordinator Brock Spack.

Denied his dream job, Spack ventured west to take over at Illinois State. Last week, Spack was named a finalist for the Eddie Robinson Award, presented annually to the FCS national coach of the year.

It's Spack's third time as a national coach of the year finalist, the other occasions coming in 2012 and 2014. Illinois State is 10-3 and advanced to the second round of the FCS Playoffs with a 35-27 victory at Southeast Missouri State.

In 16 seasons, Spack is the winningest coach in Illinois State history with a 111-73 record and six FCS Playoff appearances.

Had Purdue chosen Spack, perhaps the Boilermakers could have avoided the disastrous hires of Darrell Hazell in 2013 and Walters.

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

**Thank you for reading
The Times**

Building new clean energy will lower Hoosiers' bills & protect grid reliability.

MORE LOW-COST ENERGY NOW

PAID FOR BY ADVANCED ENERGY UNITED

Don't forget to renew your subscription!

thetimes24-7.com/subscribe

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

↓ SCAMS From Page A1

effort between the IRS, states, the tax industry and tax professionals that works to protect taxpayers and the tax system against identity theft.

“The holiday shopping season and the fast-approaching tax season create a tempting target for identity thieves and scam artists,” said IRS Commissioner Danny Werfel. “Taxpayers should use extra caution this holiday season to protect their valuable personal and financial information, whether shopping online or clicking on links in email and other messages. A little extra caution can protect taxpayers’ confidential information and reduce the risk of identity theft in the upcoming filing season.”

Abundant scams and rip-offs being seen by the IRS and the Security Summit partners include ever-evolving and increasingly sophisticated phishing emails and related attacks on the unsuspecting. Taxpayers can be duped into unwittingly handing over their confidential tax and financial information. Would-be victims could also get tricked into disclosing their addresses, Social Security numbers, bank account numbers, credit card numbers or passwords, which can lead to tax-related identity theft and fraud.

A common example right now involves false messages made to look like they’re coming from delivery services. In these scams, victims receive a text or email purporting to be from a company or business saying a delivery can’t be made along with a link to click to reschedule. But in reality, the link represents a form of phishing that attempts to steal personal information or download malware. It’s a very prevalent scam expected to intensify during the holidays.

Another common scam expected to intensify soon will involve emails pretending to be from the IRS or others in the tax industry. These frequently involve unexpected, good news, like a tax refund. But they can also involve variants telling people they have a tax bill or have tax documents available to download.

“People need to be extra careful during the holidays and during tax season,” Werfel said. “Identity thieves and tax scammers are shrewd and take advantage of what is on people’s minds, particularly during busy times of the year like the holidays. Remember, don’t click on anything unknown, even if you just ordered gifts and you’re expecting packages to come to your door

Additional resources

For more information on preventing tax information theft, visit Security Summit.

Victims of identity theft can visit Identity Theft Central.

Find additional information on tax scams at Tax scams.

Attend the IRS and Federal Trade Commission webinar: Scams, tax related identity theft and Identity Protection PIN for National Tax Security Awareness Week on Tuesday, Dec. 3, at 11 a.m. ET. Register by visiting the webinar information page.

A tax security awareness social media toolkit is available on IRS.gov with sample text and graphics to help promote #TaxSecurity on social media channels. The toolkit is also available on National Tax Security Awareness Week 2024 under Helpful Resources.

Get other reliable tax info from the following trusted sources:

- Follow IRS on social media.
- Visit an IRS walk-in center.
- Talk to a trusted tax professional.

soon. Double-check before you click.”

The warning is another reminder from the IRS and other Security Summit partners, an ongoing alliance that includes state tax agencies, tax professionals, software and financial industry partners. Since 2015, the IRS and the Security Summit have used this special week to warn taxpayers and tax professionals to protect their sensitive information while shopping online or viewing emails and texts, especially during the holiday season and approaching tax season, when criminals are active.

The Summit partners continue to highlight security and awareness to help taxpayers avoid losing their personal, financial and tax information, which identity thieves use to file fraudulent tax returns.

Safety tips to remember during the holiday season and throughout the year

During the busiest time of the year for online shopping, the Security Summit reminds taxpayers of some important steps to protect themselves and their information from data thieves:

- Shop at online sites with web addresses that begin with the letters “https:” the “s” stands for secure communications. Also look for a padlock icon in the browser window.
- Don’t shop on unsecured public Wi-Fi in places like a mall or restaurant.
- Ensure security software is updated on computers, tablets and mobile phones.
- Watch out and help protect the devices of family members who may not be technologically savvy, a wide range that goes from young children to older adults.
- Make sure anti-virus software for computers has a feature to stop malware, and that there is a firewall enabled to prevent intrusions.
- Use strong, unique passwords for online accounts.
- Use multi-factor authentication whenever possible.

Simple steps can protect taxpayers

In addition to those protective steps, taxpayers should be wary of a variety of email scams. Throughout the year, taxpayers should be aware of different types of email phishing scams that identity thieves and scam artists commonly use. These include:

- Phishing/Smishing – Phishing emails or SMS/texts (known as “smishing”) attempt to trick a recipient into clicking a suspicious link, filling out information or downloading a malware file. Often phishing attempts are sent to multiple email addresses at a business or agency, increasing odds that someone will fall for the trick.
- Spear phishing – This is a specific type of phishing scam that bypasses emailing large groups at an organization, instead identifying potential victims and delivering a more realistic email known as a “lure.” These types of scams can be trickier to identify since they don’t occur in large numbers. They single out individuals, can be specialized and make the email seem more legitimate. Scammers can pose as a potential client for a tax professional, luring the practitioner into sharing sensitive information.
- Clone phishing – This is a newer type of phishing scam that clones a real email message and resends it to the original recipient pretending to be the original sender. The new message will

have either an attachment that contains malware or link that tries to steal information from a recipient.

- Whaling – Whaling attacks are very similar to spear phishing, except these attacks are generally targeted to leaders or other executives with access to large amounts of information at an organization or business. Whaling attacks can target people in payroll offices, human resource personnel and financial offices as well as leadership.

In some cases, when a taxpayer believes their personal information is being used to file fraudulent tax returns, they should consider filing a **Form 14039 online**, or they can complete the paper Form 14039, Identity Theft Affidavit, which can then be printed and mailed or faxed to the IRS.

Don't forget to renew your subscription!



thetimes24-7.com/subscribe

Building new clean energy will lower Hoosiers’ bills & protect grid reliability.

MORE LOW-COST ENERGY NOW

PAID FOR BY ADVANCED ENERGY UNITED

OUR GENERATION
with the Times

Click to
WATCH NOW

Melissa Shaw’s interview with Steve from Adrienes Flowers & Gifts

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

Thank you for reading The Times

↓ LEAD

From Page A1

pharmacy program directors, quality oversight managers, pharmacists, and others, to determine which medications are listed as covered. Each covered drug is then categorized into “tiers” and placed on a list called a “formulary”.

Typically, generics and the lower-cost drugs are tiers 1 and 2. Most are free or very low-cost in these categories. By contrast, medications noted as tiers 4 and 5 (some insurance companies are including a tier 6 now, too) are very expensive medications. For the past thirteen years, I myself, have been prescribed a biologic for my rheumatoid arthritis. To the best of my knowledge, this drug has always been considered a Tier 5 in private health insurance and by Medicare.

This drug is covered by many private insurers and by many Medicare Advantage plans based on Medicare guidance at a cost of almost \$8000 per month to the insurance carrier and \$2300 a month co-insurance for me. For the past 13 years, I have been eligible for coverage assistance to continue this medication to control my disease.

This year, however, a few changes have occurred which most people should be made aware of.

The first one is called the federal poverty level (FPL). The federal poverty level is determined by the federal government and changes every year. For 2025, the FPL is \$20,440/ year for a family of two.

The eligibility criteria and income thresholds for these medications also change every year for the different programs that offer any kind of assistance. My gross Social Security check now knocks me out of eligibility this year in any program due to the changes in the guidelines. (I could be eligible for one program if my Medicare Part B premium wouldn't be considered as “income”.) Yes, readers...most Medicare recipients pay “premiums” every month for Medicare Part “B”, typically automatically deducted from our Social Security checks. This is a mandatory premium.

The second piece of this puzzle is the Medicare prescription payment plan that was seemingly suddenly offered by Medicare for 2025. Hooray! But since these Tier 5 medications are so very expensive and the FPL has changed, many people may also be ineligible like me to receive any assistance in 2025.

For 2025, there will be a

\$2000-a-year cap or maximum out-of-pocket for the higher-cost medications. Due to the cost of my tier 5 medication (see above), this requires an expense of just under \$200 per month to pay for this tier 5 medication if I can manage it. To be fair, we are receiving a 2.5% increase in Social Security, but the Part B premium is increasing by 8% in 2025, so....

Like many other tier 5 medications, though, including all the weight loss medications now under consideration for coverage by Medicare, tier 5 medications have no generics available or (what is referred to) as a biosimilar medication. There is no equivalency for me personally to use a tier-one or a tier-two medication, which would be little to no cost for a generic.

So, the fact remains that as a patient, I had to decide whether to go off this medication that I've been on for 13 years (with possible debilitating health impact) since I am no longer eligible for any assistance, or to rob Peter to pay Paul to afford the \$200/month expense. Truthfully, it is much easier in my area to locate a food pantry than it is to find any program to help with my medications. (I've done a lot of research into this and prayed a lot over it!) I understand this is a difficult choice for many!

Be aware that the Medicare prescription payment plan came about suddenly by notification to the public. I only learned about this when Kamala Harris mentioned it in one of her campaign speeches. Did you get prior notification from Medicare about this? I did not. Maybe I missed an email or a letter in the mail. The good news, though... the Medicare.gov website does offer many resources and details as does most of your insurance carriers.

Yet there is another wrench in all of this information. Formularies, those lists of medications that every insurance carrier develops including Medicare, can be changed without notification to individuals. Coverage for medications can be stopped at the drop of a hat without notifications.

Typically there are no formulary notifications on websites until well after the fact, well after the decision has been made to stop coverage for various reasons. Pre-notifications to patients regarding medication changes are not mandatory. These disclaimers often abound in

insurance documents, including pharmacy documents.

In fact, another one of the medications I use suddenly has a generic “equivalent” available, but at a cost of over three times the amount I was paying when it was prescribed. And because it is no longer prescribed by a physician, I cannot use a “discount card” (like GoodRx, etc). A simple heads-up would have been helpful to budget for this added cost, too, when it was dropped from coverage.

So, there's an additional expense for 2025. Beware of prescription co-pays, not to mention all these plans with pharmacy deductibles new for 2025. Part D deductibles are part of a series of changes from the 2022 Inflation Reduction Act. I forgot to read that part. I wonder what's in store for next year? Inflation reduction? What about expense reduction?

Am I upset by all this? You bet! It is vital that when you're choosing any insurance plan, whether it's a Medicare Advantage plan or personal insurance by your employer, to double-check the cost of your particular medications and your plan document called the “Evidence of Coverage” and the “Drug Formulary”.

Please be aware, especially with the formularies, that those lists can change at any given moment without notification to you as a consumer. I've also had providers drop out of the network, out of the blue, with no notification from my insurance carriers or a physician's office due to low reimbursement rates, yes... even under Medicare. Yet the providers remained on the carrier's website as being an active network provider.

Carriers (understandably so) are given a longer timeframe to change their website when a provider is no longer in their network but without a heads-up to a patient currently under treatment! In the middle of treatment? What?! This is why your doctor's office verifies our insurance coverage at every visit. We may maintain the same insurance carrier throughout the year, but the physician's office may no longer accept our coverage. Frightening, isn't it?

So I urge you; if you do not have time to take a look at the insurance documents and to list every one of your medications on the carrier's website to find out if it's covered or not, please get help from an insurance navigator or an advocate. Many states offer these services free just for the asking. At the very least, if

you're not sure, then call your insurance carrier at the number on your card or talk to your trusted local pharmacist.

Also, file your concerns with whomever you must, with your insurance carrier or with Medicaid or Medicare. By law, denials for certain benefits must be explained and many must offer an appeal process. I would suggest this be done in writing, as some complaints may not be internally escalated for review.

My biggest concern is this. Changes to any coverage for medications should be made mandatory to patients 30 days before any change takes place. These unexpected changes can drastically impact lifestyle and health status and can cause harm! Every physician understands this. They, too, along with your local pharmacies, are also affected by the lack of notifications and sudden changes.

And as far as these weight loss medications, they sound wonderful! Be aware, as with any drug, there are benefits and risks with potential side effects. They are also often categorized as tier five very expensive drugs which will automatically put many people into that Medicare prescription payment plan at a \$2000 a year cap and/ or almost \$200 a month. Talk about the impact on a fixed income!

Please also be aware that any of these medications can be pulled off the formulary at any given time without notice. Discuss your concerns and these changes with

your physicians.

Patients need notification ahead of time! Period. Not at the time when we go to enroll during our annual open enrollment with Medicare. Not after the fact when a drug has been dropped from the formulary leaving us, and also the pharmacies that we work with (the CVSs, the Walgreens, Walmart), you name it...all of us were taken by surprise by some of these changes.

It is unethical, irresponsible, and incredibly disrespectful to the patient base. How does this act of omission align with your corporate values and missions and your internal risk managers?

And don't get me started on mental health parity, which does NOT exist for Medicare patients. Get this...according to the CDC, people ages 85 and older had the “highest suicide rate in the country in 2022”, higher than any other age group.

Medicare patients pay higher co-pays for mental health care than they do for other medical care. By contrast, co-pays for non-Medicare private health insurance carriers must be equivalent to “medical” co-pays according to the Mental Health parity laws. Why is parity exempt for the aged? Simply because we are old? Why must we pay more for mental health care?

Think of this. Every evening when America turns on the television, by far and away, most of the commercials are for

tier 5 medications. That's not to say these drugs don't do good. They can, and they do! And the medications must be researched, no doubt. Copyright or patents are a way of life in the US, including the big pharma industry. I respect that wholeheartedly.

However, a simple notification by sending a letter to Medicare patients ahead of time... at least 30 days notification, before any medication changes occur on formularies, is the right and ethical thing to do! And give us the same right to mental health parity. Why should we pay more for mental health care than all other Americans, especially since we have the distinction of highest suicide rates?

The aged will die soon enough, but let's take care of them in the meantime. Access, affordability, and quality of care are essential for everyone's health. Minor changes can make a big difference to every patient and can reap goodwill for all involved. Bonnie Zickgraf is a retired pastor and Registered Nurse, with over 25 years in mental health nursing and health plan accreditation industries.

*By God's Grace,
Rev. Bonnie Zickgraf,
Ret., BSN, RN
Mathetria*

"For we are God's masterpiece. He has created us anew in Christ Jesus, so we can do the good things he planned for us long ago." Ephesians 2:10 (NLT)

Looking for a part-time job that does not involve the words:

Would You Like Fries With That?

The Noblesville Times is looking for clerical help. This could be the perfect job for part-time students all the way up to Baby Boomers looking for something to do.

Basic data entry skills are required. Experience with QuickBooks is a bonus.

E-mail jobs@thetimes24-7.com

The Times of Noblesville presents...

Iceland's Magical Northern Lights

Hosted by Dick Wolfsoie

March 18 - 24, 2025



For more information contact Collette

1-800-581-8942

Please refer to booking #1232517

New Book Resurrects Long-Forgotten Indiana Crimes

Indiana is generally considered one of the most peaceful and unassuming places on earth, but *No Place Like Murder 2* — a new true crime book from Hoosier author Janis Thornton — reveals otherwise.

As she did with the new book's predecessor, *No Place Like Murder*, Thornton takes a hard look at 20, long-forgotten, sensational murders that shocked Indiana. This time, the featured murders occurred between 1883 and 1960 and highlight women and children, who were victims as well as killers.

Murders are always unsettling, but few are more disturbing than those that breach a trust, says Thornton. Such is the circumstance in the stories appearing in *No Place Like Murder 2*. For example, 18-year-old Dorothy Poore was a recent Clinton, Indiana, High School graduate, when she traveled to Indianapolis

in July of 1954 to seek employment. But after she naively accompanied a young man to his room at the downtown Claypool Hotel on the promise of a job, he strangled her and stuffed her body in a dresser drawer.

Also featured is eight-year-old Nellie Maynard of Alexandria, Indiana, who died on December 6, 1904, three days after her twelve-year-old friend, Rosie Perkins, held a lit match to Nellie's dress and watched her run away engulfed in flames.

Perhaps most disturbing is the story of Starke County's eleven-year-old Cecil Burkett, who gained fame in 1921, when he became the youngest person in Indiana history to face the electric chair after he was indicted for the shooting death of his seven-year-old neighbor.

No Place Like Murder 2 dissects the roles

women and children have played in 20 sensational Hoosier homicides, and as Donna Cronk, Hoosier journalist and author, writes, "With a passion for unearthing horrific historic murders, author Janis Thornton handpicks obscure and unimaginable stories that happened in her Midwestern home state. In these stories, Thornton leaves readers on the edge of their seats and double checking their locked doors."

In the book's foreword by Stephen Terrell, Indiana author of *The Madness of John Terrell: Revenge and Insanity on Trial* in the Heartland, he states, "Janis writes with an eye for the human side of tragic, often horrible events [but] provides far more than just facts and figures or the titillating shock of outrageous crimes. She never loses sight of the real people involved in these stories."

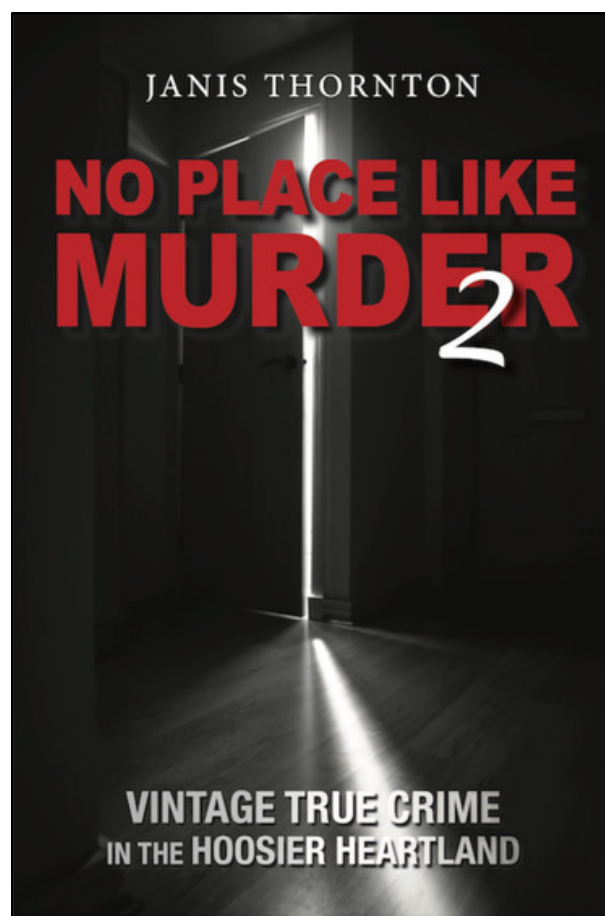
No Place Like Murder 2

is Thornton's tenth book. In addition to *No Place Like Murder*, her previous works include *Too Good a Girl*, concerning the 1965 unsolved murder of her Tipton High School classmate; the historical nonfiction, *The 1965 Palm Sunday Tornadoes in Indiana*; pictorial histories covering Tipton County, Frankfort and Elwood (all in Indiana); and three mystery novels. She is a member of The Authors Guild, Sisters in Crime, Women Fiction Writers Association, the Indianapolis Writers Center, and the Tipton County Historical Society.

No Place Like Murder 2 is available for purchase online at Amazon.com, as well as Thornton's website, www.janis-thornton.com. For more information, please contact Thornton via her website or visit her on Facebook @janisthorntonauthor.



Janis Thornton



The Times SERVICE DIRECTORY

<p>AUTOMOTIVE</p>	<p>FUNERAL SERVICES</p> <p>BUSSELL FAMILY FUNERALS</p> <p>Serving Hamilton County and surrounding areas</p> <p>BussellFamilyFunerals.com</p> <p>Donna Bussell Owner/Director</p> <p>1621 E. Greyhound Pass Carmel, IN 46032 317-587-2001</p>	<p>FUNERAL SERVICES</p>	<p>FUNERAL SERVICES</p> <p>Traditional Services Affordable Cremation Pre-Planning</p> <p><i>Hersberger Bozell</i> FUNERAL HOME</p> <p>3010 North Main Street Lapel, Indiana 46051 765-334-3131 www.hersbergerbozell.com</p>	<p>FEATURED BUSINESS</p> <p>BUSSELL FAMILY FUNERALS</p> <p>Serving Hamilton County and surrounding areas</p> <p>BussellFamilyFunerals.com</p> <p>Donna Bussell Owner/Director</p> <p>1621 E. Greyhound Pass Carmel, IN 46032 317-587-2001</p>
<p>FUNERAL SERVICES</p> <p>Indiana Funeral Care</p> <p>indianafuneralcare.com</p> <p>Indianapolis (317) 636-6464 8151 Allisonville Rd. Indianapolis</p> <p>Greenwood (317) 348-1570 2433 E Main St. Greenwood</p>	<p>HOME SERVICES</p>	<p>RESTAURANTS</p> <p>Jim Dandy Restaurant Since 1964</p> <p>Online Ordering is HERE! Visit our new website at www.jdrest.com to order now! Sign up for our email list to receive weekly deals and specials!</p> <p>Monday - Saturday 6:30 AM - 9 PM Sunday 7:00 AM - 9:00 PM</p> <p>2301 E. Conner Noblesville 317-773-3288</p>	<p>RESTAURANTS</p>	

The Times of Noblesville presents...

Hosted by Dick Wolfsie

March 18 - 24, 2025

Iceland's Magical Northern Lights

For more information contact Collette

1-800-581-8942

Please refer to booking #1232517

Thank you for reading The Times