FRIDAY

January 10, 2025

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



MORE LOW-COST ENERGY NOW





TODAY'S VERSE

Romans 8:1 There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit.

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

In federal fiscal year 2024, Indiana Department of Natural Resources (DNR) received nearly \$24.7 million in federal funding from the Office of Surface Mining Reclamation and Enforcement to reclaim more former coal mines to their pre-mining status. Hoosiers who own such property are encouraged to report it to the DNR - even if you don't want the work done right away. Owners of such land should email their information directly to the AML program at abandoned minesrestoration@dnr.IN.gov. They can also call 1-800-772-MINE (6463) or the Reclamation office number, 812-665-2207.

Over 100 Indiana National Guardsmen answered the call to help their fellow Hoosiers during the snowstorm that hit central and southern Indiana on Sunday. The Hoosier Guardsmen, along with Indiana State Police and Indiana Department of Homeland Security personnel, assisted stranded motorists during the winter emergency. The Hoosier National Guard assistance teams were based in armories in Bedford, Edinburgh, Evansville, Indianapolis, New Albany, Shelbyville and Washington. Hoosier Guardsmen assisted approximately 50 motorists over the 48 hour mission.

Pilar Bravo, Miss Marion County 2025, was crowned the 66th Miss Indiana State Fair recently. She was selected from a field of over 80 contestants. This year's pageant featured a talented group of finalists, with the Queen's Court Including: 1st Runner-Up: Jordyn Leininger, Kosciusko County; 2nd Runner-Up: Sophia Sullivan, Ripley County; 3rd Runner-Up: Rebecca Brewer, Elkhart County; and 4th Runner-Up: Kelby Roberts, Rush County. Representatives from Morgan County, Shelby County, Vigo County, Wabash County, and Warren County also made it to the final round of 10. The title of Miss Congeniality was awarded to Maggie Taylor from Cass County.



NOBLESVILLE, INDIANA

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Boomer Bits



Ask Rusty - Have I Saved Social **Security Money by Claiming at 62?**

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:

Rusty

I had to start collecting Social Security at 62, and I am 75 now. I believe that in the last 13 years I have saved Social Security money, so I do not know why I cannot draw my full benefits now.

If I had started drawing at 65 at \$1,200 per month, then I would have drawn \$16,400 per year. Instead, I got \$680 per month from 62 to 75, or \$8,160 per year, or about \$106,000 over 13 years. Compare that to the age 65 amount of \$14,400 per year for 10 years, which is \$144,000. So, by claiming at 62, at age 75 I have saved the government over \$38,000. It would make seniors lives so much easier if they could draw full Social Security at 75 years old, after getting only part of their

Signed: Second-guessing

Dear Second-guessing:

The difference between benefits claimed at various ages causes many to reflect, as you have done, about what might have been had you waited longer to claim. But there is an error in your calculations. If your age 62 monthly benefit is \$680, your age 65 monthly benefit would have been about \$845, not \$1,200. Thus, at 75 you would have collected about \$101,400 by claiming at 65, vs. the \$106,000 you have received by claiming at age 62. In other words, you still would not have broken even had you claimed at age 65.

Social Security says that it doesn't matter when you claim - they say that if you claim early your payments will be less, but

See RUSTY Page A3

10 Health Recommendations for the New Year

(StatePoint) Looking to improve your health in 2025 and beyond? Check out these recommendations from the American Medical Association:

Make nutritional tweaks: Reduce your intake of sugarsweetened beverages and processed foods, especially those with added sodium and sugar. Drinking sugary beverages, even 100% fruit juices, is associated with a higher mortality risk,

■ See NEW Page A3

Navigating Your Finances During D.C. Top Transition

(StatePoint) It's common to wonder how a new presidential administration will impact your wallet. As policies and regulations change, many people are left questioning what it means for their money.

According to Certified Financial Planner® professionals, here's how to safely navigate your finances during a presidential transition:

Take market coverage with a grain of salt: Media

■ See FINANCE Page A3

TODAY'S QUOTE

you a better man."

Benjamin Franklin

TODAY'S JOKE

"Be at war with your vices, at

peace with your neighbors,

and let every new year find

Times Has Home Show Tickets 4 You

We're doing it again!

The Noblesville Times once again has free tickets to give away for the 2025 Indianapolis Home Show which runs from Friday, Jan. 17 through Sunday, Jan. 26 at the Indiana State Fairgrounds and Event Center.

All you have to do to win tickets (valued at \$15 each) is send us a selfie of you and our front page (Print or Online Edition) to news@thepaper24-7.com and be sure to include your name, where you live (city or town, not specific home address) and a little bit about yourself. Then all you have to do is wait and watch. If you see your smiling face in The Paper - you win!

And what a year to win Home Show tickets! The Indianapolis Home Show returns for its 103rd year! An Indiana tradition, the oldest home show in North America offers the latest in decorating. landscaping, construction and remodeling ideas. Visitors to the Indianapolis Home Show can talk to hundreds of home and décor experts for advice and explore thousands of the newest home products.

The opening day of the show is special because visitors can pay honor to all our heroes! All active and retired military, police and fire personnel get FREE ADMISSION for the day, plus FREE PARKING at the State Fairgrounds. Just bring a valid ID, and come enjoy the Home Show on opening day!

And on Sunday, Jan. 19, the Home Show, as a thank you to those who help teach our little ones, is giving teachers and school staff FREE ADMISSION. Just bring a valid ID!

The show opens at 10 a.m. each day and on Monday through Wednesday closes at 7 p.m. Closing time for Thursday through Saturday is 8 p.m. and Sundays wrap up at 5 p.m.

Regular admission prices are \$15 for adults, \$3 for children

See HOME Page A3

TODAY'S HEALTH TIP

Kids who are allowed to add sugar to unsweetened cereal end up eating less sugar than those who eat presweetened cereals.

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



HONEST HOOSIER

I get it, the Colts are owned by the Irsay family. But they sort of belong to all the fans, right? Is anyone excited about any of the news coming out of HQ this week?



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

Today's chuckle is actually a great quote from James Agate who said that his New Year's Resolution was to "tolerate fools more gladly, providing this does not encourage them to take up more of my time." Well said, James!



The Times of Noblesville presents...

Iceland's Magical Northern L

March 18 - 24, 2025

For more information contact Collette 1-800-581-8942

Please refer to booking #1232517

Hosted by Dick Wolfsie

PAGE A2 • FRIDAY, JANUARY 10, 2025

Councilman Mark Hall Shares December Details



MARK HALL Guest

to the Timesheet. This column is a report of work done on behalf Columnist of the people of

Welcome

Hamilton County. It's to be informative too, a place to learn about projects and how our county government works.

As your employee, it's important that you know what is being worked on as transparently as is possible in government. You hired me as your County Councilman, and my hope is that you will choose to be informed by regularly reading this column, getting involved, consider volunteering, and by asking questions. Council meetings are at 7:00 PM the first Wednesday of every month at the Hamilton County Government and Judicial Center in downtown Noblesville. Meetings are also available to watch online for those unable to attend in person. Here is where my time this past month has been spent.

In addition to the County Council public meetings, December work included: a Regional Development Commission meeting, a Board of Commissioners public meeting, a County Council work session, a Cicero Town council meeting, and a Noblesville Town Council meeting.

None of the committees that I serve on, personnel, finance and insurance, met during December. This month I did not receive any constituent service requests.

Noteworthy items from December included meetings to discuss the plans for Hamilton County's Domestic Violence Center. This project

appeared to me to be stalled for the last year and that in part prompted discussions with the

Commissioners and the project architect to not only get a status of the project but to understand if there was anything that the Council needed to do to move the project forward.

I spent hours looking

through domestic violence data from comparable sized suburban counties. This included arrests, prosecutor caseloads, reported incidents along with facilities and services available to support those families impacted. Armed with the data, I met with the project architect to understand the thought process behind the scope of the project. The office portion of the project is substantial, and the number of short-term housing units seems low given the size of our service area. In a county as large as ours, four housing units feels low to me. The plan is to pour pads for several more housing units but those are not funded under this present project. Ideally, the center will obtain sponsors for the additional short-term housing units. The cost of the project will exceed ten million dollars and will replace the costs of emergency care and housing impacted families in hotels, or tacilities in Anderson or Brownsburg. Lastly, the cost is justified through improving the protection of our citizens. Unfortunately, reports of domestic violence are on the increase. Also, and more tragically, lifechanging domestic violence crimes happen in Hamilton County. This facility will save lives. Further, the county is negotiating with an

provide emergency services to residents at the facility. Ideally, the operator's rent will offset the cost of the project's debt service.

Also, as reported last

month, after years of debate, the council has agreed to search for a Director of County Council Operations. County Council positions are part-time, and most of the Council work full-time jobs in addition to our responsibilities to you on the Council. The size and scope of our work is such that we need a full-time resource coordinating the information of dozens of departments, briefing the Council on Commissioner's meetings, and representing the Council in meetings when we are otherwise obligated. Even parttime, for me, county business is twenty-five hours a week on average and is part of what has forced me to change my position on adding this resource. I believe that this investment will produce better results from the council and as such better results for taxpayers. This month has included reviewing over a dozen applicants for the new position. A Hat tip to our Human Resources team for getting the process of filling this position moving.

This month included attending events to honor several experienced county employees who retired at years end. Collectively, the county lost hundreds of years of experience in the surveyors, auditors and administrative offices. The knowledge leaving is big but not unexpected. Many of the departments began planning for the transition early in 2024 in hopes that the impact on the taxpayers will be minimized.

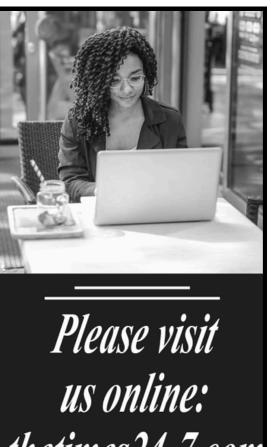
Lastly of note, was my continued research

into a TIF fund with a large unused balance. My position is to save first, spend what is needed on public safety and infrastructure, and then look at other items. Imagine my surprise to find unspent and uncommitted funds. I believe that we can use these funds to offset outstanding debt.

It was my honor to represent you this past month at the Noblesville Chamber of Commerce Holiday Luncheon, the annual Shop for Kids gift distribution, distributing Wreaths for Veterans at Riverside Cemetery, the Indiana Right to Life Gala, and at the Holiday in Lights Parade.

This is my time sheet. This is where my time went during December 2024. While my job is primarily the financial oversight of the county budget, it is important that I understand the Board of Commissioners' priorities and balance them with the stewardship of taxpayer dollars. That is the job, and I am excited to do the people's business. As a taxpayer myself, and listening to so many of you, our employers, it is important for the taxpayers to have access to all the information you want. I work for you and although you may not choose to do a deep dive into what your County Council does, it is important that you can always do so. Feel free to contact me at 317-832-1104 or mark.hall@hamiltoncou nty.in.gov with questions, feedback or if you would like to talk about county business.

Mark Hall is a Hamilton County Councilman and the Founder and CEO of TLX, Talent Logistix. He writes a monthly column in The Times detailing his work as a county councilman.



New Principal Named at North Elementary

Noblesville Schools announced this week that it has promoted Angie Gingerich to the role of principal of North Elementary effective July 1, 2025. Gingerich will replace Rob Lugo, who is retiring at the end of the 2024-25 school year.

Gingerich brings 25 years of experience in education at Noblesville Schools, including her most recent role as the assistant principal of North Elementary since 2018.

"Angie has been a strong leader and we are very confident that she is ready to take on the role of principal," shared Dr. Heather Hendrich, assistant superintendent of human resources and safety for Noblesville Schools. "We're excited to see her make her mark on the special culture at North."

"I am honored and excited to step into the role of principal at North Elementary," added Gingerich. "It's a true privilege to be part of such an exceptional



Angie Gingerich

school community and I look forward to fostering strong relationships, upholding our tradition of excellence, and collaborating with students, families, and staff. I am sincerely grateful to Rob Lugo for his outstanding dedication, leadership and service."

Gingerich holds a master's degree in technology education and a bachelor's degree in elementary education, both from Ball State University, as well as a principal licensure from Purdue University.

North Elementary will begin considering candidates to fill the assistant principal vacancy soon.

Sen. Walker Shares Results of Crime Guns Task Force

In 2021, I

House

address

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KYLE WALKER Guest Columnist

Enrolled Act 1558, which established the Indiana Crime Guns Task Force (ICGTF) to

violent crime around Indiana. ICGTF works in cooperation with state and federal officials to trace firearms used to commit crimes.

The Indianapolis Metropolitan Police Department recently released the findings of 2024, which found that ICGTF investigated around 150 leads, resulting in the arrest of 232 people. The investigations also led to the seizure of more than 270 illegal firearms and 75,507 grams of illegal narcotics.

Of the 232 arrests made, 16 individuals were charged federally for firearms-narcoticsrelated offenses.

The ICGTF is made up of the Fishers Police Department, Lawrence Police Department, **Avon Police** Department, Beech **Grove Police** Department, Bureau of Alcohol, Tobacco, Firearms and Explosives, Zionsville Police Department, Indiana State Police, the Marion County Forensic Services Agency, Marion County Prosecutor's Office, United States Attorney's Office and the Southern District of Indiana.

With the start of the

2025 legislative session just days away, you should know you play an important role in the legislative process.

As your state senator, it is my job to weigh the many views of residents of Senate District 31, which is why I hope you will take my 2025 Constituent Survey and let me know what you think about issues facing our state.

You can keep track of legislation, committee hearings and calendars by visiting iga.in.gov. The website also has livestreams and archived videos of committee hearings and sessions for both the Senate and House of

Representatives.

To contact me, visit my webpage at IndianaSenateRepublica ns.com/Kyle-Walker and click "Contact Me" to offer feedback on legislative issues. You can also click "Request Assistance" if you need help from my office to navigate an issue with a state agency.

To keep track of this year's session, you can also follow Senate Republicans on our social media channels like Facebook, X and Instagram at @INSenateGOP.

Your input is a valuable part of the legislative process and, as always, I look forward to hearing from you this year.

State Sen. Kyle Walker

represents District 31 which includes portions of Hamilton and Marion counties.

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

operator who will rent

the office space and

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

Sen. Phil Boots, President USPS Publication Number 391140

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From Page A1

RUSTY From Page A1

you'll get more of them. Where SSA's argument falls apart is when life expectancy is longer. Our experience is that if you wait until your full retirement age (FRA) to claim (which is age 66 in your case), vs. claiming at age 62, you will collect the same amount of total money at about age 78. In other words, the "breakeven age" for waiting until FRA to claim is about 78. So, you will reach your personal "breakeven age" in about 2 ½ years (at age 78). And this is precisely why we encourage everyone to understand their life expectancy when deciding when to claim Social Security – those who expect to live longer will, indeed, get more SS money if they

delay claiming.

Your benefit is determined by your age when you claim, and if you claim before your FRA your monthly amount is permanently reduced. If you claimed at age 62 and your monthly amount was \$680, then in the four years until you reached age 66 (your FRA) you would have received about \$32,640. If you had, instead, waited until your FRA to claim, your benefit at age 66 would have been about \$906/month. Collecting \$906/month (at 66) vs. \$680/month (at 62) would make your breakeven age about 78. If you claimed at age 65 instead of 62, your breakeven age would have been about a year earlier (77).

So, have you saved Social Security money? Up to this point, you have not. Since you

claimed at age 62, you have collected about \$680/month for 13 years until you were 75 (or about \$106,000). If you had waited until age 65 to claim you would have, instead, collected about \$101,400 - in other words you have received more, so far, by claiming at age 62. But that will change when you reach 77 (your breakeven age, had you claimed at 65). Starting at age 77, you will have received less in cumulative lifetime benefits because you claimed at age 62. Which, again, is why at the AMAC Foundation's Social Security Advisory Service – we encourage everyone to consider life expectancy when deciding when to take Social Security. Of course there are other factors too, not the least of which is financial need, but life expectancy is key. And since the benefit you get when you claim is permanent (except for annual Cost of Living Adjustments), deciding when to claim Social Security is a decision which affects a lifetime.

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

FINANCE From Page A1 capital gains taxes or headlines might feel your small business

overwhelming, but it's wise to avoid making big investment decisions based solely on the 24-hour news cycle. Unlike what you may hear, U.S. market growth and resilience have historically remained steady regardless of the political climate. For investment planning and advice, always rely on trusted resources, such as the insights of your financial advisor.

Focus on fundamentals: Market volatility around election cycles is historically short-lived, so now is not the time to try to game the system, fully revamp your portfolio or reverse course on your long-term investment strategy. As always, you should stay focused on sound investment principles, like diversification and compound interest.

Examine your tax strategy: Consider whether your tax strategy will need tweaking in light of laws ushered in by the new administration. Whether it is your

taxes, new regulations can impact what you pay. Your financial advisor can help ensure you continue to maximize every dollar you earn.

Take a look at your savings: Policies coming out of Washington could affect healthcare costs, energy prices, Social Security income and other factors that impact your overall financial picture. Work with a CFP® professional to create a holistic financial plan that is both tailored to your needs and adaptable to change.

To find a CFP® professional that will work in your best interests throughout this presidential administration and beyond, visit LetsMakeAPlan.org.

Navigating your finances during a presidential transition can feel tricky but with a big-picture mentality and the partnership of a qualified financial advisor, you can meet your financial goals.



according to a study published in JAMA Network Open. Drink water and choose nutritious, whole foods including fruits, vegetables, whole grains, nuts and seeds, low-fat dairy products, and lean meats and poultry.

Get active: A recent study published in JAMA found that putting down the TV remote and going for a walk can improve healthy aginghighlighting the importance of small everyday habits. Adults should get at least 150 minutes a week of moderate-intensity activity, or 75 minutes a week of vigorousintensity activity.

Get up-to-date: Get your vaccines in advance of respiratory virus season—including the annual flu vaccine and the updated 2024-2025 COVID-19 vaccine for everyone six months and older, as well as pregnant people. People 65 and older and those who are moderately or severely immunocompromised should receive a second dose of the 2024-2025 COVID-19 vaccine six months later.

RSV can be dangerous for older adults. The Centers for Disease Control and Prevention recommend those 75 and older, and 60 and older at high risk for severe RSV, get vaccinated. Immunizations are also available to protect babies from getting very sick from RSV. This is important because RSV is the leading cause of infant hospitalization nationwide.

If you have questions, speak with your physician and review trusted resources, including GetMyFluShot.org. You can also reduce the spread of respiratory viruses by covering coughs and sneezes, frequently washing your hands, wearing masks, improving air quality, and staying home if you are sick.

Get screened: Make an appointment for preventive care, tests and screenings to help your doctor spot certain conditions before they become more serious.

Know your blood pressure numbers: Visit ManageYourBP.org to understand your blood pressure numbers and take necessary steps to get hypertension under control. Doing so will reduce your risk of heart attack and stroke. If checking your blood pressure at home, visit ValidateBP.org to see if your device has been tested for accuracy.

Learn your type 2 diabetes risk: Take a 2minute self-screening test at DolHavePrediabetes.or g. Steps you take now can help prevent or delay the onset of type 2 diabetes, which carries a higher risk of heart disease, kidney disease and vision loss.

Drink only in moderation: If consuming alcohol, do so in moderation as defined by the U.S. Dietary Guidelines for Americans-up to one drink per day for women and two drinks per day for men, and only by adults of legal drinking age.

Quit tobacco and nicotine: Ask your doctor for resources and guidance for quitting tobacco and nicotine. Declare your home and car smokefree to eliminate secondhand smoke exposure.

Follow dosage instructions: When taking prescription opioids or other medications, store them safely to prevent diversion or misuse, and properly dispose of any leftover medication. If you're prescribed antibiotics, take the full course to prevent antibiotic resistance-a serious public health problem.

Manage stress: Good mental health is part of good overall health. Get sufficient sleep (at least 7.5 hours per night), exercise and ask for help from a mental health professional when you need it.

More health resources and tips can be found by visiting amaassn.org.

"The best way to address the postholiday doldrums is to do something good for your health," said Bruce A. Scott, M.D., president of the AMA. "Even small, positive choices you make now can have a big impact on your long-term wellbeing."



THE TIMES

♣ HOME

ages 6-12 and free for children 5 and under. The following are some of the special features at this year's show.

Centerpiece Home Davis Homes is the

builder of this year's Centerpiece Home, a structure built entirely inside the Exposition Hall at the Indiana State Fairgrounds! This year, **Davis Homes** showcases its two-story Sutcliffe Deluxe Craftsman.

Davis Homes, a local, family owned builder, is currently building in more than 20 Davis communities and custom communities in Marion County, along with building On Your Lot Custom Homes throughout Central Indiana. The Centerpiece Home interior is designed by Greg Riley and Ann Walker from Model Home Interiors. Landscaping comes courtesy of Precision Outdoors based out of Indianapolis.

Good Bones

Mina Starsiak Hawk is Committed to "Good Bones" in Indianapolis and Beyond

With her keen real estate acumen and strong sense of purpose, Mina Starsiak Hawk is dedicated to the art and the business of saving old homes. Mina co-founded the home renovation company Two Chicks and a Hammer with her mother in the late 2000s, with the goal of revitalizing Indianapolis one property at a time. She then became the star of the hit HGTV network show Good Bones, currently in its ninth season. With dozens of homes rehabbed and more than 13 million viewers per season, the show is one of the network's most successful series, and generated the spinoff show Good Bones: Risky Business. Mina will be on stage on Saturday, Jan. 18.

100 Day Dream Home HGTV's Mika and Brian Kleinschmidt Build Homes in 100 Days

Custom home designers Brian and Mika Kleinschmidt create, build and completely personalize a home from the ground-up for their clients in only 100 days in HGTV's "100 Day Dream Home." Mika is a realtor and Brian is a developer. Together, this husband-and-wife team make dream homes come true, helping clients design and build the perfect house in the perfect location. Catch Mika and Brian at the Home Show on Saturday, Jan. 25 and Sunday, Jan. 26!

NEW THIS YEAR:

Cooking Stage with Food Demos and More For the first time, the Home Show will feature a cooking stage

Monday-Friday of the show. Chef Ross Katz, owner of RHB Resources, a chef centric consulting and From Page A1

management company dedicated to advancing the culinary scene through education and implementation, will be onsite along with Chef Michael Gomez of Indy's own Gomez BBQ, demoing delicious recipes. There will also be a Traeger Grill giveaway tied to the cooking stage - stay tuned for more details!

Nina Klemm Debuts

"House of Sleek" Furniture and Designs Interior designer Nina Klemm, known from Bravo's Flipping Exes, merges her expertise in design, real estate, and fashion with her brand, Sleek by Nina K. Specializing in home staging, styling, and custom transformations, Nina's latest work highlights modern trends in interior design. She's also expanded her brand with House of Sleek (@shophouse ofsleek), an Indianapolis-based furniture boutique, to offer curated, highquality pieces that elevate her designs. Check out Nina's custom designer room at the Expo Hall and discover the perfect blend of sleek style and luxurious furniture.

Backyard Retreat by

Millers Mini Barns Head to the West Pavilion to enter a Backyard Retreat, courtesy of Millers Mini Barns. It's the perfect place to gather design and décor inspiration for your outdoor spaces - complete with an A-Frame Cabin designed by Jamie Markley and a Pool House designed by Nancy Riesterer.

Sip Back and Relax at the Wine Bar

The Wine Bar by Booher Remodeling and PRP Wine International is the place to wine down. Featuring an open concept in the West Pavilion, the Wine Bar has a variety of wines for Home Show attendees to treat their

Expert Advice on the Precision Outdoors Living Stage

taste buds.

Check out all the Home Show stage presentations on the **Precision Outdoors** Living Stage in the West Pavilion, designed and constructed by Precision Outdoors. A local landscaping company servicing the Indianapolis area for almost two decades, **Precision Outdoors** offers everything to build your outdoor dream space.

The Marketplace Offers **Boutique Shopping** Experience

At the Marketplace, Home Show attendees can find everything from affordable furniture to unique knick knacks you won't see anywhere else! Check out this boutique shopping experience - with everything from curated home décor and furniture to clothing, gift items and accessories. Take your next step in everything home décor, located in the Expo Hall.

Resolutions to help inspire a brighter, more energy-efficient and safer 2025:

Power Up Your Energy Efficiency

A4

- Glow smarter. Switch to ENERGY STAR® certified LED light bulbs to reduce energy use.
- Out with the old. Replace older appliances with energy-efficient models that work smarter, not harder. Take advantage of available appliance rebates to save even more!
- Get tech-savvy. A smart thermostat can keep the home cozy and save energy.
- Seal the deal. Weatherize at home by sealing air leaks and adding insulation.
- Freshen up. Replace HVAC filters regularly for better air quality and system performance.



Make Safety a Priority

- Use space heaters safely. Keep space heaters at least three feet away from flammable items, and never use stoves or ovens to heat the home.
- Check your detectors. Test smoke and carbon monoxide (CO) detectors and replace their batteries regularly. Replace alarms according to the manufacturer's guidelines.
- Know the signs of CO poisoning. Early symptoms include headaches, fatigue, nausea, and dizziness. If CO poisoning is suspected, leave the area immediately, get fresh air and call 911.
- Report suspected natural gas leaks immediately. If the "rotten egg" odor
 of natural gas is present, leave the area on foot, call 911, and notify
 CenterPoint. Avoid doing anything that could cause a spark.
- Call before you dig. Contact 811 before starting any digging projects to avoid underground utility lines.

Courtesy of CenterPoint Energy



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

- 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.
- Know what to do if you experience frostbite or 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.
- 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.
- Heat your home safely. If you use a space heater, remember to keep it at least three feet away from items like curtains, rugs, furniture, bedding and 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.
- 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 cold-weather 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.

Courtesy of FEMA

Snow Shoveling Tips to Protect Your Heart

"Shoveling snow can be a very vigorous activity, and you're basically doing it in a freezer," says Dr. William Gill, a cardiologist who is president of the American Heart Association board of directors in Indianapolis. "Those conditions can very quickly lead to stress on the heart. For example, after only two minutes of snow shoveling, participants in a study had heart rates exceeding 85% of maximal heart rate, which is a level more commonly expected during intense aerobic exercise testing. The impact is hardest on those people who are least fit."

To help make snow removal safer, the American Heart Association suggests:

- Give yourself a break. Take frequent rest breaks during shoveling so you don't overstress your heart. Pay attention to how your body feels during those
- breaks.
 Don't eat a heavy meal prior or soon after shoveling. Eating a large meal can put an extra load on your heart.
- Use a small shovel or consider a snow thrower. The act of lifting heavy snow can raise blood pressure acutely during the lift. It is safer to lift smaller amounts more times, than to lug a few huge shovelfuls of snow. When possible, simply push the snow.
- Learn the heart attack warning signs and listen to your body, but remember this: Even if you're not sure it's a heart attack, have it checked out (tell a doctor about your symptoms). Minutes matter! Fast action can save lives maybe your own. Don't wait more than five minutes to call 9-1-1
- **Don't drink alcoholic beverages before or immediately after shoveling.** Alcohol may increase a person's sensation of warmth and may cause them to underestimate the extra strain their body is under in the cold.
- Consult a doctor. If you have a medical condition, don't exercise on a regular basis or are middle aged or older, meet with your doctor prior to the first anticipated snowfall.
- Be aware of the dangers of hypothermia. Heart failure causes most deaths in hypothermia. To prevent hypothermia, dress in layers of warm clothing, which traps air between layers forming a protective insulation. Wear a hat because much of your body's heat can be lost through your head.

It's also critical for people to recognize the signs of a heart attack and to call 9-1-1 immediately if they experience any of those signs.

Heart Attack Warning Signs

Some heart attacks are sudden and intense — the "movie heart attack," where no one doubts what's happening. But most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening:

- Chest discomfort. Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- Discomfort in other areas of the upper body. Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- Shortness of breath with or without chest discomfort.
- Other signs may include breaking out in a cold sweat, nausea or lightheadedness

Courtesy of The American Heart Association

Keep Carriers Safe by Clearing Paths of Snow and Ice

USPS is reminding customers of the importance of keeping walkways, sidewalks, and areas around mailboxes clear from snow and ice so letter carriers can provide safe and timely mail delivery.

Snow and patches of ice in front of mailboxes can make it difficult for letter carriers to safely deliver the mail. Residents maintaining a clear path to the mailbox — including steps, porches, walkways, and street approach — will help letter carriers maintain consistent delivery service. Customers receiving curbside delivery should also ensure clear access to their mailboxes for letter carriers who deliver from the street.

Postal employees make every reasonable effort to deliver mail in many difficult weather conditions. With your help, we can keep our letter carriers, your neighbors, and your property safe. Thank you for protecting our letter carriers as we continue to bring packages and correspondence to your door each day.

Courtesy of USPS

Ice on Trees & Power Lines

Stay away from power lines that have fallen or are sagging. Consider all lines energized as well as trees or limbs in contact with lines. Please report any downed power lines to local emergency services.

If a power line falls across a car that you are in, stay in the car. If you MUST get out of the car due to a fire or other immediate life-threatening situation, do your best to jump clear of the car and land on both feet. Be sure that no part of your body is touching the car when your feet touch the ground.

Courtesy of Duke Energy

Lines Snow Thrower Safety Tips

- Review the owner's manual.
- Check equipment.
- Store and use fuel properly.
- Turn OFF the snow thrower if you need to clear a clog.
- Operate in visible conditions.
- Use extreme caution on slopes and hills.

Courtesy of Outdoor Power Equipment Institute (OPEI)



Ranking Recruiting Classes for 20 Years Under Coach Matt Painter

strictly by recruiting rankings, it

If you go

THOMPSON impossible

Columnist that in Matt Painter's 20 seasons as Purdue men's

basketball head coach that the Boilermakers have five regular season Big Ten championships, two Big Ten tournament titles and a trip to the NCAA championship game during his tenure.

Only once has Painter recruited a top-ranked

This year's Purdue squad is currently featuring a starting lineup of two Indiana Mr. Basketball winners, two Mr. Basketball runners-up and the 266th-best player (C.J. Cox) in the 2024 recruiting rankings provided by 247 Sports. Caleb Furst and Trey Kaufman-Renn, the runner-up to Furst for Mr. Basketball in 2021, are the second and third highest ranked recruits in the Painter era behind the late Caleb Swanigan.

Fletcher Loyer was also a four-star recruit in 2022, but the player who beat him out for Mr. Basketball, Braden Smith, was rated 198th overall and just the ninth-best player in Indiana. Smith's suitors included Belmont, Toledo, Montana and Appalachian State, so it wasn't just the recruiting experts who poorly evaluated the junior point guard.

When taking on the task of rating Painter's best recruiting classes, I focused more on results and less on the players' recruiting ranking. The first three classes on the list were easy, as you will see

2020: Zach Edey, Jaden Ivey, Ethan Morton

The so-called experts aren't always right and here's a prime example. This class was ranked 37th in the nation by 247 Sports, with Edey coming in at 436th overall. Two national player of the year awards later, it's obvious there were not 435 recruits better than the 7-4 Edey who is now starting in the NBA for the Memphis Grizzlies.

Like Edey, Ivey was an NBA Lottery pick after spending two seasons at Purdue. Ivey, who was ranked the nation's 99th best player, was on his way to a breakout season with the Detroit Pistons when his 2024-25 season was ended by a freak broken leg. Ivey was averaging a careerhigh 17.6 points and shooting nearly 41 percent from 3-point range.

Morton came to Purdue as Pennsylvania's Mr. Basketball. He started 29 games as a junior before losing playing time to Lance Jones last season. Morton is playing his fifth season at Colorado State in 2024-25 thanks to the extra year of eligibility granted by the NCAA during the COVID epidemic.

2007: E'Twaun Moore, JaJuan Johnson, Robbie Hummel, Scott Martin, Nemenja Calasan, Chris Reid

The No. 1 ranked recruiting class in the nation according to 247 Sports not only brought in three of the best Boilermakers in the Painter era but placed him on the path to possibly surpass Hall of Famer Gene Keady as the winningest coach in school history.

If not for two ACL injuries suffered by Hummel, it's possible that Purdue's Final Four drought would have ended well before 2024. JaJuan Johnson literally grew from a 6-10, 195-pound string bean into the 2011 Big Ten Player of the Year and a consensus firstteam All-American center. E'Twaun Moore became one of three Big Ten players at the time with 2,000 points (2,136), 500 (611) rebounds and 400 assists.

Robbie Hummel's knees are one of Purdue athletics' greatest "what if" stories. But when the 6-8 Hummel was on the court, his skills as a shooter and rebounder were so game-changing that Painter is still looking for a similar player 15 years after his final

game.

Martin transferred to Notre Dame after his freshman season, and Reid was a seldom-used 6-9 junior college transfer. The 6-9 Calasan, however, started 25 games in two seasons after transferring from Midland (Texas) College.

2014: Isaac Haas, Vincent Edwards, Dakota Mathias, P.J. Thompson, Jacquil Taylor, Jon Octeus (transfer from Colorado State)

Ranked only 33rd by 247 Sports, this group reversed a downward slide for Purdue following the Hummel-Johnson-Moore class. They came in after the worst season in recent Purdue memory, last in the Big Ten and a 15-17 overall record.

Octeus stepped into the starting lineup immediately, while Haas and Edwards were contributors as freshmen as Purdue rebounded to a 21-13 record and a tie for third place in the Big

Haas, Edwards and Mathias became 1,000point career scorers while helping Purdue win the 2017 Big Ten title and coming within a rebound against Ohio State of winning the league again in 2018.

The injury curse struck Purdue again in the 2018 NCAA Tournament when Haas suffered a broken elbow in the opener against Cal State Fullerton. With the 7-2 center, Painter might have reached his first Elite Eight one year

2015: Caleb Swanigan, Ryan Cline, Grant Weatherford, Johnny Hill (transfer from Texas-Arlington)

Swanigan, Purdue's first Indiana Mr. Basketball winner since Glenn Robinson in 1991 and a McDonald's All-American, lived up to expectations as the Big Ten Player of the Year in 2017 and a unanimous first-team

Cline, the runner-up to Swanigan for Mr. Basketball, was one of the heroes of Purdue's

All-American.



Fletcher Loyer



Braden Smith



Zach Edey



Jaden Ivey

Elite Eight run in 2019. Only teammate Carsen Edwards made more 3pointers in the Big Ten than Cline's 111 as a senior.

Hill started 11 games as a graduate transfer. Weatherford left for Georgia Southern after his freshman season.

2016: Carsen Edwards, Spike Albrecht (graduate transfer, Michigan)

As a sophomore, Edwards became Purdue's first winner of the Jerry West Award as the nation's top shooting guard. Not bad for a player ranked 139th in his senior

The following season, Edwards had an NCAA Tournament to remember, making a tournament record 28 3-pointers in just four games.

Albrecht was a scoring threat off the bench, but a lingering back injury limited his playing time.

2022: Braden Smith, Fletcher Loyer, Camden Heide, Will Berg, David Jenkins Jr. (graduate transfer, Utah)

Another recruiting class that rose above its national ranking (45th by 247 Sports). Smith has been playing at an All-American level for two seasons. The former Westfield star earned his first Big Ten Player of the Week honor on Monday after averaging 25 points and 9.7 assists in victories against Toledo, Minnesota and

Northwestern.

Smith is the first Big Ten player to surpass 1,000 points, 500 assists and 400 rebounds during his first three seasons. Smith already ranks second in Purdue history for assists (574) and has a chance to top Bruce Parkinson's nearly 50-year-old mark by season's end.

Loyer is expected to reach 1,000 career points Thursday night at Rutgers. He is shooting better than 48 percent from 3-point range this season after sinking 44.4 percent as

a sophomore. Heide was a key reserve as a redshirt freshman on Purdue's national runner-up squad in 2024 and has made eight starts this season. The 7-2 Berg has made three starts and is currently backing up Trey Kaufman-Renn and Caleb Furst. Jenkins

was a reserve guard

who averaged 3.9

points in his only

season at Purdue.

2021: Trey Kaufman-

Renn, Caleb Furst, **Brian Waddell**

Kaufman-Renn is a firstteam All-Big Ten contender in his second season in the Purdue starting lineup. The 6-9 forward/center is averaging 17.8 points and 6.3 rebounds

through 15 games.

Furst started 12 games as a freshman, filling in for Mason Gillis. A highlight from Furst's sophomore season came against Duke in the Phil Knight Legacy final when he put up 11 points and 10 rebounds. The emergence of Zach Edey and Kaufman-Renn limited Furst's playing time as a junior, but the 6-10 senior has seen more playing time recently to shore up Purdue's rebounding issues.

A torn ACL before his freshman season slowed Waddell's progress to just 31 games during the past two seasons.

2006: Keaton Grant, Chris Kramer, Dan Vandervieren, Jonathan Uchendu

Kramer was a two-time winner of the Big Ten Defensive Player of the Year Award (2008, 2010). Grant was a fouryear starting guard and still ranks among Purdue's all-time 3point shooters.

Vandervieren, a 6-10 center, transferred to Colorado State after his freshman season. Uchendu left Purdue after his freshman season and was killed in a hit-and-run incident in his home state of Arkansas in 2009.

2012: A.J. Hammons, Rapheal Davis, Ronnie Johnson, Jay Simpson, Stephen Toyra

The 7-foot Hammons, Davis and Johnson were top 100 recruits in a class ranked 15th by 247 Sports. Johnson transferred to Houston after Purdue's last place finish during his sophomore season, but Hammons and Davis played critical roles in Purdue's basketball rebirth.

Hammons was firstteam All-Big Ten as a senior and was selected Big Ten Defensive Player of the Year. Davis, who committed to Purdue as a high school freshman, was the Big Ten Defensive Player of the Year in 2015.

Simpson's basketball career ended during his redshirt freshman season due to a heart condition. Toyra came to Purdue as a walk-on from Faith Christian High School in Lafayette.

2008: Lewis Jackson,

Ryne Smith, John Hart Until Braden Smith, Jackson was the best point guard of the Painter era. Jackson's speed and passing skills made him a perfect complement to Hummel, Johnson and Moore.

Smith was a prolific 3point shooter, making nearly 41 percent for his career. Hart, a reserve guard, is best remembered for scoring 14 points in 18 minutes to rally Purdue to victory at Illinois in 2010.

2017: Nojel Eastern, Sasha Stefanovic, Matt Haarms, Aaron Wheeler, **Eden Ewing**

Eastern, a four-star guard and headliner of the 32nd ranked class, was a standout defensive player and a starter on the 2019 Elite Eight squad. He left Purdue after his junior season and never played another college basketball game.

Stefanovic, the lowest rated recruit in the class at 381st, started 80 games and left Purdue ranked seventh with 226 career 3-pointers. The 7-2 Haarms, ranked 367th out of Sunrise Christian in Wichita, Kan., via Amsterdam, will be best remembered for his game-winning shot at Indiana in 2019.

Wheeler, once compared by ESPN analyst Dan Dakich to Kevin Durant, never harnessed his athletic ability and played his senior season at St. John's. Ewing, a transfer from Tyler (Texas) Junior College, was dismissed from the team after playing six games.

2018: Trevion Williams, Eric Hunter, Emmanuel Dowuona, Evan Boudreaux (graduate transfer, Dartmouth)

The 6-9 Williams earned honorable mention All-America honors in 2021. Making way for Zach Edey in 2022, Williams was voted the Big Ten's Sixth Man of the Year.

Hunter was a three-year starting guard, exceeding expectations for the class ranked 49th. Dowuona transferred to Tennessee State in 2021. The 6-8 Boudreaux played two seasons with 16 starts and averaged just over five points as a Boilermaker.

2019: Mason Gillis, Brandon Newman, Isaiah Thompson, Jahaad Proctor (graduate transfer, High Point) Despite a serious knee

injury that kept him off the court at New Castle and Purdue for two seasons, Gillis started 63 games before becoming the Big Ten Sixth Man of the Year in 2024. Gillis owns the Mackey Arena





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

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

THE TIMES

KEN From Page A5

record with nine 3pointers in a 2023 game against Penn State. He shot nearly 47 percent behind the arc as a senior.

Brandon Newman was seen as the leading player for the 55thranked recruiting class, coming off a runner-up finish for Indiana Mr. Basketball. The 6-4 Newman started 23 games his junior season but followed assistant coach Steve Lutz to Western Kentucky for his senior season. Newman then accompanied Lutz to Oklahoma State for his COVID season and scored his 1,000th collegiate point Tuesday night.

Thompson played three seasons for the Boilermakers and two at Florida Gulf Coast. He joined his brother, P.J., on the Purdue coaching staff this season as a graduate assistant.

Proctor averaged nine points a game in his lone season.

2010: Terone Johnson, Travis Carroll, Anthony Johnson

Much was expected from this trio, but only Terone Johnson became a regular. Terone scored 1,318 points as a two-year starting guard.

Carroll was a backup center to A.J. Hammons, and Anthony Johnson transferred after two seasons.

2013: Kendall Stephens, Bryson Scott, Basil Smotherman

None of the 29thranked recruiting class finished their careers at Purdue. Stephens was a member of the Big Ten All-Freshman team but played his senior season at Nevada. Scott left after two seasons for Purdue Fort Wayne, and

Smotherman departed

midway during his junior season.

2009: Sandi Marcius, Patrick Bade, Kelsey Barlow, D.J. Byrd

The 40th-ranked recruiting class had one of the best athletes to suit up for Painter (Barlow) and an effective 3-point shooter (Byrd). But none could fill the void left behind by Hummel, Johnson and Moore. Byrd was the Big Ten's Sixth Man of the Year in 2012 and made 195 3pointers.

2005: Tarrance Crump, Marcus Green, Chris Lutz, Korey Spates, **Nate Minnoy**

Painter's first recruiting class had moments, but Green was the only four-year player in the group. Crump, a junior college transfer, hit the game-winning shot in a 61-59 victory against No. 25 Virginia in the 2006 ACC/Big Ten Challenge at Mackey Arena. Lutz led the Big Ten in 2007 with 47.2 percent shooting from 3-point range.

2011: Jacob Lawson, Donnie Hale

The experts got this class ranking (91st) right. The athletic Lawson left after two seasons for Appalachian State. Hale departed Purdue after his redshirt freshman season to be closer to his New Albany home at Bellarmine.

To be determined

2023: Myles Colvin, Lance Jones (graduate transfer from Southern Illinois)

2024: Daniel Jacobsen, Gicarri Harris, Raleigh Burgess, C.J. Cox, Jack Benter

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



Please visit us online: thetimes24-7.com

THE TIMES

Residents Safe After House Fire



Shortly before 2 p.m. Tuesday, a resident of the 1600 block of River Road was alerted to a fire in the garage when she noticed smoke coming into the home. Four residents were home at the time of the fire, and all safely exited the house before calling 911. The Hamilton County Dispatch Center dispatched fire, law enforcement and EMS units. Upon arrival, Noblesville Fire Department (NFD) crews could see large amounts of smoke coming from the home. Crews quickly entered the house and located the seat of the fire in the garage area. The fire was marked under control a short time later. There were no injuries to civilians or firefighters. The family is working with the Red Cross to find temporary housing. The Noblesville Police Department assisted NFD. Fire investigators have not released the cause of the fire. The National Fire Protection Agency recommends changing smoke detector batteries every six months. If you need assistance changing smoke detector batteries, Noblesville residents can contact the Noblesville Fire Department to schedule a time to have an NFD firefighter assist.



Photos courtesy Noblesville Fire Department

PUBLIC NOTICE

NOTICE TO BIDDERS

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

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 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

Microsoft Teams Meeting Bid Opening: Meeting ID: 281 193 939 369 Passcode: i8hK93og

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 Fishers via link: https://qcpi.questcdn.com/cdn/posting/?group=8012654&proi/dreyoi.questcdn.com/cdn/posting/?group=8012654&proi/dreyoi.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

\$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

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' butto

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

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%)

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 proposa 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, 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 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

BEFORE THE HAMILTON COUNTY DRAINAGE BOARD IN THE MATTER OF THE

Castetter & Randall Drain, Arm 2
City Walk on Nickel Plate Trail Vacation NOTICE Notice is hereby given pursuant to Indiana Code 36-9-27-63 (before codification in 1981) that this Board, prior to final adjournment on December 20, 2024 issued an order adopting the partial vacation, filed the same and made public announcement thereof at the hearing and ordered publication. Copies of the schedule of assessments and order are on file in the office of the Hamilton County Surveyor. If judicial review of the findings and order of the Board is not

requested pursuant to Indiana Code 36-9-27-65(f) within twenty (20) days from the date of this publication, the order shall be conclusive. Hamilton

Attest: __Lynette Mosbaugh

TL22159 1/10 1t hspaxlp

STATE OF INDIANA BEFORE THE HAMILTON COUNTY OF HAMILTON) DRAINAGE BOARD IN THE MATTER OF Wilson-Nagle Drain, West Arcadia, Miller Arm NOTICE

Notice is hereby given that the Hamilton County Drainage Board at its regular meeting December 20, 2024 adopted the reconstruction report of the Surveyor and the Amended Schedule of damages and assessments including annual assessment for periodic maintenance, finding that the costs, damages and expense of the proposed improve-ment would be less than the benefits which will

esult to the owner of lands benefited thereby.

The Board issued an order declaring the proposed improvement established. Such findings and order were marked filed and are available for inspection in the Office of the Hamilton County Surveyor.

If judicial review of the findings and order of the Board is not requested pursuant to Article VIII of the 1965 Indiana Drainage Code as amended within twenty (20) days from the date of publication of this notice, the findings and order

shall become conclusive. HAMILTON COUNTY DRAINAGE BOARD

BY: Steven C. Dillinger_ PRESIDENT ATTEST: Lynette Mosbaugh SECRETARY

TL22160 1/10 1t hspaxlp

LEGAL ADVERTISEMENT NOTIFICATION OF CONSTRUCTION

ACTIVITY LTH Fishers LLC (6402 Cornell Ave, Indianapolis, IN 46220) is submitting a Notice of Intent to the Indiana Department of Environmental Management of our intent to comply with the requirements of 327 IAC 15-5 to discharge storm water from construction activities associated with the Fishers, IN Target development. Project is located at 0 E East 136th Street, Fishers, Hamilton County, Indiana. Run-off from the project site will discharge into Sand Creek. Questions or comments regarding this project should be directed to Jeff Kimbell of LTH Fishers LLC at the above mentioned address.

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

Season of Joy brings not so Joyful Recalls

Indiana Attorney General Todd Rokita is alerting Hoosiers to important consumer protection concerns for products recalled in December. The office is encouraging consumers to take advantage of opportunities available to them to return, fix, dispose, or replace a purchased recalled item that could be harmful to their families.

"The holidays are over, now there is no better time to check your gifts for recalls," Rokita said. "If you purchased an item in December that has been recalled, then you should immediately stop using the product and see what forms of reimbursement the company that sold or manufactured the product is offering."

According to the Consumer Product Safety Commission, the following consumer products were recalled in December:

- BCI Burke Recalls Playground Merry-Go-Rounds Due to Crush Hazard
- **GIKPAL Dressers** Recalled Due to Tip-Over and Entrapment Hazards; Violations of Federal Regulation for Clothing Storage Units; Sold Exclusively on Walmart.com by **ONME Direct**
- Precor Recalls Resolute™ Cable Multi-Station Exercise Equipment Due to Impact Injury Hazard
- Black Diamond **Equipment Recalls** PIEPS Pro IPS Avalanche Transceivers Due to Risk of Loss of Emergency Communications
- Charmast Power Banks Recalled Due to Fire and Burn Hazards; Sold by Charmast Exclusively on Amazon.com
- Chervon North America Recalls SKIL 40V 5.0Ah Lithium-Ion Batteries for SKIL Lawnmowers and Outdoor Tools Due to Fire and Burn Hazard
- Melii Baby Silicone Spoons for Babies Recalled Due to Choking Hazard; Imported by Melii Baby
- Magnetic Building Sticks Sets Recalled Due to Ingestion Hazard; Violation of Federal Regulations for Toy Magnets; Sold Exclusively on Amazon.com by Elongdi
- Mr. Christmas Recalls Wireless Decorative Tree Light Controllers Due to Fire Hazard

- HTRC C240 Battery Chargers Recalled Due to Fire and Burn Hazards; Risk of Serious Injury and Death; Manufactured by Shenzhen Haitan Technology Co.
- Yoto Reannounces Recall of Yoto Mini Speakers for Children Due to Burn and Fire Hazards; New Full **Battery Replacement** Kit Now Available
- Touch of Class® Recalls Wall Teester Bed Crowns Due to Injury Hazard
- Stanley Recalls 2.6 Million Switchback and Trigger Action Travel Mugs Due to Burn Hazard • Polaris Recalls RZR XP
- 1000 and XP 4 1000 Recreational Off-Road Vehicles (ROVs) Due to Fire Hazard (Recall Alert)
- Polaris Recalls Ranger Recreational Off-Road Vehicles and ProXD and Bobcat Utility Task Vehicles Due to Injury Hazard (Recall Alert)
- Belkin Recalls Portable Wireless Battery Chargers for Smart Watches Due to Fire Hazard
- Academy Sports + **Outdoors Recalls** Redfield 12- and 18-Gun Fireproof Safes Due to Serious Injury Hazard and Risk of Death
- QVC Recalls More than One Million Temptations Oven Gloves Due to Burn Hazard
- NetZero USA Recalls High Bay LED Light Fixtures Due to Fire Hazard
- Vacation Recalls The Legendary VACATION by Vacation® Black **Label Scented Candles** Due to Fire and Laceration Hazards
- Anker Soundcore Lithium-Ion Battery Powered Bluetooth Speakers Recalled Due to Fire Hazard; Sold Exclusively on Amazon.com by Anker Innovations

If you believe you recently purchased a recalled product, stop using it, and check its recall notice (linked above for all products). Then follow the notice's instructions, including where to return the product, how to get the product fixed, how to dispose of the product, how to receive a refund for the product, or what steps must be taken to receive a replacement product.

To view recalls issued prior to December visit the Consumer Protection Safety Commission website.

Fishers Banker Serves on IBA Board

A Fishers banker was recently voted on as an At-Large Board Member for the Indiana Bankers Association Board of Directors.

Convention in French for Lorch and others

Nicole S. Lorch, First

named at the IBA Annual Lick. The board positions became official on Jan. 1.

Internet Bank in Fishers,

was one of the directors

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State Challenges Rule That Impedes Home Ownership

New Rule Tacks on 90-Year Payback to Cost of Home

Indiana Attorney General Todd Rokita is partnering with 15 states and the National Association of Home Builders to challenge new radical energy standards that will make the American Dream of homeownership unattainable for many hardworking Hoosier families.

According to the NAHB, new standards from the U.S. Department of Housing and Urban Development and U.S. Department of Agriculture can add up to \$31,000 to the price of a new home and take up to 90 years for a home buyer to realize a payback on the added cost of the home. For every \$1,000 increase in the median price, more than 100,000 American households are priced-out of being able to buy that home.

Even the agencies concede that by requiring all HUD- and USDA-financed new single-family home construction to meet the 2021 International **Energy Conservation** Code (IECC) and ASHRAE 90.1-2019, they will drive down production of affordable housing at a time when low and middle-class families are finding homeownership out of reach.

"As a conservative, I love efficiency and would note that one cannot be a true 'conservative' without being willing to 'conserve' God's green earth. But overregulation, that doesn't yield meaningful results and comes with wild costs, is a bad deal that common sense Hoosiers should reject,"

Attorney General Rokita said. "In their name, we are rejecting this latest liberal crackpot whim with this lawsuit that if successful will help keep already terrible home ownership and rental costs from going through the roof. We're seeing it more and more. We will continue standing up for homeowners and renters and fighting back against federal overreach."

Attorney General Rokita thanked the Indiana Builders' Association (IBA) for bringing this issue to his office. Rick Wajda, CEO of the IBA, said this ill-conceived policy will act as a deterrent to new construction at a time when Indiana and the nation desperately needs to boost its housing supply to lower shelter inflation costs. It is also in direct conflict with the current energy codes in the majority of jurisdictions around the country.

"At a time when Hoosiers are struggling to qualify for a mortgage or make a rent payment, this federal policy is the last thing our potential customers need," Wajda said. "For every \$1,000 increase in the cost of a house in Indiana, over 1,900 Hoosier households are priced out of the market. We need to reduce barriers to housing, not increase them. The Indiana **Builders Association** appreciates the efforts of Attorney General Rokita to stop these onerous costs being put on Hoosier homebuyers and renters."

Thank you for rending The Times

Westfield City Councilors on Golf Cart Listening Tour

Westfield City Council members will be hosting several Golf Cart Listening Tours during January and February. The Council will explore the potential for expanding the use of golf carts throughout the city on additional multi-use trails and wider asphalt perimeter trails.

The listening tours aim is to gather factual concerns and input from residents on the proposed expansion. Feedback from these meetings will determine whether the City Council pursues an expanded ordinance.

Golf carts are permitted on several trails in Districts 1 and 3, near The Bridgewater Club and into downtown Westfield along the Midland Trace Trail. Nearly 1,000 golf carts are registered with the Westfield Police Department.

"We have seen this done successfully in other communities, including Peach Tree City, Georgia, where myself, several city staff, and councilors went to meet with their Mayor, city

staff, and councilors," stated Mayor Scott Willis. "This is something I would love to see in Westfield, but ultimately it is up to the City Council for approval."

Jan. 14 at 6 p.m.: District 1 with Councilor Jon Dartt Bridgewater Club (3535 E. 161st Street)

Jan. 20 at 6 p.m.: District 4 with Councilor Patrick Tamm Harmony Clubhouse (1414 W. 151st Street)

Jan. 22 at 6 p.m.: District 2 and District 5 with Councilor Noah Herron and Councilor Victor McCarty Viking Meadows Clubhouse (15757 Viking Meadows Drive)

Feb. 6 at 7 p.m.: District 3 with Councilor Joe Duepner The Club at Chatham Hills (1100 Chatham Hills Boulevard)

Listening tours will take place in each district, but residents are encouraged to attend whichever best fits their schedule.







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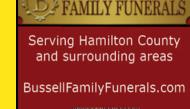
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Noblesville Creates Features Artists, Exhibit and Collection

Noblesville Creates is featuring artist Bobbi K. Samples along with the Graphic & Illustration exhibit in the Judge Stone House and the Noblesville Creates Collection in the Stephenson House in January. Each of the exhibits will be featured at a different **Noblesville Creates** showcase location. Information on the exhibit dates, receptions, and artist details are available

JUDGE STONE HOUSE: Graphic & Illustration

below.

Illustrations historically have been a visual method for humankind to expand on stories and history. Drawn and painted images can act as record, such as the cave paintings of Lascaux created around 15,000 B.C.E. In contemporary times, graphics and illustrations take the form of graphic novels, advertisements, and more.

The January Judge Stone House exhibit, Graphic & Illustration features work that is illustrative, artistically graphic, or a mix of both.

You can view the full exhibit, *Graphic & Illustration* from January 3 to February 1, 2025 in the Judge Stone House gallery. The Noblesville Creates on 8th campus is open Wednesday through Friday, 12:00 to 5:00 p.m., and Saturdays 10:00 a.m. to 5:00 p.m.

Exhibit Dates: January 3 to February 1, 2025

STEPHENSON HOUSE: The Noblesville Creates Collection

Noblesville Creates will be hosting a showcase of our permanent collection in the Stephenson House during the month of January. Since opening our doors in 2012 we have accepted donations from many multiple local artists, including paintings, prints, photography, and more. We invite art lovers of all kinds to view the artwork resulting from special connections across the

Visitors can view The Noblesville Creates Collection from January 3 to February 1, 2025 in the Stephenson House Gallery during the campus open hours, or during the First Friday open house reception on January 3 from 6:00 to 9:00 p.m. The Noblesville Creates campus is located at 107 S. 8th Street in Noblesville, and is open for exploration Wednesday through Friday, 12:00 to 5:00 p.m., and Saturdays,

Exhibit Dates: January 3 to February 1, 2025 Reception Date: January 3 from 6:00 p.m. to 9:00 p.m. (at Noblesville Creates)

10:00 a.m. to 5:00 p.m.

MEYER NAJEM: Bobbi K. Samples

One's outward presentation might not always express the core of their being. Each human being possesses a completely unique energy that for many reasons might be stifled or hidden. However, those moments of true expression are like a wild brush of vibrancy against the canvas of life. Artist Bobbi K. Samples conveys such charged moments through her showcase exhibit, Color in

Silence.

While Bobbi is mostly self taught, she began exploring art by taking lessons with another artist, Maggie Shively. She credits those first lessons as having "remained invaluable" as she continues her fine arts journey. She has always been a creative person in mind and heart, having experience in dance, teaching, and design alongside her painting.

Vivid colors have always captivated Bobbi's imagination. She works large-scale to bring out the subject matter's details. Working large also allows her to utilize large brushes in broad strokes. This creates an abstract effect "without losing the desired image." Layers of saturated oil paints eventually build into striking blooms. If she's unable to get the exact depth she's searching for, she'll use knives to add in texture. Once satisfied, pieces are typically finished with two coats of glaze, which makes "them glisten, as if in the sun."

Bobbi notes that the reatured work in ner new series "explores the delicate balance between subtlety and expression, where each bloom speaks to the quiet power of individualism. In the interplay of neutral tones and bursts of color, the pieces reflect the hidden emotions that surface when we embrace our true selves. Each painting is a meditation on the ways we connect with our inner essence, offering a moment for the viewer to find their own soul's reflection in the art."

This showcase includes at least six new paintings in acrylic. The abstract florals will be in large format and mostly neutral-toned with a striking "burst" of color.

See the full exhibit, Color in Silence from January 3 to March 28, 2025. This exhibit is viewable at the Meyer Najem 2nd floor gallery, located at 11787 Lantern Road in Fishers, Monday through Friday from 8:30 a.m. to 5:30 p.m. You can meet Bobbi at her free public reception on Friday, February 14, from 5:00 to 7:00 p.m at Meyer

Najem.

Exhibit Dates: January 3 to March 28, 2025 Reception Date: February 14 from 5:00 p.m. to 7:00 p.m. (Meyer Najem 2nd floor gallery)

FOUR DAY RAY: Bobbi K. Samples

Artist Bobbi K.
Samples will be
featured in two Fishers
locations in early
2025, with her *Color in Silence* showcase at
Meyer Najem and a
smaller collection of
original pieces at Four
Day Ray Brewing.

While Bobbi is mostly self taught, she began exploring art by taking lessons with another artist, Maggie Shively. She credits those first lessons as having "remained invaluable" as she continues her fine arts journey. She has always been a creative person in mind and heart, having experience in dance, teaching, and design alongside her painting.

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See the full exhibit at Four Day Ray Brewing, located at 11671 Lantern Road in Fishers, Sunday and Monday from 11:00 a.m. to 9:00 p.m., Tuesday through Thursday from 11:00 a.m. to 10:00 p.m., and Friday through Saturday from 11:00 a.m. to 11:00. The Color in Silence showcase will be at the Meyer Najem Second Floor Gallery from January 3 to March 28, 2025. Meet Bobbi at her free public reception at Meyer Najem on Friday, February 14, from 5:00 to 7:00 p.m.

Exhibit Dates: January 3 to March 28, 2025

NOBLESVILLE CITY HALL: Our Lady of Grace

Experience winter and holiday cheer at the Noblesville City Hall Gallery this January! Visitors can view a special exhibit from Our Lady of Grace church through January 31. City Hall is open to the public Monday through Friday from 8 a.m. to 4:30 p.m.

Exhibit Dates: Now through January 31, 2025



"Water Lilies in the Manner of Claude Monet" by Stephen L. Miller



"Color in Silence (Pink)" by Bobbi K. Samples



"Sable Blaze" by Gillian Wu

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12th Annual Comic Book in a Day Challenge Coming

Noblesville Creates and Hamilton East Public Library are excited to announce the 12th Annual Comic Book in a Day Challenge, presented by Fishers Arts and Culture Commission and sponsored by Browning Day and Griffy's Art Supply. This thrilling event takes place on Jan. 17-18, 2025, and there's still time to register!

This year's competition includes an online event via Zoom on Jan. 17 and an in-person event on Jan. 18. The in-person competition features two divisions: a 4-hour challenge for kids and a 7-hour challenge for adults and teens. Participants of all ages and skill levels will have the chance to create a comic book from scratch and compete for exciting prizes.

Attendees will benefit from the expertise of two Host Artists, Erik Lundorf and Victor Dandridge, both accomplished comic book professionals who will assist contestants in navigating creative challenges.

The event will also feature esteemed Comic Book in a Day Featured Artists and Judges: Stuart Sayger, Gavin Smith, Joseph Haas, and Deon Parson (known as "Supr Dee"), who will be available throughout the day to interact with contestants and guests, demonstrate drawing techniques, sell artwork, and review submissions.

The Featured Artists have created an exclusive print showcasing their artwork, which will be available for purchase to visitors throughout the day of the Challenge at the library. Each print costs \$10, with proceeds helping to cover event expenses.

Even if you're not competing, everyone is welcome to attend and enjoy the day's activities. Guests can observe the creative process, meet and shop for unique artwork from Featured Artists, and participate

in fun comic-themed art activities.

See below for more details on the individual competitions.

Zoom International Competition – Jan. 17

Friday, Jan. 17, will be the online competition held remotely via Zoom. Designed for aspiring adult pros, this new competition will provide a platform for the event to reach world-wide. Contestants will log in at 9 a.m. Eastern Time and stay connected to Zoom until 4 p.m. Eastern Time. All online artwork submissions are due at 4 p.m., and contestants will present their stories to one another starting at approximately 4:15

For \$50, contestants will receive drawing supplies, guidance and inspiration from Featured Artists, and a printed copy of their work in a Comic Book Anthology.

To register, visit https://noblesvillecreates.square.site/pro duct/2025-comic-bookin-a-day-artistchallenge/8133? cs=true&cst=custom

Adult/Teen Division Competition – Jan. 18

Jan. 18 will be the inperson competition held at the Ignite Studio at the Fishers library. The 7-hour Adult & Teen competition will kick off at 9 a.m. with a customary pep-talk and review of the rules. Contestants have until 4 p.m. to complete their story and turn in up to 8 pages. Contestants will then present their stories to the assembly of judges and fellow artists starting around 4:30

For \$50, contestants will receive drawing supplies, guidance and inspiration from Featured Artists, and a printed copy of their work in a Comic Book Anthology.

To register, visit https://noblesvillecreates.square.site/pro duct/2025-comic-bookin-a-day-artistchallenge/8133? cs=true&cst=custom

Youth Division Competition – Jan. 18

The 4-hour Youth competition, for children 12 years and younger, will kick off on Jan. 18 at 10:30 a.m., and contestants will have until 2:30 p.m. to complete their story and turn in up to 4 pages. Contestants in the youth division will present their stories to the judges and fellow competitors starting around 3 p.m.

will receive drawing supplies, guidance and inspiration from Featured Artists, and a printed copy of their work in a Comic Book Anthology.

For \$30, contestants

To register, visit https://noblesvillecreates.square.site/pr oduct/2025-comicbook-in-a-day-artistchallenge/8133? cs=true&cst=custom

The artwork produced during the in-person competitions will be displayed at the Ignite Studio. Each page will be scanned, along with the submissions from the online competition, and printed in a tradepaperback style comic book. Each registered contestant will receive a copy of a printed book with their artwork included once it is finished.

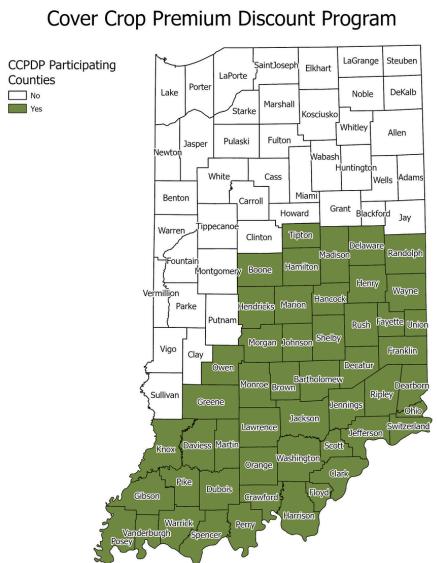
Awards Ceremony – Jan. 22

While the Featured Artists/Judges will each award one prize at the end of Comic Book in a Day Challenge, the top awards will be presented at the Awards Program. This program will be held on Wednesday, Jan. 22, from 6:30 to 7:30 p.m. at the Ignite Studio in the Hamilton East Public Library in Fishers.

This free event is open to contestants, friends, and the public.

To learn more about Comic Book in a Day 2025, visit https:// noblesvillecreates.org/ comicbookinaday/

County Included in Cover Crop Premium Discount



The Indiana State
Department of
Agriculture, The Nature
Conservancy, Indiana
Agriculture Nutrient
Alliance and the United
States Department of
Agriculture's (USDA)
Risk Management
Agency have joined
forces to implement
the Cover Crop
Premium Discount
Program for the fifth
year in a row.

This program will reward farmers who plant cover crops by providing a reduced premium on their crop insurance. The discount program was designed to promote planting additional acres of cover crops that are not covered by other state or federal incentives. This program is eligible for 50 out of the 92 counties in Indiana, including Hamilton.

"Our agency is thrilled that we were able to roll out this program again thanks to the support from USDA and The Nature Conservancy," said Don Lamb, director of the Indiana State Department of Agriculture. "Last year this program was available to 26 counties and we have nearly doubled that for 2025. Cover Crops provide numerous benefits for soil health, but they come at a cost, so this program is key to ensuring farmers have the support necessary to build up their soil health."

Over the last year, this program has had great success with 101 farmers participating, resulting in more than 30,000 acres of cover crops on Indiana farmland in the watershed.

This program will provide farmers with a

unique opportunity to receive financial incentives for implementing cover crops on their operation. Farmers who plant cover crops on owned or rented acres will receive a \$5 per acre crop insurance premium discount. Farmers who planted cover crops in the fall of 2024 are eligible to apply.

Qualifying counties in the project area include Bartholomew, Boone, Brown, Clark, Crawford, Daviess, Dearborn, Decatur, Delaware, Dubois, Fayette, Floyd, Franklin, Gibson, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Jackson, Jefferson, Jennings, Johnson, Knox, Lawrence, Madison, Marion, Martin, Monroe, Morgan, Ohio, Orange, Owen, Perry, Pike, Posey, Randolph, Ripley, Rush, Scott, Shelby, Spencer, Switzerland, Tipton, Union, Vanderburgh, Warrick, Washington, Wayne.

Cover cropping has many benefits including increased organic matter, improved soil biology as well as better water infiltration and waterholding capacity. This practice also prevents nutrients and sediment from running off the farm, keeping them out of nearby waterbodies and streams. Hoosier farmers planted a record 1.7 million acres of living covers in 2023 and, apart from corn and soybeans, are planted on more acres than any other commodity crop in Indiana.

Seeding of cover crops must follow best agronomic practices in terms of appropriate seeding rates, seed mixes and seeding dates to ensure objectives of the cover crop are being met. To ensure the practice provides the best results, termination must be completed in the spring. Enrollment is first come-first served and there is a 750 acre cap. This program is also only available to fields not enrolled in other conservation programs.

Larry Clemens, the Indiana State Director of The Nature Conservancy shared, "we are excited to again support the **Cover Crop Premium** program and offer an additional option to Indiana farmers that are nationally leading the way in the adoption of soil health practices." Clemens continued, "the Cover Crop Premium program jumped from 26 Indiana counties last year to 50 this year, giving more farmers flexible solutions to continue and expand the use of cover crops outside of other programs. Cover crops improve soil health, water quality, water holding capacity of soils, and they can sequester carbon, decrease weed pressure and reduce the cost of inputs."

The program is funded by a Clean Water Indiana grant and support provided to The Nature Conservancy by the Cummins Foundation and CenterPoint Foundation.

Applications are due March 15, 2025, or when available funds are exhausted. Learn more at isda.in.gov.

