FRIDAY January 3, 2025

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

TODAY'S VERSE

1 Thessalonians 5:18 In everything give thanks: for this is the will of God in Christ Jesus concerning you.

Hamilton Happenings

More cone zone news. From now through mid-January, 236th Street will remain closed from U.S. 31 to Deming Road. Bridge work just east of Anthony Road is anticipated to be complete mid-January 2025. The road will open then, but the remaining construction work will resume as weather allows, tentatively April 1, 2025.At that time, 236th will be closed through the completion of the project. Project completion is estimated to be early Fall 2025.

Three Things You Should Know

Holy Christmas Sells! It looks like Indiana is a big state for "regifting" Christmas presents. According to our friends at BadCredit.org, 3,000 people were surveyed to estimate the value of America's regifting economy. It turns out it's pretty significant: the regifting economy is worth a staggering \$11 billion for the whole country, with 43 percent of Americans (over 110 million people) admitting to regifting or reselling unwanted presents. California generates the biggest regifting economy, at \$1,377,846,471. Indiana's regifting economy also turns out to be substantial. A third (35%) of Hoosiers say they plan on profiting from gifts received this festive season. equating to 1,895,682 regifters in the state. This means that Indiana's regifting/reselling economy is worth \$198,098,819!



NOBLESVILLE, INDIANA

🙀 Boomer Bits 👬

Ask Rusty - Can Wife Claim Now and Get His Half Later?

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:

My wife will reach her full Social Security benefit at 66.5 years of age which is just under 2 years away for her now. If she were to begin to get her monthly check now (i.e. early), would that prevent her from being eligible for the spousal benefit to receive half of what I am currently drawing? Signed: Curious Husband

Dear Curious:

If your wife claims her own SS retirement benefit now (e.g., at 64.5 years), and you are already collecting your own SS benefit, then she will be automatically deemed to be filing for her spousal benefit immediately when she claims her own benefit (she does not have the option to defer claiming her spousal benefit until later). This is a change made by the Bipartisan Budget Act of 2015, which requires all

those first claiming SS to file for ALL benefits they are eligible for when they claim. What that would mean is that your wife's benefit now, including her spousal boost from you, would be actuarially reduced by the number of months early she claimed. Her own SS retirement benefit would be permanently reduced by about 15%, and her "spousal boost" (the additional amount she would get as your spouse) would be reduced by about 19%, yielding a combined benefit which is roughly 42% of your full retirement age (FRA) SS

The only way your wife can get half (50%) of your FRA benefit entitlement is by waiting until her own full retirement age (66 years and 10 months) to claim. Note too that

benefit.

Medicare **Advantage Open Now**

MORE LOW-COST

ENERGY NOW

PAID FOR BY ADVANCED ENERGY UNITED

The Medicare Advantage **Open Enrollment Period (MA** OEP) runs Jan. 1 through March 31 of each year. During the Medicare Advantage Open Enrollment Period:

• You can switch to a different Medicare Advantage Plan.

See OPEN Page A3

Medigap Plans Available With Medicare

A new bill, SEA 215 was introduced and passed in Indiana in Spring of 2024 that impacts Medicare.

As of Jan. 1, there will be guaranteed issue into medigap plans for people under 65. What does this mean? This means that after Dec. 31, 2024, any Medicare Supplement Plan (Medigap) that is available to those with Medicare will also have to provide that same plan, or an equivalent, available for those with Medicare due to disability or ESRD.

WHAT: Beginning on or after Jan. 13, 2025, Pleasant Street will be closed to through traffic between 13th Street and 16th Street. The closure will last until Phase 2 is complete in early 2026.

WHERE: Pleasant Street between 13th Street and 16th Street.

For more details about the project and up-todate closures, please visit https://www. reimaginepleasantst. com/. You can also follow the project on Facebook and X.

Pleasant Street Closing Again

It may be a new year, but there's not going to be anything new about seeing orange barrels, traffic cones and construction.

This is Noblesville and Hamilton County – and while we continue to proudly be one of the fastest growing places in the state (as well as one of the best places to live) – the cost for that includes road construction. And of course, those who live in or around Pleasant Street - or travel that way are used to the hassles that come along with improvements.

State of Indiana in November was recorded to be 4.4 percent, according to the Indiana Department of Workforce Development. By comparison, the national unemployment rate reported for November was 4.2 percent. In addition. Indiana's labor force participation rate is 63.4 percent compared to the national rate of 62.5 percent. This rate is the percentage of Hoosiers 16 and older who are either working or actively looking for work. Indiana's total labor force stands at 3,442,250 and is at its highest on record

The unemployment rate of the

A new study has identified which cities are most likely to produce NFL stars, and Indianapolis is tied for ninth in the country. The research, conducted by sports data experts Lineups, examined over 2,800 NFL players to find the most common birthplaces. Houston, Detroit, Miami, Ft. Lauderdale, Tampa, Jacksonville (Fla.), Atlanta, New Orleans and Charlotte were in the top. Indianapolis was tied with St. Louis and Memphis at nine. Mobile and Cincinnati were tied to round out the top 10.

See RUSTY Page A3

ST HOOSIN

See MEDIGAP Page A3

So get ready for the next phase!

The Reimagine Pleasant Street project announced that around Jan. 13, Pleasant Street will be closed to through traffic between 13th Street and 16th Street. The closure will last until Phase 2 is complete in early 2026. The closure is necessary to reconstruct and widen Pleasant Street to four lanes and includes replacement of the bridge over Wilson Drain.

See STREET Page A5

TODAY'S HEALTH TIP

To improve sleep, keep your bedroom cool, dark and quiet.

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

HONEST HOOSIER

Miss me? Like the guy in the Night Before Christmas. I settled down for a long winter's nap . . . but I'm back and raring to go!

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



"The new year stands before us, like a chapter in a book, waiting to be written. We can help write that story by setting goals." Melody Beattie

TODAY'S JOKE

What do New Year's parades and Santa Claus have in common? No one is awake to see either of them.



The Times of Noblesville presents... **Iceland's Magical Northern Lights**



For more information contact Collette

1-800-581-8942

Please refer to booking #1232517

Hosted by Dick Wolfsie

March 18 - 24, 2025

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The TIMES

Photo courtesy Hamilton County

Hamilton County Veterans Service Officer Tom Logan, left, stands with County Surveyor Kent Ward as they announce the availability of a new receptacle for retired United States flags. The receptacle was provided by the National Association of Counties and distributed to Indiana counties by the Indiana Association of Counties. The receptacle was presented to Logan by Ward who is a member of both the national and state association's board of directors. The receptacle is located in the Veteran Service Office, first floor of the Government and Judicial Center in Noblesville.

Fishers Arts Council Looking for Musical Acts



Maruchan band members Jason Reinhardt and Tommy Icarus play at the Arts Council Hub Gallery.

Opportunities have been posted on the Council's website for musical acts from solos to trios – with the first performance coming up on Feb. 14. All musical performances are paid and indoors. Visit fishersartscouncil.org/ post/2025-musicians for the details and how to submit your availability.

Visual artists can submit their work for

several upcoming exhibits in both the Art Gallery at City Hall and the FAC Hub Gallery in the Hamilton County Community Foundation. The first submission deadline is Jan. 17 for "The Golden Age: Artists 50 & Better" exhibit. If you have difficulty filling out the online form, you can email the arts council at info@FishersArtsCoun cil.org or call them at

Photos courtesy Fishers Arts Council Patrons enjoy the Art Gallery at Fishers City Hall

(317) 537-1670.

Exhibit call outs can be found at fishersarts council.org/blog.

The City of Fishers is partnering with Fishers Arts Council to find an artist to design the logo for the 2025 Geist Half Marathon race participant tshirt. This shirt will be given to race participants and may also be available for sale following the race's completion. There will be a \$500 prize for the winning design. Details on the design call out can be found at fishersarts council.org/post/geist half-tshirtdesign. The deadline to submit designs is Jan. 17.

More opportunities to participate in galleries, receptions, and events are coming in the new year.

Witham Health Services Offers Education, Support Groups

Witham Health Service, located in Boone County, offers many different educational and support programs, supporting people to live healthy, active lives and helping them heal in times of injury and illness.

Witham has offices in Zionsville, Lebanon, Whitestown, Crawfordsville and other locations. the Wellness Department at 765-485-8126 for more information on scheduling and pricing.

- SilverSneakers held weekly at 11:15 a.m. on Mondays for those 65 or older at the Witham Health Services South Pavilion Wellness Center. Please call the Wellness Department
- Indoor Cycling This FREE indoor cycling and stretching program is designed to reduce the risk of any chronic disease you may be facing or help manage your weight. Held weekly, on Tuesdays and Thursday's at 10:00 a.m. at the Witham Health Services South Pavilion Wellness Center.

Local Police Chase Ends in Henry County

Police ended the year in pursuit of a suspect who allegedly pointed an AK-47-style firearm at a man near Fortville.

Around 11:15 a.m. on New Year's Eve, the Hamilton County Sheriff's Office responded to the 16000 block of Province Court in Hamilton County near Fortville following a weapons complaint. The initial caller reported that her husband was threatened when leaving the neighborhood, stating that a suspect wearing a ski mask pointed an AK-47-style rifle at him. Upon arrival, deputies confirmed that no shots had been fired but verified the reported threat involving the firearm.

attempted a traffic stop, the suspects fled, initiating a pursuit. The chase spanned multiple counties, beginning in Hamilton County and continuing through Hancock County and Madison County before turning east onto U.S. 36 into Henry County. Hamilton County deputies terminated the pursuit near 250 E. on U.S. 36.

Shortly after, Middletown Police located the suspect



The Sheriff's office thanks the Henry County Sheriff's Office, the Madison County Sheriff's Office, New Castle Police Department, the Pendleton Police Department, the **Middletown Police** Department and Hamilton County EMA for their assistance. The Hamilton County Sheriff's Office is committed to ensuring public safety and resolving this matter. Anyone with information regarding this incident is encouraged to contact our office at (317) 773-1282 [nonemergency contact number] or submit tips anonymously through our website at https://www. hamiltoncounty.in.go v/FormCenter/Sheriff s-Office-4/Submit-a-Crime-Tip-44

Here is a list of January programs. To learn more, visit www.witham.org.

- Diabetes Self-Management Class – Call the Diabetes Education Department at 765-485-8120 for individualized class, scheduling and pricing.
- Restorative Yoga is held weekly on Mondays at 6:00 p.m. at the Witham Health Services South Pavilion Wellness Center. Please call the Wellness Department at 765-485-8126 for more information on scheduling and pricing.
- Rock Steady Boxing 1 & 2 - held weekly at
 9:00 a.m. on Mondays and Wednesdays at the Witham Health
 Services South
 Pavilion Wellness
 Center. Please call the
 Wellness Department at 765-485-8126 for more information on scheduling and pricing.
- Rock Steady Boxing 3 & 4 - held weekly at 10:00 a.m. on Mondays and Wednesdays at the Witham Health Services South Pavilion Wellness Center. Please call

at 765-485-8126 for more information on scheduling and pricing.

- SilverSneakers Cardio

 held weekly at 11:15
 a.m. on Wednesdays
 for those 65 or older
 at the Witham Health
 Services South
 Pavilion Wellness
 Center. Please call the
 Wellness Department
 at 765-485-8126 for
 more information on
 scheduling and pricing.
- SilverSneakers Chair Yoga - held weekly at 11:15 a.m. on Thursdays for those 65 or older at the Witham Health Services South Pavilion Wellness Center. Please call the Wellness Department at 765-485-8126 for more information on scheduling and pricing.
- BeMoved Dance will be offered on Tuesdays at 6:00 pm at the Witham Health Services South Pavilion Wellness Center
- Tai Chi for Health Will be held weekly on Tuesdays and Thursdays at 9:00 a.m. at the Witham Health Services South Pavilion Wellness Center. Please call the Wellness Department at 765-485-8126 for more information. Cost is \$5.00 per Class.

- Flow Yoga held weekly on Wednesdays at 12:30 p.m. at the Witham Health Services South Pavilion Wellness Center. Please call the Wellness Department at 765-485-8126 for more information on scheduling and pricing.
- Breastfeeding Support Group – is held weekly on Mondays at 10:00 a.m. in the VIP Dining Room.
- Individualized Breastfeeding Support is available with a Lactation Consultant. To schedule an appointment and for pricing, call 765-485-8411.
- Alzheimer's Support Group – Tuesday, January 21st at 6:00 p.m. in the VIP Dining Room.
- Cancer Support Cooking for Wellness – Tuesday, January 21st at 1:00 p.m. at the Boone County Cancer Society, 1208 N. Lebanon St., Lebanon, Indiana.
- Cancer Support Group

 Monday, January
 27th at 6:00 p.m. at
 Boone Co. Cancer
 Society, 1208 N.
 Lebanon St., Lebanon,
 Indiana

A deputy patrolling the area located a vehicle matching the suspect vehicle's description, including its make, color, and license plate. As the deputy followed the vehicle out of the neighborhood and

vehicle, which had crashed at U.S. 36 and 500 W. Witnesses reported seeing two black male suspects fleeing the crash site on foot, heading southeast into a nearby farm field. Law enforcement established a perimeter and deployed drones, K-9 units, and additional personnel in an effort to locate the suspects. Despite exhaustive search efforts, the suspects were not apprehended. The suspect vehicle was towed from the scene and the investigation remains active and ongoing.



Providing an affordable and positive baseball experience for all young men ages 13-18

The 2025 Noblesville Babe Ruth Baseball Season begins April 14, 2025 and ends on June 17, 2025.

There will be two Leagues: 13-15 year old Competitive League and 16-18 year old Competitive League.

Both 13-15 League and 16-18 League will begin play on April 14, 2025. A double-elimination tournament will be played June 8-17, 2025. * Note: Dates subject to change due to weather or unforeseen circumstances.

Registration Fee: 2025 Noblesville Babe Ruth Baseball registration fee is \$199 (plus processing fee applied at checkout) and includes team jersey, hat, and 2 tickets to the Noblesville Babe Ruth Baseball League Pancake Breakfast/Picture Day scheduled for April 26, 2025 from 8 am-11 am at the Forest Park Inn.

Team/Player photos will be taken at the Pancake Breakfast. Additional tickets for the League Pancake Breakfast will be available at the door for \$5 each.

Player Evaluations: 13-15 year old players new to Noblesville Babe Ruth Baseball or 13-15 year old players wishing to re-enter the team draft need to attend the player evaluation session scheduled for March 16, 2025 from 2 pm-4 pm at Noblesville High School.

Register today at: noblesvillebaberuthbaseball.sportsengine-prelive.com

RUSTY From Page A1

your wife's spousal benefit will be based on your FRA entitlement, so if you claimed earlier or later than your own full retirement age, her spousal benefit will still be based on your FRA entitlement.

Also, your wife should be aware that anyone who claims early is subject to Social Security's "earnings test," which limits how much can be earned while collecting early benefits. Thus, if your wife is working, she will be restricted on how much she can earn before Social Security takes away some of her benefits. FYI, the earnings limit changes annually, but for 2025 it is \$23,420 and, if that is exceeded, SS will take away \$1 in benefits for every \$2 over the limit. And, FYI, the earnings limit goes up a lot during the year FRA is attained, and the

earnings test no longer applies once full retirement age is

reached.

I hope this answers your question, but if you have need additional information, please feel free to contact us directly at SSAdvisor@amacfound ation.org, or call us at 1.888.750.2622.

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

MEDIGAP From Page A1

Anyone on Medicare under the age of 65 prior to Jan. 1, 2025 will have a six month window to sign up for a Medigap Plan, guaranteed. This would be Jan. 1 - June 30, 2025.

Anyone enrolling into Medicare under the age of 65 AFTER Jan. 1, 2025 will be granted their own six month guaranteed enrollment window starting from the first day of the month their Medicare begins.

Beginning Jan. 1, 2025, the following rules will apply to health insurance providers:

Issuers may not deny

standardized letter Medicare supplement policy that exceeds 200% of premium charged to those age 65 for the same Medicare supplement policy.

• Issuers may not issue policy that contains a waiting period or preexisting condition limitation or exclusion. If you have questions about the SEA 215 bill or anything else related to Medicare, contact SHIP for free, impartial assistance.

The State Health Insurance Assistance Program (SHIP) is a free and impartial health insurance counseling program for people with Medicare. SHIP does not

NOTICE TO BIDDERS City of Fishers Fishers, Indiana

Roundabout Construction - 116th Street and Allisonville Road General Notice City of Fishers (Owner) is requesting Bids for the construction of the following Project: Roundabout construction work in Fishers. Indiana

Noundabout construction work in Fishers, Indiana Online Bids for the construction of the Project will be received for the project until January 28, 2025, at 11:00 a.m. local time. At that time the Bids received will be publicly opened and read at a special Bid Opening meeting at 11:00 am (local time) on January 28, 2025 in Elick Willy CG and State and St 2025, in the Fishers Hamilton Conference Room, located at 1 Municipal Drive, Fishers, Indiana 46038. The bid opening can also be joined virtually. No late bids will be accepted. Project Manuals will be available for purchase starting January 3, 2025.

code: j8hK93oq For special accommodations required for handicapped individuals planning

to attend the public bid opening meeting, please call or notify the City of Fishers at (317) 595-3160 at least forty-eight (48) hours prior thereto. In general, the Work shall be completed by State of Indiana certified/

qualified Contractor and Subcontractors for the Project and consists of: Roundabout Construction at the intersection of 116th Street and Allisonville

Road in Hamilton County, Fishers, Indiana, **Obtaining the Bidding Document**

Project Manuals will be available for purchase starting January 3, 2025.

Bid Documents and Plans can be obtained digitally from the City of Fisher via link: https://qcpi.questcdn.com/cdn/posting/?group=8012654&provider=8012 654&projType=all and/or www.questcdn.com Reference Quest Number 9420031. To be considered a plan holder for bids, register with QuestCDN com for a free Regular membership and download the bidding documents in digital form at a cost of cost of

\$42.00. Downloading the documents and becoming a plan holder is recommended as plan holder's receive automatic notice of addenda, other bid updates and access to vBid, online bidding via QuestCDN. Contact QuestCDN Customer Support at 952-233-1632 or Support@QuestCDN.com for assistance in membership registration, downloading digital bidding documents and vBid questions

Interested parties may view the contract documents at no cost prior to deciding to become a plan holder.

To access the electronic bid form, download the digital bidding documents and click the 'Online Bid' button or Online Bidding 'Available' button on the bid

posting page. Bids will ONLY be received and accepted through vBid via QuestCDN. com. Prospective bidders must be on the plan holder list through QuestCDN for

All payments for Bidding Documents are non-refundable. Neither Owner nor Engineer will be responsible for Bidding Documents, including addenda, if any, obtained from sources other than the designated website. Instructions to Bidders.

For all further requirements regarding bid submittal, qualifications, procedures, and contract award, refer to the Instructions to Bidders that are included in the Bidding Documents

Work shall be constructed under a Unit Price Contract

A Bid Bond or certified check in an amount not less than five percent (5%) A Bid Bond or certined check in an amount not less than five percent (5%) of the amount bid must be submitted with each Bid. Performance and Payment Bonds each worth 100% of the Bid will be required of the successful Bidder. Bidders shall assure that they have obtained complete sets of Drawings and Contract Documents and shall assume the risk of any errors or omissions in Bids

prepared in reliance on incomplete sets of drawings and Contract Documents. Bids shall be properly and completely executed on a State Board of Accounts Form 96 (revised 2013). Each Bid shall be accompanied by the Contractor's Bid Attachments (included in the project manual and proposal packet). A financial Statement (completely filled out and signed) shall also be submitted as required by Form 96.

Any bid may be withdrawn prior to the above scheduled time for the opening of bids or authorized postponement thereof. No bidder may withdraw any bid or proposal within a period of sixty (60) days following the date set for receiving bids or proposals. The City of Fishers reserves the right to hold any or all bids or proposals for a period of not more than sixty (60) days and said bids or proposal shall remain in full force and effect during said period. Submission of a signed Bid by the Bidder constitutes acknowledgment of

and acceptance of all the documents and terms and conditions of the Contractual-Legal Requirements and Technical Sections of the specifications in the Project Manual

The City reserves the right to waive any informalities or minor defects in bids or bidding procedure, or reject any and all bids, or to accept any bid as may be lowest responsive or most responsible as exclusively determined by the City of Fishers. The City of Fishers reserves the right to reject and/or cancel any and all bids calculate the calculation of the relative to the calculation. bids, solicitations and/or offers in whole or in part as specified in the solicitations when it is not in the best interests of the governmental body as determined by the purchasing agency in accordance with IC 5-22-18-2.

A conditional or qualified bid will not be accepted. Award will be made to the lowest, responsive, responsible bidder. In accordance with Indiana Code 22-5-1.7-11, Contractors entering into

In accordance with indiana Code 22-3-1.7-11, Contractors entering int a contract with the Owner will be required to enroll in and verify the work eligibility status of all newly hired employees through the E-Verify program. In accordance with Indiana Code 5-22-16.5, Contractors entering into a contract with the Owner will be required to certify they are not engaged in business with the Government of Iran, as defined in IC 5-22-16.5.

The Contractor to whom the work is awarded will be required to furnish an acceptable Performance and Payment Bond each in the amount of 100% of the contract price and must be in full force and effect throughout the term of the Construction Contract plus a period of twelve (12) months from the date of substantial completion

TL22139 1/3 1/10 2t hspaxlp



 You can drop your Medicare Advantage Plan.

• You can return to Driginal Medicare.

From Page A1

underwritten. This means you could pay higher premiums and have a waiting period for pre-existing conditions or be den

BZA Public Notice

This notice is to inform you of a Public Meeting that will be held by the Town of Sheridan Board of Zoning Appeals on January 16, 2025, 5:30 PM, at the Sheridan Community Center, 300 E. 6th Street, Sheridan.

Sheridan Board of Zoning Appeals Jennifer Miller, Secretary

PUBLIC NOTICE

TL22140 1/3 1t hspaxlp

APC Public Notice This notice is to inform you of a public hearing to be held by the Town of Sheridan Advisory Plan Commission on January 16, 2025, 6:30 PM, at the Sheridan Community Center, 300 E. 6th Street, Sheridan. The hearing will discuss:

25-UDO-01: An ordinance adopting and incorporating the Hamilton County, Indiana Unified Development Ordinance for portions of the rural district of the Town of Sheridan, Indiana.

 24-SP-03 Secondary Plat: Maple Run Section 7
Written suggestions or objections may be submitted to the Sheridan Planning and Development Department at or before such a meeting held by the Town of Sheridan Advisory Plan Commission. People interested in presenting their views in person written or verbally shall have the opportunity to do so at the Above-mentioned time and place. Agenda items may be continued as found necessary by the APC. A copy of

the proposal is on file with the Department of Planning and Development at 506 S. Main Street and may be viewed during regular business hours of 8:00 AM to 4:00 PM. That file may also be viewed online at www.Sheridan.IN.gov.

Sheridan Advisory Plan Commission Jennifer Miller, Secretary

TL22141 1/3 1t hspaxlp





or condition issuance of Medicare supplement policy because of health status, claims experience, receipt of health care, or medical condition of an individual.

· Issuers may not charge a premium rate for Plans A, B, or D that exceeds the premium rate an issuer charges to those age 65 for same Medicare supplement policy.

 Issuers may not charge a premium rate for any other

sell insurance. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. We are part of a federal network of State Health Insurance Assistance Programs located in every state. All of our services are free.

Follow SHIP on social media for informative Medicare related videos, updates, and announcements. Find us on Facebook, Twitter, LinkedIn, and YouTube.

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**

 You can add a standalone Part D Plan, but only if you dropped your Medicare Advantage Plan and returned to Original Medicare.

To change your drug coverage during this period, you must disenroll from your Medicare Advantage Plan and join a different Medicare Advantage Plan with prescription drug coverage or Original Medicare with a standalone Part D plan.

Changes made during the Medicare Advantage OEP will take effect the first of the month following the month you enroll. If you want to keep your Medicare Advantage Plan, you should not use the MA OEP to change drug coverage.

Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy without being

THE TIMES

coverage.

The Medicare Plan Finder can help you find, compare, and enroll in a new Medicare Advantage plan, www.medicare. gov/plan-compare.

SHIP has more than 75 sites throughout Indiana. Look for a SHIP site near you at www.in.gov/ship/find anindiana- ship location/. Our counselors can assist you in person, by phone, or virtually. SHIP offers presentations and educational events throughout Indiana. Check out our list of state-wide events at ww.in.gov/ship/shippresentations -andevents/. You can also contact our Helpline at (800) 452-4800.

Follow SHIP on social media for informative Medicare related videos, updates, and announcements. Find us on Facebook, Twitter, LinkedIn, and YouTube.

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

Catch Casey every Monday in **The Times!**



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

CARMEL PLAN COMMISSION

The Tuesday, Jan. 7 Meeting is canceled because there are no items to review.

The City of Noblesville has shared the 2025 meeting schedule for various boards and groups.

COMMON COUNCIL AND BOARD OF PUBLIC WORKS AND SAFETY

Common Council and Board of Public Works and Safety will hold regular meetings on the following dates in 2025. The Board of Public Works and Safety meets at 9 a.m. and the Common Council meets at 6 p.m. unless otherwise noted. Regular meetings are held in the Council Chambers in City Hall at 16 S. 10th St..

January 14, 2025 January 28, 2025 February 11, 2025 February 25, 2025 March 11, 2025 March 25, 2025 April 15, 2025 April 29, 2025 May 13, 2025 May 27, 2025 June 10, 2025 June 24, 2025 July 15, 2025 July 29, 2025 August 12, 2025 August 26, 2025 September 9, 2025 September 23, 2025 October 7, 2025 October 21, 2025 November 4, 2025 November 18, 2025 December 2, 2025 December 16, 2025

BZA

The City of Noblesville Board of Zoning Appeals will meet on the following dates in 2025. Regular meetings will be held at 6 p.m. in the Council Chambers at City Hall, 16 South 10th St. January 6, 2025 February 3, 2025 March 3, 2025 April 7, 2025 May 5, 2025 June 2, 2025 July 7, 2025 August 4, 2025 September 2, 2025 October 6, 2025 November 3, 2025 December 1, 2025

January 15, 2025 February 19, 2025 March 19, 2025 April 16, 2025 May 21, 2025 June 18, 2025 July 16, 2025 August 20, 2025 September 17, 2025 October 15, 2025 November 19, 2025 December 17, 2025

PARK BOARD

The City of Noblesville Park Board will meet on the following dates in 2025. Meetings will be held at 5 p.m. at the Forest Park Inn - Overlook Room with the exception of the March 5, 2024 meeting, which will be at the Forest Park Lodge. January 8, 2025 February 5, 2025 March 5, 2025 April 9, 2025 May 7, 2025 June 4, 2025 July 9, 2025 August 6, 2025 September 3, 2025 October 1, 2025 November 5, 2025 December 3, 2025

PLAN COMMISSION

The City of Noblesville Plan Commission will meet on the following dates in 2025. Regular meetings will be held at 6 p.m. in the Council chambers at City Hall, 16 South 10th St. January 21, 2025 February 18, 2025 March 18, 2025 April 21, 2025 May 19, 2025 June 16, 2025 July 21, 20256 August 18, 2025 September 15, 2025 October 27, 2025 November 17, 2025 December 8, 2025

REDEVELOPMENT COMMISSION

The Noblesville Redevelopment Commission will meet on the following dates in 2025. Meetings will be held at 9 a.m. in the Council Chambers at City Hall, 16 S. 10th St. January 16, 2025 February 13, 2025 March 13, 2025 April 17, 2025 May 15, 2025 June 12, 2025 July 17, 2025 August 14, 2025 September 11, 2025 October 9, 2025 November 6, 2025 at City Hall, 16 S. 10th St.

February 3, 2025 April 7, 2025 June 2, 2025 August 4, 2025 October 6, 2025 December 1, 2025

TREE BOARD COMMITTEE

The City of Noblesville Tree Board Committee will meet on the following dates in 2025. Regular meetings will be held at 3 p.m. at Noblesville Street Department in the upstairs conference room. January 13, 2025 February 10, 2025 April 14, 2025 June 9, 2025 August 11, 2025 October 13, 2025

ROADS COUNCIL COMMITTEE

The City of Noblesville Roads Council Committee will meet on the following dates in 2025. Meetings will be held in the Council Chambers conference room at City Hall, 16 S. 10th St. at 8 a.m. January 10, 2025 February 7, 2025 March 7, 2025 April 4, 2025 May 2, 2025 June 6, 2025 July 11, 2025 August 1, 2025 September 5, 2025 October 3, 2025 November 7, 2025 December 5, 2025

COMMON COUNCIL FINANCE COMMITTEE

The City of Noblesville Common Council Finance Committee will meet on the following dates in 2025. Meetings will be held in room A213 at City Hall, 16 S. 10th St. at 8:15 a.m., unless noted otherwise. January 9, 2025 January 23, 2025 February 6, 2025 February 20, 2025 March 6, 2025 March 20, 2025 - Planning Department conference room, City Hall April 10, 2025 April 24, 2025 May 8, 2025 May 22, 2025 June 5, 2025 June 19, 2025 July 10, 2025 July 24, 2025 August 7, 2025 August 21, 2025 September 4, 2025 September 18, 2025 October 2, 2025 October 16, 2025 October 30, 2025 November 13, 2025 November 26, 2025 December 11, 2025

FIREFIGHTER MERIT COMMISSION

The City of Noblesville Firefighter Merit Commission will meet on the following dates in 2025. Meetings will be held at 4 p.m. in the City Courtroom, 135 S. 9th St. December 4, 2025

TREE BOARD

The City of Noblesville Tree Board will meet on the following dates in 2025. Regular meetings will be held at 5 p.m. in conference room A213



\$3.6M in Federal Grants Coming to Indiana

Lt. Gov. Suzanne Crouch and the Indiana Office of Community and Rural Affairs announced 20 Indiana communities will receive more than \$3.6 million in Owner-Occupied Rehabilitation Grants and Planning Grants through the Community Development Block Grant program.

Α5

Owner-Occupied Rehabilitation grants will be used to empower these communities to directly fund homeowners of low-to-moderate income to make needed repairs on their homes. While communities awarded Planning Grants will use the funding to develop plans for long-term planning efforts.

"Each of these grant programs will contribute to improving the lives of Hoosiers across our state," said Lt. Gov. Crouch, Indiana's Secretary of Agriculture and Rural Development. "I am grateful to the 20 awardees who are committed to investing more into their residents and community development."

Communities awarded an Owner-Occupied Rehabilitation Grant will establish a program to help fund low- and moderate-income homeowners make repairs on their homes. Eligible repairs include roof repair or replacement, ADA accessibility, heating and cooling replacement, lighting and electrical upgrades, and water heater replacement.

Owner Occupied Rehabilitation Grants are awarded to the following communities:

- The Town of Bloomfield is awarded \$350,000
- The City of Mitchell is awarded \$350,000
- The City of North Vernon is awarded \$350,000
- The City of Tell City is awarded \$350,000
- The City of Martinsville is awarded \$350,000
- The City of Bedford is awarded \$300,000
- The City of Seymour is awarded \$350,000
 Henry County is
- awarded \$500,000

"Congratulations to the communities receiving these important grants, these funds are vital to improving the quality of life throughout the Hoosier state," said OCRA Executive Director Duke Bennett. "I look forward to seeing how these improvements will benefit our rural cities and towns and encourage others to apply when the next round opens."

The Planning Grant program encourages communities to plan for sustainable community development with the aid of subject matter experts and community input. The applications being funded this quarter address comprehensive planning efforts, water utilities, downtown revitalization and broadband readiness.

Comprehensive Planning Grants are designed to aid communities in evaluating assets and

Winter Officially Here: Are You Ready?

you experience

frostbite or

identifying opportunities to address current needs in the following areas: land use, government capacity, public services, placemaking, economic development, housing, transportation, agriculture, natural resources and historic resources.

Comprehensive Planning Grants of \$50,000 each are awarded to the following communities:

- The City of Aurora
- The Town of Brookville
- The Town of Goodland
- The Town of Lewisville

Utility Study Planning Grants provide a summary of potential issues and opportunities across drinking, wastewater and stormwater infrastructure. By completing this planning, communities will be able to make decisions regarding their most urgent water needs while understanding how each system works in context with other utility systems.

Utility Study Planning Grants are awarded to the following communities:

- The Town of Carthage is awarded \$90,000
- The Town of Dana is awarded \$60,000
- The Town of Dayton is awarded \$86,000
- The Town of Kewanna is awarded \$58,320

like curtains, rugs,

furniture, bedding and

- Fayette County is awarded \$60,000
- Rush County is awarded \$87,000

Downtown Revitalization Planning Grants aim to provide a comprehensive strategy for revitalizing the downtown area in rural communities by addressing demographic, economic and social aspects, as well as physical and cultural conditions. The plan serves as a roadmap for leveraging current assets, securing funding sources, and building community engagement to revitalize the downtown business district area and promote economic growth.

A Downtown Revitalization Planning Grant of \$30,000 is awarded to the Town of Oxford.

Broadband Readiness Planning Grants are put into place for communities to develop a plan that will educate, create and identify ways to improve broadband speeds in their areas.

A Broadband Readiness Planning Grant of \$50,000 is awarded to Pulaski County.

Funding for OCRA's CDBG programs originates from the U.S. Department of Housing and Urban Development's Community Development Block Grant program and is administered for the State of Indiana by OCRA. For more information, visit in.gov/ocra/cdbg/.

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

LOW-COST ENERGY NOW

PAID FOR BY ADVANCED ENERGY UNITED



STREET

From Page A1

Dec. 21. We know we'll see freezing rain, snow and plummeting temperatures. Families should prepare now to stay safe, warm and protect their homes with guidance from FEMA's #WinterReady campaign.

Winter officially began

at 4:21 a.m. Saturday,

"It's never too early to think about what you would do if stranded on the side of the road or stuck at home without power during a snowstorm," said FEMA Region 5 Regional Administrator Tom Sivak. "Taking steps today-like making a plan and assembling emergency kits with essential items like food, water, medications and pet supplies—can make all the difference when winter weather strikes."

Here are a few things to keep in mind as winter rolls in:

1. Wear a coat and dress in layers if you work outside or participate in outdoor activities. This will help regulate your body heat and keep you warm. Be sure to keep your skin covered by wearing a hat, scarf and mittens. Hats help keep the body warmer and mittens are more effective than gloves. hypothermia. If the cold causes pain in your body, numb or tingly skin, slurred speech, or shivering, go indoors immediately. Remove wet clothing, wrap up in a warm blanket and if you can, sip on warm fluids to stabilize your body temperature.

3. Gather supplies for your emergency kits. It's important to keep an emergency kit in your home. This kit should include nonperishable food, a can opener, water, blankets, prescription medications, a weather radio, a flashlight with extra batteries, a portable cell phone charger, kid-friendly activities, and pet food. It's also a good idea to make sure everyone in the family has the phone numbers for emergency contacts. It's also important to keep an emergency kit in your vehicle in case you are stranded in the cold. This kit should include an ice scraper, jumper cables, a small shovel, blankets, nonperishable food, water and a portable cell phone charger.

4. Heat your home safely. If you use a space heater, remember to keep it at least three feet away from items other items that can burn. The heaters should be plugged directly into the wall and the cords should not be frayed or damaged. Never use a gas stovetop or oven to heat your home. This can release carbon monoxide into the air and cause serious health risks, even death.

5. Check on elderly friends and neighbors. Older adults often have a harder time regulating body temperature, so they are at a higher risk of experiencing coldweather related injuries. Be sure to check in on them to see if their heat is working properly and they have what they need to make it through the cold.

To learn more about how to prepare for extreme cold and severe winter weather, visit #WinterReady | Ready.gov. The #WInterReady campaign also offers messaging, graphics and resources to help educate the public on the risks of winter weather, promote fire safety and urge caution when travelling in winter weather. Access these tools by visiting #WinterReady Partners Toolkit.





On a good side, residents and businesses will not lose access to their property throughout construction. For more details about the project and up-todate closures, please visit https://www. reimaginepleasantst. com/. You can also follow the project on Facebook and X. In the meantime, 2026 isn't THAT far away!

College Campus News

A host of local students have achieved various honors at their colleges. The Times is proud to recognize these wonderful achievements.

Alabama

Alexa Blosser of Noblesville was named to the Deans List and Marguerite O'Neal of Westfield was named to the Presidents List at the University of Alabama. The UA dean's and president's lists recognize full-time undergraduate students. The Deans List shows an academic record of 3.5 (or above) and the president's list is an academic record of 4.0. These do not apply to graduate students or undergraduate students who take less than a full course load.

Also, Evelyn Taller of Carmel, is participating in UA's Cooperative **Education Program** during the spring 2025 semester. Taller is working for Honda. In the Cooperative Education Program, students alternate periods of full-time study with periods of full-time employment. This program offers work related to the academic major or career interests of each student.

Austin Peay State

Kathrina Bahadoor of Noblesville and Emma Dalton of Fishers earned degrees from Austin Peay State University.

Baldwin Wallace

Sofi Mendez of Fishers was among over 750 students who earned named scholarships at Baldwin Wallace University this fall. Mendez, an interdepartmental major, earned the Dr. Fred E. Harris Award. Gillian Frazier of Noblesville Brooke Wood of Noblesville

Dean's List eligibility is based on a minimum course load of 12 hours and a quality grade point average of 3.5 with no grade below a C.

In addition, Jessica Quadrini and Rylan Spomer of Carmel, were among local students who performed in the beloved annual concert tradition "Christmas at Belmont: Live from Nashville."

Berry College

Julia Fisher of Carmel, IN, was named to the Fall Dean's List at Berry College. The Dean's List honors students who posted an academic average of 3.5 or better on a 4.0 scale while carrying a class load of at least 12 hours during the semester.

Biola University

Lillian Vannoy of Carmel was named to Biola University's Dean's List for academic excellence. Vannoy, a Cinema and Media Arts major, was one of approximately 1,500 students named to the list. Biola students are placed on the dean's list to honor those with a GPA of 3.6 or higher while enrolled in 12 or more credits and whose cumulative GPA is at least 3.2.

Bob Jones University

Two students from the county were named to the President's List for the Fall 2024 semester. They are:

- Ashlyn Moritz, a Senior Political Science major from Westfield
- Ava Reasen, a Sophomore Interdisciplinary Studies major from Carmel.

The Citadel, The President's List is one of the most distinguished cadet awards presented by The Citadel. The list is a combination of the dean's list and the Commandant's Distinguished List and is composed of cadets who contribute the most to their companies while maintaining excellent military and academic records. Gavin Coulter of Carmel was named to the Dean's List at The Citadel. Gold stars are awarded to cadets and students at The Citadel who achieved a 3.7 grade point average or higher. Cadets and students who achieve gold star recognition are also placed on The Citadel's dean's list.

Georgia Tech

Zachary Balda and Joshua Moore of Carmel were among approximately 1,720 undergraduate and graduate students to earned degrees at the school.

Husson University

Tami Sylcox of Indianapolis has been named to Husson University Online's President's List for Term 4 of the 2023-2024 academic year. Sylcox is enrolled in Husson's online BS Animal-Assisted Therapy program.

Kettering University

Ronald Schwanke of Fishers was named to Kettering University's Dean's List. Schwanke is majoring in Electrical Engineering and is a member of the class of 2026. To be eligible for the Dean's List, students must satisfy the following requirements: be a degree-seeking student with a minimum term Rose won in the category of Best Poster for The Impact Bacterial Vaginosis has on Women's Health.

Nebraska

Lucy Elizabeth Loy of Fishers was among 1,132 graduates who received degrees from the University of Nebraska-Lincoln during commencement exercises Dec. 20 and 21 at Pinnacle Bank Arena. Loy earned a Bachelor of Science in Business Administration with high distinction from the College of Business.

Palmer College of Chiropractic

Collin Rhodes of Noblesville and Calvin Grenada of Carmel were named to the Dean's List at Palmer College of Chiropractic's Florida Campus in Port Orange, Fla.

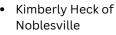
Phi Kappa Phi

Three county students were recently elected to membership into The Honor Society of Phi Kappa Phi, the nation's oldest and most selective all-discipline collegiate honor society. LaStacy Cartwright, Indiana State University Melanie Stock of Westfield, Indiana State University Aidan Wright of Westfield, University of Findlay.

Southern New Hampshire

A group of students from the county were named to the President's List at SNHU.

 Savannah Simmonds of Noblesville



- Maha Hassan of Noblesville
- Matthew Kelley of
 Noblesville
- Christian Matthews of Westfield
- Zach Fritz of Westfield
- Deanna Hoffman of Sheridan
- Ami Furey of Fishers
- Ella Hatfield of Fishers
- Waeil Mikhaeil of Fishers
- Teena Sukhwal of Fishers
- Marlena Oneal of Carmel
- Aeriel Emerson of Carmel
- Sam Kimmel of Fortville

Also, Layla Mezel of Noblesville and Kailey Durham of Fishers were named to the Dean's List. At SNHU. Full-time undergraduate students who have earned a minimum grade-point average of 3.500 to 3.699 for the reporting term are named to the Dean's List.

Trine

Jackson Jannsen of Carmel completed a degree in Marketing from Trine University in Angola, Ind. Also, Hayden Smith, a mechanical engineering major from Noblesville, was inducted into the Order of the Engineer during a ceremony on Dec. 4. The ring ceremony is the public induction of candidates into the Order of the Engineer, a fellowship of engineers who are trained in science and technology and dedicated to the practice, teaching or administration of their profession.

Also, Grace Dubec, a management major from Carmel, competed in the National Collegiate Sports Sales Championship Fall Virtual Competition. She represented Trine in the Corporate Partnerships Division, placing 27th.

Union University

Taryn Lengacher of Noblesville earned President's List honors at Union. The President's List includes full-time students who achieve a 4.0 grade point average on a four-point scale.

Wichita State

Troy E Fettinger from Fishers earned a Bachelor of Business degree at Wichita State.

UW-Eau Claire

Jace Benson of Fishers earned the Out-of-State Award at the University of Wisconsin- Eau Claire.

UW-Madison

Alston Yu from Carmel, graduated from the University of Wisconsin's College of Letters and Science with a Bachelor of Science, Computer Sciences.

UW-Whitewater

Ashnaya Gupta from Carmel has made the University of Wisconsin-Whitewater Dean's List for the 2024 fall semester. These students have demonstrated their academic abilities by receiving a grade point average of 3.4 or above in a single semester. Gupta also won the Roger & Lenoire Fish Scholarship.



Belmont University

Several students from the county earned Dean's List honors at Belmont University in Nashville, Tenn. They are:

- Sarah Banks of Westfield Grace Bicknell of Fishers Christian Conner of Carmel Maxwell Sudsberry of Fishers Lucy Kay of Fishers Rylan Spomer of Carmel
- Connor McIlvaine of Carmel
- Zachary Clar of Fishers Kensington LaMotte of Carmel
- Brooke Waldal of Carmel Logyn Molloy of Carmel Mark Bisbecos of Carmel Matthew Johnston of Fishers
- Emilee Ernster of Fishers Jessica Godfrey of Carmel
- Claire Bartley of Carmel Gavin Morrow of Carmel Bethany Ducat of Carmel Kylie Cunningham of Carmel Anna Sears of Carmel Lindsay Brandt of Carmel Hanna Acrey of Carmel Ty Schwegman of Indianapolis Kennedy Fisher of Fishers Abigail Roach of Fishers Laine Schwegman of Indianapolis Audra Marchese of Carmel Mallory Neal of Indianapolis

To qualify for the President's List, students must earn a 3.75 or higher grade point average for the semester.

Four students from the county were named to the Dean's List for the Fall 2024 semester. They are:

- Conner Barfield, a Senior Business Administration major from Noblesville
- Emma Reasen, a Senior Nursing major from Carmel
- Megan Wiley, a Senior Nursing major from Carmel
- Julianne Zirkle, a Sophomore Kinesiology major from Fishers

The Dean's List recognizes students who earn a 3.00-3.74 grade point average during the semester. In addition, Conner Barfield, a resident of Noblesville, has been named to the Bob Jones University Bruins men's basketball team roster for the 2024-25 academic year. Barfield is a Junior majoring in **Business Administration** at BJU.

Citadel

Thadeus O'Neill of Westfield was named to the President's List at grade point average of 3.5, no grades below B, and a minimum of 16 earned credits for the term.

Marquette University

Tori Kalman of Fishers graduated from Marquette University in Milwaukee, Wisc. Kalman earned a Bachelor of Arts degree in English.

Maryland Global

Blake Mcdonald of Fishers, a Political Science major and Jayden Weileman of Indianapolis, a **Computer Science** major, earned Dean's List honors at UMGC. Also, Courtney Young of Noblesville earned a Bachelor of Arts in East Asian Studies. Anna Lloyd of Carmel earned a Bachelor of Science in **Business** Administration and Opeyemi Adebayo of Fishers earned a Master of Science in Information Technology: Project Management

Missouri Valley College

Brooklin Rose, a pre-Nursing from Carmel, earned an additional \$500 scholarship recently at Missouri Valley College for an outstanding presentation at the college's Student Research Symposium. *Please visit us online: thetimes24-7.com*