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TODAY’S VERSE
2 Samuel 23:5 Yet he hath
made with me an
everlasting covenant.

Hamilton
Happenings

Got an appetite? On Friday and Saturday (June 6-7), the Noblesville Lions Club will be Grillin’ on the Square Under the Big Tent! On Friday, between 11 a.m. and 8 p.m., you can get lunch or dinner. The price is only \$15 in advance (\$17 at the door) and only \$8 if you want to go with the hot dog! On Saturday morning, from 7 to 11, it’s the popular Pancake Breakfast! That’s only \$10 for adults, \$6 for kids and the little ones under 2 are free! You can get advance tickets from any member of the Noblesville Lions!

Three Things
You Should Know

1 In appreciation of those who have served, Kroger offers a 10 percent military discount on their in-store purchases for Memorial Day. On Monday, May 26, all active and former military members and their dependents with a valid military ID are eligible for the promotion. Kroger active duty and veteran associates can take advantage of the savings on top of their 10 percent Our Brands discount, saving 20 percent on Memorial Day. To be clear, this excludes alcohol, tobacco products, fuel, money orders, taxes, postage stamps, Gift Cards/Certificates, lottery, promotional tickets, CRV, prescriptions and guest or customer services / fees. Shoppers must use Rewards Card or Shoppers Card to earn reward.

2 This is National Mailbox Improvement Week and the U.S. Postal Service is encouraging customers to inspect, maintain and upgrade their mailboxes to help ensure safe, secure, and efficient mail delivery. Each year, USPS designates the third week of May as Mailbox Improvement Week to encourage customers with box-on-post-delivery to examine and, where necessary, improve the appearance of their mailboxes. Some simple things: Replace loose hinges; repaint; remounting a loosened mailbox post; and replacing or adding house numbers.

3 Simon Property Group, one of the nation’s largest and most prominent real estate companies, has officially transferred its corporate registration from the state of Delaware to Indiana. The move marks a significant milestone in Indiana’s continued efforts to foster a business-friendly environment and strengthen the state’s reputation as a national leader in corporate governance and economic development, Indiana Secretary of State Diego Morales said. Simon Property Group is headquartered in Indianapolis and is a global leader in retail real estate and a key contributor to Indiana’s economy. The company’s move reinforces its longstanding roots in the Hoosier state.

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TIMES



NOBLESVILLE, INDIANA

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Boomer Bits



Ask Rusty – Must I take
Medicare Part A even if I have
VA or Medicaid Coverage?



ASK
Rusty
Social Security Advisor

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

Dear Rusty:
Does everyone need to sign up for Medicare part A, even if you are ex-military? Or only on Medicaid, regardless of whether you are eligible for Social Security or not? Also is there a cost for just part A?
Signed: Confused Senior

Dear Confused:
FYI, there is no cost for Medicare Part A (inpatient hospitalization coverage) for those who are also eligible for Social Security benefits. And it is mandatory to enroll in Medicare Part A if you are age 65 or over and are collecting Social Security benefits. If you are ex-military and get all your healthcare services from the VA, you must still enroll in Medicare Part A (which is free) to collect Social Security benefits after age 65.

Enrollment in Medicare Part B (which is healthcare coverage for outpatient services) is always optional because there is a premium associated with Part B. But if you receive all of your healthcare services from the VA, you can – if you wish – decline Medicare Part B and, thus, save the monthly Part B premium. Enrolling in Medicare Part B when you get all your healthcare services from the VA is a matter of having the convenience to choose any healthcare provider you wish (versus using only VA healthcare services).

If you receive Medicaid benefits, and are also eligible for Medicare, you should probably enroll in both Medicare Part A

➡ See RUSTY Page A3

Don’t Get Lapped by
Indy 500 Scammers

As Hoosiers and out-of-state visitors prepare to spend money on good times at the Indy 500, Attorney General Todd Rokita is waving the caution flag – encouraging fans to beware of con artists.

“Scammers are getting sophisticated enough to trick even veteran track-goers,” Rokita said. “All fans should take some basic safeguards before purchasing tickets, paying for parking, or making online reservations.”

➡ See INDY Page A3

BBB Helps You
Spot Scams

You bought something online, and the seller wants you to pay through Cash App. Is that okay? You got a new job, and your new employer sends you a check for more than your salary. Is it okay to deposit? Your water bill is overdue, and the “utility company” demands payment through a pre-paid debit card. Is that a problem? In all three cases, it’s a scam!

Knowing the ins and outs of payment types is one of the best ways to spot a scam. Peer-to-peer (P2P) payment

➡ See SCAM Page A7

Noblesville
Board One
of Only 5
Honored

The Noblesville Schools Board of Trustees was recent honored by the Indiana School Boards Association with the organization’s Exemplary Board award. Noblesville was one of only five boards in the state to receive that designation.

Additionally, Christi Crosser, Stephanie Lambert and Misti Ray earned individual board member distinctions for their professional development accomplishments. Dr. Joe Forgey already reached the highest level of individual distinction in 2022, and new board member Bret Richardson will be considered for individual recognition in future years.

“Noblesville Schools is fortunate to have a high-functioning board where each member shows great dedication to best serving the students, staff, families and community,” said Noblesville Schools

➡ See BOARD Page A3

Memorial
Day Means
Closings

While some of the nation will be working Monday on the Memorial Day holiday, several businesses won’t be – and it’s important to know for advance planning.

Banks will be closed Monday, so get any necessary transactions done today or tomorrow.

Some pharmacies will be closed. That means it’s a good time to check and see if you need any important refills before Tuesday.

In addition, the federal holiday usually means that city, county, state and federal government offices are closed. Ditto with courts. The same goes for libraries and post offices.

It also means no edition of

➡ See CLOSE Page A3

TODAY’S HEALTH TIP
Ear wax is normal. If you must,
clean out ear wax with an over-
the-counter ear wax removal kit,
not a cotton swab.



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

HONEST HOOSIER
See you Wednesday! Let’s all
take Memorial Day off, and
solemnly pay tribute to our
military heroes who are no
longer with us!



The Times appreciates all our customers.
Today, we’d like to personally thank
CINDY RATLIFF
for subscribing!

TODAY’S QUOTE
“Success is where preparation
and opportunity meet.”
Bobby Unser

TODAY’S JOKE
OK, this isn’t very punny,
but . . .
Did you hear about the chef in
Italy who died? He pasta way.
Sorry! We cannoli do so much!
Our poor attempt at humor
will become a pizza history!



OUR GENERATION
with the Times

Melissa Shaw’s interview
with Promenade Trails
in Noblesville

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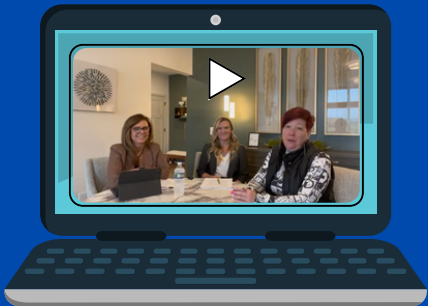




Photo Courtesy Hamilton Heights Schools

Heights Engineering students in Dave Post’s Intro to Engineering Class proudly display their 5S certification, marking a historic first in the state.

Heights Engineering Program Makes History

Dave Post’s Engineering class at Hamilton Heights High School became the first in the state to offer Purdue University’s 5S workshop as part of their Manufacturing Extension Partnership. Representatives from Purdue University were on site to observe this groundbreaking achievement and to present the certifications.

certification signifies a student’s proficiency in identifying risks, reducing errors, and driving efficiency, skills highly sought after in industries committed to excellence. This milestone marks an exciting step for Hamilton Heights, highlighting the school’s dedication to innovation and real-world learning opportunities.

5S is one of several Lean Manufacturing tools and is a globally recognized methodology focused on structured, team-based problem-solving to improve organizational processes and increase productivity.

“The Introduction to Engineering class includes many great activities like CAD, 3D printing, Simple Machines, Print Reading, and others,” explained Post, who said he is excited to grow the size and scope of the engineering pathway at Heights. “The Purdue 5S workshop was one of the most engaging activities we did over the course of this year. It was a fun hands-on activity that encouraged students to solve a problem, and work as a team. This activity provided a glimpse of the continuous improvement activities within the manufacturing industry.”

Used by over a million businesses worldwide, it empowers individuals with the tools to analyze, refine, and optimize workflows. For students, integrating 5S principles into academics and daily life provides a forward-thinking mindset that strengthens critical problem-solving skills – valuable both in education and future professional pursuits. Earning this

160th Anniversary



May 13 was the 160th anniversary of the last land battle of the Civil War. The last casualty of the Civil War in combat was John Jefferson Williams of the 34th Indiana. He’s buried in a paupers cemetery in Jay County. Historian and museum archivist Andy Chandler visited the site. He said that with other commemoration ceremonies like Ernie Pyle and Abraham Lincoln, it just felt proper.

Photo courtesy Andy Chandler



Photo courtesy Hamilton Heights Schools

From left, Hamilton Heights School Counselors Tricia Rudy, Lori Watson, Chelsea Pacheco, Nikki Wert, Jessi Cantlon, Sabrina Duncan and April Baugher.

Heights Schools Earn Prestigious Award

Hamilton Heights Elementary, Middle and High Schools are among the 190 schools in 29 states to earn the prestigious Recognized ASCA Model Program (RAMP) designation from the American School Counselor Association.

Director of School Counseling. “It’s one of the highest achievements a school can accomplish, and it showcases a team that is dedicated to all aspects of student growth.”

The RAMP designation, valid for five years, signifies that Hamilton Heights Elementary, Middle and High schools have demonstrated a strong commitment to implementing a school counseling program aligned with the ASCA National Model. This model emphasizes a proactive and preventative approach, focusing on academic, career, and social/emotional development for every student.

“We are proud of the work our counselors completed with our students, parents, and community members during an extensive process to achieve this well-deserved recognition,” said Dr. Bret Bailey, HHMS Principal Together with our stakeholders, they developed a comprehensive counseling plan that ensures we support all of our students."

The RAMP distinction is awarded to schools that align their counseling programs with the ASCA National Model framework, demonstrating a commitment to student success and overall school improvement. To earn the designation, each building’s counseling department submitted a detailed application outlining student outcome goals, data collection methods, lesson plans, collaboration efforts, and overall program effectiveness.

This national recognition highlights the school’s commitment to providing a data-driven, comprehensive school counseling program that supports student success. It reflects the dedication of the school’s counseling team, administration, and community in fostering an environment where students thrive academically, socially and emotionally.

The schools will be officially honored at a special ceremony during the ASCA annual conference in California in July for making an exemplary commitment to their school counseling programs.

“This designation is a testament to the strong collaboration among staff, students, families and community stakeholders that Heights has at every level,” said Jessi Cantlon, HHMS

Blood Drives Dot Landscape in June

Emergencies don’t take a holiday. As we head into Memorial Day weekend, the American Red Cross urges donors to keep the blood supply top of mind and help save lives by making an appointment to give blood. Here in Hamilton County, there are several blood drives scheduled:

blood donation appointments remains a critical priority in May during Trauma Awareness Month.

Type O blood donors are essential right now to meet the needs of hospitals. Volunteer blood donors can be the light in a patient’s recovery, especially accident victims who may require hundreds of blood units through transfusions.

Shine a light on saving lives. Schedule a time to give now by visiting RedCrossBlood.org, calling 1-800-RED CROSS or by using the Red Cross Blood Donor App. Those who come to give by May 31, 2025, will receive an exclusive Red Cross solar lantern, while supplies last. Plus, all who come to give in May will be automatically entered for a chance to win a U.S. trip of their choice for two. Full details can be found at RedCrossBlood.org/ May.

Immediate access to blood products is a key part of summer safety. With millions of Americans expected to travel around Memorial Day and engage in water sports, boating, camping and other outdoor activities, the risk of accidents increases. Though it can be a busy time, making and keeping

Those who come to give June 1-30, 2025, will get a \$15 Amazon.com Gift Card by email and will be automatically entered for a chance to win one of two \$7,000 gift cards. Terms apply. Visit RedCrossBlood.org/June.

PUBLIC NOTICES

Carmel/Clay Board of Parks and Recreation

Notice to Bidders

Project: Commercial Indoor Pool Resurfacing

1195 Central Park Drive West, Carmel, IN 46032

Notice is hereby given that pursuant to Indiana Code 5-22-6 and Indiana Code 5-22-9, the Carmel/Clay Board of Parks and Recreation (the “Board”) will receive sealed proposals from qualified vendors interested in providing commercial indoor pool resurfacing services to take place at the Monon Center at Central Park, 1195 Central Park Drive West, Carmel, Indiana 46032. Interested parties should submit proposals via the City of Carmel’s e-Procurement Portal at <https://procurement.opengov.com/portal/carmelin>, no later than 11:00 a.m. local time on Thursday, June 5, 2025.

All proposals received will be opened and the names of offerors read aloud as soon as possible after 11:00 a.m. local time on Thursday, June 5, 2025, at a meeting open to the public in the Conference Room at the: Carmel Clay Parks & Recreation Administrative Offices 1411 E. 116th Street, Carmel, Indiana 46032. No late proposals shall be accepted.

All proposals shall be accompanied by a Non-Collusion Affidavit and two (2) references for customers purchasing similar services and supplies from the offeror. All proposals must be valid for sixty (60) days from the submittal date. It is anticipated that the Board will issue notice of award of a contract to the selected offeror at its regularly scheduled meeting on June 10, 2025, with the requirement of having the designated services and supplies delivered, installed and fully operational no later than August 29, 2025.

The specifications are attached and set forth in detailed documents on file via the City’s e-Procurement Portal at <https://procurement.opengov.com/portal/carmelin>.

Questions regarding this solicitation must be submitted to the portal prior to 2:00 pm on Tuesday, June 3, 2025. All questions and responses will be publicly posted to the portal.

The Board reserves the right to waive any requirements or formalities in the RFP process, to select the proposal the Board determines, in its sole discretion, to be the most appropriate response to the Request for Proposals and/or to reject all proposals submitted. The Board, or its designated agent(s), reserves the right to investigate the qualifications and experience of each offeror and to negotiate additional or revised terms to those contained in any proposal in keeping with the requirement that all eligible offerors are accorded fair and equal treatment with respect to any opportunity for discussion and revision of proposals. The Board may require an interview process for responsive, qualified and eligible offerors. Proposals not sufficiently detailed or submitted in an unacceptable form may be rejected by the Board. Except as otherwise required by Indiana law or under order from a court of jurisdiction, the Board may not disclose the content of proposals during: (a) discussions or (b) negotiations with an eligible offeror to other eligible offerors.

TL22535 5/23 5/30 2t hspaxlp

CITY OF FISHERS NOTICE OF APPROVED MINOR SUBDIVISION CASE PP-25-5

NOTICE IS HEREBY GIVEN that the City of Fishers Plat Committee on May 7, 2025 held a duly noticed public meeting, and in accordance with UDO Sec. 8.1.3. approved case # PP-25-5: Request to approve a Primary Plat of 4 lots on 7.94 acres, known as the Saxony Block AA property. Subject site is generally located at the northeast corner of the intersection of Pennington Road and E. 131st Street.

The case file about this project is available for public review in the office of the Department of Planning and Zoning, located at Fishers Municipal Center, 1 Municipal Drive, Fishers, IN 46038. If you have specific questions please contact: City of Fishers Planning & Zoning Department planning@fishers.in.us

TL22535 5/23 1t hspaxlp

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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

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↓ RUSTY

From Page A1

and Part B (Medicare would be primary payor and Medicaid the secondary payor). You would be considered “dually eligible” and likely exempt from most healthcare costs with coverage from both programs. That said, it is sometimes not mandatory to enroll in Medicare Part B to get Medicaid benefits, but each state has separate Medicaid eligibility rules. Thus, you should check with your state’s Medicaid office to see if it is mandatory to take Medicare Part B to keep your Medicaid benefits. FYI, in most instances, Medicaid will pay your Medicare Part B costs, so there is little reason not to enroll in Medicare Part B while on Medicaid. Regardless, enrollment in Medicare Part A is

required to collect Social Security benefits after age 65.

I would like to thank you for your service to our country and also assure you that we are always here for you if you have any further questions.

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

↓ INDY

From Page A1

Many counterfeit passes and tickets appear to be authentic, but Indianapolis Motor Speedway (IMS) staffers can spot fakes right away. In the past, race fans have made it all the way to the gate before getting turned away for fake parking passes or tickets.

Rokita offers the following tips to avoid scams during this year’s race activities:

- Remember that if deals sound too good to be true, they usually are.
- Purchase items directly from IMS whenever possible.
- Consider your source. Know the difference between a professional ticket broker (a legitimate and accredited reseller), a ticket scalper (an unregulated and unlicensed ticket seller), and a scammer selling scam tickets.
- Know the refund policy. You should only purchase tickets from a ticket reseller that provides clear details about the terms of the transaction.

- Use payment methods that come with protection. Always use a credit card so you may have some recourse if the tickets are not as promised.
- Call ahead or confirm hotel reservations directly.
- Check the reviews for the hotel or wherever you’re staying.
- Look for warning signs, like prices that seem a little too low or website addresses that seem odd.
- Get email confirmations for all reservations and tickets.
- Be mindful of QR codes, which can be placed by scammers to enable them to gain access to electronic devices.
- Be wary of online accounts that do not use multi-factor authentication.

Hoosiers are encouraged to contact the Office of the Indiana Attorney General to report any suspected scams or scam attempts. You can file a complaint by visitingindianaconsumer.comor by calling 1-800-382-5516.

↓ CLOSE

From Page A1

your favorite newspaper. But no worries, we’ll be back to our usual antics on Wednesday.

There may be some businesses that are closed and others with different, adjusted hours. We encourage you to check today if something is

important.

From all of us at Sagamore News Media, we hope you have a safe and happy Memorial Day. And a special thank you and remembrance to those who served – and especially to those who made the ultimate sacrifice.

↓ BOARD

From Page A1



Photo courtesy Noblesville Schools

From left, Bret Richardson, Stephanie Lambert, Christi Crosser, Misti Ray and Dr. Joe Forgey

superintendent Dr. Dan Hile. “I’m proud of the work the board has done to learn, grow, collaborate and problem solve, and look forward to seeing how their strong leadership will continue to enhance our great schools.”

The Exemplary Governance recognition of excellence honors school boards who have demonstrated an outstanding

dedication to public service, and the highest levels of commitment to student success, continuous improvement and professional learning.

Earlier this year, the board announced a new strategic plan and shared commitments to establish clear expectations and respectful collaboration among board members.

Former Prosecutor Lee Buckingham to Retire

Hamilton County Director of Administration and former County Prosecutor Lee Buckingham will retire at the end of the month. A steady and respected leader, Buckingham has spent three decades serving the people of Hamilton County.

"Working for Hamilton County has been the honor of a lifetime," Buckingham says. "The people - whether in the Prosecutor’s Office, the courts, or county administration - are truly the best part of this job."

Buckingham began his service with Hamilton County in 1995 as a Deputy Prosecutor. After 16 years in that role, he was elected Prosecutor in 2010 and led the Prosecutor’s Office for 12 years. He became Director of Administration for the Hamilton County Commissioners in January 2023. Buckingham also served on the county’s Community Corrections Advisory Board for 22 years – many as president.

"Lee has been a trusted and thoughtful leader in Hamilton County government," says Steve Dillinger, President of the Hamilton County

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Lee Buckingham

Commissioners. "His legal expertise, calm presence, and principled approach to public service have made a lasting difference in our community. We wish him nothing but the best."

A licensed attorney, Buckingham earned his law degree from the Indiana University Robert H. McKinney School of Law and holds an undergraduate degree from Loyola University. He is retiring to move closer to family. “Leaving Hamilton County is not easy,” Buckingham adds. “I’ll always be grateful for the relationships I’ve built and the trust I’ve been given over these 30 years.”

Buckingham’s last day will be Friday, May 30, 2025.

Remembering End of Vietnam War



NATE LAMAR Guest Columnist

EDITOR’S NOTE: The 50th anniversary of end of Vietnam War and the 60th anniversary of U.S. combat involvement in Vietnam was the topic of a Memorial Day speech in Henry County by Nate LaMar.

In March, I made a business trip to Vietnam. This was my second visit, with the first having been in 2000. Vietnam was preparing for the 50th anniversary of the end of its war with the USA. Indeed, on April 30, 1975, Saigon fell to the Communist Viet Cong. Contrary to popular opinion, the famous photo of people climbing stairs on a rooftop to board a helicopter was not the US embassy. Rather, this was atop an apartment building rented by the CIA, which a tour guide showed us. In fact, he went on to tell us that those “in the know” had been instructed to listen to the radio, then report there for evacuation when they heard Bing Crosby’s “White Christmas,” although it was April!

But I digress. For it was 60 years ago that the USA began combat operations in Vietnam. This was a Marine Corps deployment to Da Nang in March 1965. But the first major battle took place in November 1965 in the Ia Drang Valley. This battle was detailed in the 1992 book, “We Were Soldiers Once...and Young,” co-authored by Hal Moore. It was later made into the film, “We Were Soldiers,” in which Mel Gibson played then-Lieutenant Colonel Hal Moore.

The Battle of Ia Drang was the first battle in which large-scale helicopter air assault was used. This was by the 1st Air Cavalry Division. This battle also represented the first usage of B-52 Stratofortress strategic bombers. By contrast, the Viet Cong inflicted casualties at very close range over a five-day period, having been in tunnels on the hills above the valley.

From 2023-2025, Fort Benning, Georgia, home of the Infantry branch, was renamed Fort

Moore, not only after Lieutenant General Hal Moore, but also after his wife, Julia. This was because, after the Battle of Ia Drang, she pioneered casualty notification teams as a uniformed officer and chaplain to visit next of kin, rather than only a telegram, to notify them of the death of their loved ones. She also set up survivor support networks, which are still in use today among Gold Star families.

On May 10, I was privileged to meet many of these Gold Star families. As part of Indiana Run For The Fallen, I ran the segment from Muncie to Anderson, stopping along the way at every mile to read the names of three or four Indiana service members who have died since September 11, 2001. We gave special recognition to any of their family members present to honor their fallen loved ones.

In closing, I would like to remind us of the lyrics to the hymn, “Mansions of the Lord,” written by Randall Wallace and set to music by Nick Glennie-Smith. This was sung by West Point’s Cadet Glee Club at the end of “We Were Soldiers” and for former President Ronald Reagan’s funeral in 2004:

To fallen soldiers let us sing; Where no rockets fly nor bullets wing. Our broken brothers let us bring to the Mansions of the Lord.

No more bleeding, no more fight; no prayers pleading through the night. Just divine embrace, eternal light in the mansions of the Lord.

Where no mothers cry and no children weep; we shall stand and guard though the angels sleep. All through the ages safely keep the Mansions of the Lord.

Nate LaMar, an international director, also serves as Military Academy Liaison Officer (West Point recruiter) for East Central Indiana, and served as Henry County Council President from 2009-2019.

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YOUR INDIANA SECRETARY OF STATE

Mitchell Holden Takes Reins at NHS Girls Soccer

Noblesville High School has a new head varsity girls soccer coach. Mitchell Holden is taking the reins, replacing former coach Mike Brady.

Holden joins NHS after serving as head girls soccer coach at Plainfield High School. He compiled an impressive 44-20-6 mark, including a perfect 28-0 mark in conference play record and four consecutive Mid-State Conference championships.

Holden also brings experience as a former head girls soccer coach at Lawrence North High School and Mooresville High School, as well as roles as an Indy Eleven Academy girls coach

and a volunteer assistant women’s coach at Marian University.

“We’re happy to welcome Coach Holden to our program and are confident he will continue to build upon our culture of success,” NHS Athletic Director Leah Wooldridge said. “His coaching focus on hard work, mentorship, growth and relationship building will serve our students well both as athletes and in life.”

Holden is a United States Navy veteran where he trained as a Navy SEAL and served as a Command Fitness Leader.

FOR THE RECORD

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.

AGENDA HAMILTON COUNTY PARKS & RECREATION BOARD MEETING

Hamilton County Parks & Recreation
Administration Office
400 Lafayette Road
Noblesville, IN 46060
May 27th, 2025
2:00pm Executive Session

1. Call to Order 2:00pm
2. New Business
 - a. Litigation
 - b. Personnel

MEETING NOTICE FINANCE, UTILITIES AND RULES COMMITTEE MEETING

WEDNESDAY, MAY 28, 2025 AT 6:00 P.M.
COUNCIL CHAMBERS - SECOND FLOOR
CITY HALL - ONE CIVIC SQUARE
THE PURPOSE OF THE MEETING IS TO DISCUSS:
A. Ordinance D-2767-25; An Ordinance of the Common Council of the City of Carmel, Indiana, Amending Chapter 2, Article 4, Section 2-96 of the Carmel City Code; Sponsor(s): Councilor(s) Taylor and Snyder.
Synopsis:
Amendment to the Ordinance regulating the Ambulance Capital Fund.
B. Ordinance D-2770-25; An Ordinance of the Common Council of the City of Carmel, Indiana, Adopting a New Article 6 Under Chapter 4 of the Carmel City Code; Sponsor(s): Councilor(s) Aasen, Taylor, Snyder and Ayers.
Synopsis:
An Ordinance adopting requirements that owners of residential rental dwellings register and obtain a permit before letting a residential rental dwelling and; limits the number of authorized residential dwelling permits to ten percent of all homes within any subdivision or the City of Carmel as whole.
C. Ordinance D-2771-25; An Ordinance of the Common Council of the City of Carmel, Indiana, Authorizing the Issuance of Economic Development Tax Increment Revenue Bonds to Support the North End Phase II Project, and Authorizing and Approving Other Actions in Respect Thereto; Sponsor: Councilor Aasen.
Synopsis:
Ordinance authorizes the issuance of developer TIF bonds by the City of Carmel, Indiana, to finance certain improvements to support the development of the North End Phase II Project.
D. Ordinance D-2772-25; An Ordinance of the Common Council of the City of Carmel, Indiana, Adopting a New Article 8 Under Chapter 2 of the Carmel City Code; Sponsor(s): Councilor(s) Aasen, Ayers, Minnaar, Snyder and Worrell.
Synopsis:
An ordinance adopting requirements for nonprofit organizations receiving public support from the City.
E. Ordinance D-2773-25; An Ordinance of the Common Council of the City of Carmel, Indiana, Approving and Adopting a Revised Interlocal Agreement; Sponsor: Councilor Aasen.
Synopsis:
An ordinance approving and adopting a revised interlocal agreement with Hamilton County, Indiana concerning the U.S. 31 Ramps Economic Development Area and certain new economic development areas to be established therein by the Carmel Redevelopment Commission in order to make a technical correction.
F. Analysis of Audit Committee
G. City Code Review

Zach Edey, Daniel Jacobsen, Ryan Day, Curt Cignetti and Other Notes



KENNY THOMPSON
Columnist

Yahoo Sports NBA Draft analyst Krysten Peek called him “one of the worst picks I’ve seen in draft history.”

That was her instant analysis of Purdue great Zach Edey going ninth overall to the Memphis Grizzlies last June.

“If I’m wrong, I’m happy to take the L,” Peek said.

One of the worst picks in draft history was selected Tuesday to the NBA All-Rookie First Team.

Since the NBA began selecting All-Rookie teams following the 1962-63 season, six Purdue players have been honored. Terry Dischinger was voted Rookie of the Year for 1962-63. Joe Barry Carroll was selected in 1980-81, and Glenn Robinson made the team in 1994-95. Carl Landry (2007-08) and Jaden Ivey (2022-23) were second-team All-Rookie picks.

Edey and Grizzlies teammate Jaylen Wells joined Rookie of the Year Stephon Castle of San Antonio, Zaccharie Risacher of Atlanta and Alex Sarr of Washington on the honor team. It’s the second time in five years the Grizzlies have pulled off having two first-team rookies. Ja Morant and Brandon Clarke accomplished the feat following the 2019-20 season.

Former Indiana center Kel’el Ware of Miami was selected to the All-Rookie second team.

Edey led rookies in field goal percentage (58.0), rebounds (8.3 per game) and offensive rebounds (3.5 per game). His 9.2 scoring average was ninth in his class.

Edey led the NBA in rebounding for April with a 15.7 average. His career-high 21 rebounds at Detroit on April 5 broke a 29-year-old franchise rookie record.

Heir apparent?
Another 7-4 Purdue center hopes to spend his summer vacation as a member of USA Basketball’s U19 National Team.

Redshirt freshman Daniel Jacobsen was one of 33 players invited Tuesday to compete for a berth. Training camp will begin June 14 in Colorado Springs, with the 12-member team expected to be announced before it departs from the 2025 FIBA U19 Men’s World Cup in Switzerland to be played in late June and early July.

Jacobsen helped USA Basketball win the U18 gold medal at the 2024 FIBA Americup in Argentina. He was an All-Star Five second team selection after averaging 9.2 points, 7.0

rebounds and 3.2 blocked shots in just 16.2 minutes per game.

Jacobsen set the Americup record with 19 blocked shots in the tournament, breaking the mark set by Indiana Pacers forward Myles Turner.

Jacobsen broke his leg one minute into the second game of his Purdue career a year ago. He scored 13 points with seven rebounds and three blocked shots in 25 minutes of Purdue’s 90-73 win over Texas A&M-Corpus Christi.

Since the injury, Jacobsen has increased his weight to 250 pounds, almost 40 pounds heavier than when he arrived on campus nearly a year ago.

Big Ten coaching rankings
We’re three months away from the 2025 college football season opening in Dublin, Ireland, with Iowa State and Kansas State playing in the Aer Lingus College Football Classic.

To fill that gap, the media has started to crank out stories like Paul Myerberg of USA Today’s rankings of the Big Ten Conference’s best coaches.

Here are Myerberg’s rankings, followed by how I would rank the coaches.

1. Ryan Day, Ohio State – Four consecutive losses to Michigan would usually lead to a firing, even with a 70-10 record. But a national championship absolves even the most cardinal sin in Columbus. **(My choice: Day).**
2. James Franklin, Penn State – Myerberg says Franklin has crafted a Hall of Fame worthy career. I say he’s the Marty Schottenheimer of the Big Ten. **(My choice: Dan Lanning, Oregon).**
3. Kirk Ferentz, Iowa – Take away the COVID season of 2020, and Ferentz has won at least eight games every other year since 2015. Purdue fans would take that consistency in a heartbeat. **(My choice: Ferentz).**
4. Dan Lanning, Oregon – He’s not yet 40, but Lanning is mentioned among the nation’s best coaches. **(My choice: Franklin).**
5. Matt Rhule, Nebraska – While earning his reputation as a miracle worker at Temple and Baylor, Rhule has yet to turn the Cornhuskers back toward national relevancy. Maybe this year. **(My choice: Bret Bielema, Illinois).**
6. Curt Cignetti, Indiana – “Google me. I win,” Cignetti said when he took over college football’s losingest program. As Muhammad Ali once

said, it’s not bragging if you can back it up. While it’s doubtful he’ll win 11 games again in Bloomington, Cignetti one day may be the answer to a Google search: Who is the winningest football coach in Indiana history? **(My choice: Cignetti).**

7. P.J. Fleck, Minnesota – He’s cocky for a coach with a 33-36 Big Ten record but you can count on Fleck’s teams beating the opponents they are supposed to defeat. **(My choice: Fleck).**

8. Bret Bielema, Illinois – Forget the fat jokes. Bielema has a formula to win in the Big Ten. The Fighting Illini could be this year’s Indiana as a surprise College Football Playoff team. **(My choice: Greg Schiano, Rutgers).**

9. Lincoln Riley, Southern California – How does a coach go 55-10 at Oklahoma but suddenly forget how to win? The Trojans are a very mediocre 13-11 the past two seasons thanks to a defense that can’t keep foes out of the end zone. **(My choice: Riley)**

10. Greg Schiano, Rutgers – His Scarlet Knights are 6-3 in bowl games and are probably glad there’s no such thing as a Big Ten East Division any longer. **(My choice: Ruhle).**

11. Luke Fickell, Wisconsin – It’s a familiar tale in college football. Coach “A” (Paul Chryst) wins consistently but fans want someone who will take the program to the next level. That was supposed to be Fickell, who discarded the Barry Alvarez formula of physical, power football in favor of the Air Raid. The Air Raid crashed and burned last season, ending a run of 22 consecutive bowl appearances for the Badgers. **(My choice: Barry Odom, Purdue).**

12. Jonathan Smith, Michigan State – It took Smith three years to turn around Oregon State. Will he get the same amount of time in East Lansing? **(My choice: Smith).**

13. Barry Odom, Purdue – UNLV hadn’t had back-to-back winning seasons since 1983-84 before Odom arrived in 2023 and went 19-8. Purdue officials are betting what happened in Vegas won’t stay in Vegas. **(My choice: Fickell).**

14. Sherrone Moore, Michigan – Beating Ohio State is always good job security for any Michigan coach and defeating Alabama in the ReliaQuest Bowl was another plus on Moore’s resume. Even though he was punished with a two-game suspension this season for his role in the Connor Stalions scouting scandal,

Moore has the resources to quickly move up my list. **(My choice: Moore).**

15. Jedd Fisch, Washington – The Huskies program is one that can prosper in the new Big Ten. A 6-7 season after reaching the national title game in 2023 was disappointing to some, but Fisch is a proven winner. **(My choice: Fisch).**

16. Mike Locksley, Maryland – Just when it seemed Locksley had something going with the Terrapins, the 2024 season was a major setback. Seven of Maryland’s eight Big Ten losses were by at least two touchdowns. Getting back to a bowl game might be a good idea for Locksley. **(My choice: Locksley).**

17. DeShaun Foster, UCLA – He did not make a good first impression at Big Ten Media Days, seeming unprepared. That was followed by a 3-6 Big Ten finish. The Bruins need more for \$3 million a year. **(My choice: Foster).**

18. David Braun, Northwestern – Braun was in the right place at the right time in 2023, when Pat Fitzgerald was fired. But the 2023 Big Ten Coach of the Year couldn’t repeat the magic in 2024, and another 4-8 season might be the end of the line. **(My choice: Braun).**

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

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Stellar Season On Tap in Carmel

Allied Solutions Center for the Performing Arts has announced a 2025-2026 performance season that will serve as a yearlong celebration of its 15th anniversary.

The upcoming *Center Presents* Season sponsored by Allied Solutions will kick off in August with more than 60 performances already booked and more on the way, including revered classical ensembles and jazz artists, classic-rock icons, Broadway stars, R&B crooners, mariachi bands, holiday traditions, comedy and more.

Highlights include the U.K.'s Royal Philharmonic Orchestra with violinist Ray Chen, Grammy-winning jazz newcomer Samara Joy, Byrds co-founder Roger McGuinn, 1990s hitmakers Lisa Loeb and Joan Osborne, Herb Alpert with his new Tijuana Brass band, guitar virtuosos Jesse Cook and Tommy Emmanuel, mandolin master Chris Thile, actor-singer Mandy Patinkin, comedians Jay Leno and Heather Land, tributes to ELO and Pink Floyd, and “Mr. Las Vegas” himself, Wayne Newton.

The entire season is on sale now through subscription packages. Several performances early in the season are on sale individually now, and the rest will be available individually in August.

“This 15th Anniversary Season feels like the start of a bold new chapter for us,” said Jeffrey C. McDermott, President/CEO of Allied Solutions Center. “Over the past year, we have strengthened our financial position through naming-rights agreements for our campus and our largest venue, the Payne & Mencias Palladium, and we’re in a great position now to continue

expanding our arts and educational programming and making it more affordable and accessible to everyone.”

New this season at the Payne & Mencias Palladium is a Sensory Inclusive™ certification from the nonprofit KultureCity organization, which indicates that staff and volunteers have undergone annual training and are prepared to meet the needs of patrons with sensory issues related to autism, dementia, PTSD and other conditions. The program includes the availability of a quiet room and kits containing noise-canceling headphones, strobe-reducing sunglasses, fidget tools, message cards for nonverbal communication, and other helpful items.

Like many event presenters under new federal rules, Allied Solutions Center has initiated all-in pricing for ticket purchases, which means all fees are disclosed from the beginning of the purchase process. Also new this season, \$1 from every *Center Presents* ticket purchase supports Allied Solutions Center’s education and outreach programs.

To commemorate the upcoming 15th anniversary of Allied Solutions Center’s opening in January, Artistic Director Michael Feinstein has personally selected 15 performances from the new season for his personal recommendation, indicated with a “Michael Feinstein’s Top 15” logo on the event listings.

Subscription packages are on sale now for the Leo Brown Group Classical Series, the

Drewry Simmons Vornehm Jazz Series and the BHI Senior Living Songbook Series, with benefits including discounts up to 20 percent off the regular ticket price. An increasingly popular option is the Create Your Own subscription package, which offers similar perks for the purchase of any four or more events from the 2025-2026 Center Presents schedule. Subscribers also receive immediate purchase access to the entire season and presale access as new events are added throughout the year.

Available again this season, now with an expanded beverage package, is the Suite Experience, the opportunity to reserve a private box for up to 10 guests at any *Center Presents* performance at the Payne & Mencias Palladium.

Individual events on sale now include the annual Songbook Academy in Concert, pop/R&B combo Fitz and The Tantrums, Burton Cummings of the Guess Who, the sing-along experience Choir! Choir! Choir!, European vocal quartet Il Divo and guitarist Tommy Emmanuel. Other performances will go on sale individually Aug. 1. Free tickets for the U.S. Navy Band Commodores jazz ensemble will be available in the fall.

Visit TheCenterPresents.org/Subscribe Now for more information on subscription packages and benefits. Purchases can be made online at TheCenterPresents.org, by phone at (317) 843-3800 or toll-free (877) 909-2787, or in person at the Payne & Mencias Palladium’s Fifth Third Bank Box Office, 1 Carter Green, Carmel.

Carmel Ranked #2 on Best Places to Live List

Carmel has once again been recognized as a top city in the nation – this time by U.S. News & World Report.

The “250 Best Places to Live in the U.S. in 2025-26” list, released today, ranks Carmel as #2 in the nation.

The news release touting the rankings credited Carmel “on the strength of its high desirability, value and job market scores.”

In addition to quality of life, job market, desirability and value, the ranking methodology also

factors in data from internal resources, and several government agencies. More information on the ranking methodology can be found at Best Places to Live methodology.

Other Indiana cities in the ranking:

- Fishers: 4th
- Noblesville: 50th
- Greenwood: 91st
- Columbus: 92nd

Carmel's ranking by U.S. News follows other recent rankings for Carmel including:

- #1 Best City to Move to in the Midwest, Consumer Affairs
- #2 Best Place to Live in the U.S., Livability
- #1 Best Place to Live in Indiana, Niche
- #1 Best Place to Raise a Family in Indiana, Niche
- #1 Place with the Best Public Schools in Indiana, Niche
- #2 Best Suburb to Live in America, Niche
- #7 Best Place to Live in America, Niche
- #1 Best Small City in America, WalletHub

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Man Sentenced to 17.5 Years for Selling Child Sexual Abuse Material on Twitter

Melvin Anderson, 23, of Indianapolis, has been sentenced to 17.5 years in federal prison followed by 10 years of supervised release after pleading guilty to advertising child sexual abuse material and distribution of visual depictions of minors engaged in sexually explicit conduct.

According to court documents, between December 2022 and March 2023, Melvin Anderson used the social media platform Twitter, now known as X, to advertise and sell child sexual abuse material.

Anderson ran multiple, publicly accessible accounts that advertised links to cloud-based storage folders containing over 600 videos and images of minors, including individuals under 12 years of age, being sexually abused and molested. Many of his advertisements themselves contained thumbnails of sexually explicit images, and he often provided his own CashApp and Apple Pay account names so that his customers could send him money. Most links were priced between \$10 to \$25 per link.

Anderson advertised as if he was running a legitimate retail business. He organized the files based on various characteristics, such as the age of the minor victims, and he based the price on what

he was offering. Material with younger victims garnered a higher price. He also created videos showing himself scrolling through the folders containing child sexual abuse materials in order to give his customers a preview.

“This predator not only revictimized children by exploiting the worst days of their lives over and over again to further demand, but did so just to make a quick buck,” said John E. Childress, Acting U.S. Attorney for the Southern District of Indiana. “If not for the work of the Secret Service and our AUSAs, this dangerous man would still be profiting from such horrific abuse and incentivizing others to exploit and harm children.”

“Child sexual predators will be held accountable for their vile actions and the sentencing in this case demonstrates that. The U.S. Secret Service is committed to devoting its expertise and resources to protecting children from online predators and to pursuing those who try to profit from sexual abuse,” said Ike Barnes, Special Agent in Charge of the U.S. Secret Service’s Indianapolis Field Office. “I am proud of the work our Secret Service personnel did in bringing this defendant to justice. I am thankful to the U.S. Attorney’s Office of the Southern

District of Indiana and all those who worked on prosecuting this case for their diligent efforts.” U.S. Secret Service investigated this case. The sentence was imposed by U.S. District Judge Matthew P. Brookman.

Acting U.S. Attorney Childress thanked Assistant U.S. Attorneys Meredith Wood and Tiffany J. Preston, who prosecuted this case.

This case was brought as part of *Project Safe Childhood*, a nationwide initiative launched in May 2006 by the Department of Justice to combat the growing epidemic of child sexual exploitation and abuse. Led by U.S. Attorneys’ Offices and the Child Exploitation and Obscenity Section, Project Safe Childhood marshals federal, state, and local resources to better locate, apprehend and prosecute individuals who exploit children via the internet, as well as to identify and rescue victims.

If you are a victim of child sexual exploitation, please contact your local police department. Resources for victims of child exploitation can be found on our website at <https://www.justice.gov/usao-sdin/project-safe-childhood>

Carmel Attorney Running for Judge

Paul C. Sweeney, a longtime Carmel resident and attorney with over 28 years of legal experience, has announced his candidacy for Judge of the newly established Hamilton County Superior Court 9. This court was created by the Indiana General Assembly, set to begin operations on January 1, 2027.

The decision to run for judge reflects his long-standing commitment to public service and his desire to give back to the community that shaped him.

"Since moving to Indiana nearly 40 years ago, I've been inspired by the servant leadership of my mother, mother-in-law, and so many others in our community," Sweeney said. "Serving as a judge would allow me to continue that legacy and give back to a place that has given so much to me."

A Carmel resident since high school, he is a

graduate of Carmel High School, Indiana University and the I.U. Robert H. McKinney School of Law, magna cum laude. His career spans representing individuals to Fortune 500 companies, with more than 60 trials and arbitrations across the country. He currently serves as Senior Counsel at Ice Miller LLP, focusing on commercial, labor, employment, wage and hour and non-compete litigation, as well as general business counsel and advice.

Beyond the courtroom, he is deeply engaged in his community. Sweeney is completing his second three-year term on the Faith Formation Council at St. Maria Goretti Catholic Church. He has also served his church as a volunteer youth minister for almost 20 years and has held leadership roles with other Hamilton County



Paul C. Sweeney

community organizations, e.g., the Carmel Symphony Orchestra and the United Way of Central Indiana – Hamilton County Advisory Board. In 2019, Sweeney was recognized with the James Krupowicz Award for outstanding catechist, honoring his two decades of service at St. Maria Goretti.

He plans to bring his extensive litigation experience to the bench and supports expanding the problem-solving courts in Hamilton County, including a mental health court.

For more information, go to www.sweeneyforjudge.com.

Duo Sentenced to 17 Years for Violent Armed Carjackings

Bryant Hoskins, 20, and Samuel Fancher, Jr., 19, of Indianapolis, have each been sentenced to 17 years in federal prison followed by three years of supervised release after pleading guilty to two counts of carjacking, brandishing a firearm during and in relation to a crime of violence, and discharging a firearm during a crime of violence.

According to court documents, in late May of 2024, Fancher Jr. and Hoskins committed two violent carjackings in less than one week, targeting Uber drivers during the late-night hours.

On May 24, 2024, at 4:30 in the morning, the duo called an Uber to pick them up near East 21st street in Indianapolis. Once they reached their drop off location, they held the driver at gunpoint and ordered him to get out of the car. When the driver did not immediately comply, one of the defendants dragged the driver out of the car and punched him in the head. They took the driver’s wallet and then drove away in his Toyota Rav 4. After fleeing the scene, they took videos of themselves driving the stolen vehicle and bragging, “I told you we was gone get one... we got one.”

Just five days later on May 29, the duo called another Uber to pick them up near Franklin Road, this time targeting a luxury vehicle so they

could sell the stolen vehicle for profit. Once they reached their drop off location, they held the female driver at gunpoint and ordered her to get out of her Mercedes GLA. She did not immediately comply, and during the ensuing struggle Hoskins fired his weapon. The victim suffered a gunshot wound to the shoulder and received treatment at a local hospital.

“Uber drivers frequently work alone during late hours, putting their safety at risk just to earn a living. The defendants exploited this vulnerability, leaving both victims deeply traumatized and showing no signs of remorse. Instead, they became emboldened—committing additional crimes and boasting about their actions,” said John E. Childress, Acting U.S. Attorney for the Southern District of Indiana. “Gig workers have the right to feel safe, especially as they provide vital transportation services. Our office remains committed to working with federal and local partners to ensure that violent offenders are held accountable for their reckless actions.”

“No one should fear becoming a victim of violence simply while driving their car in an effort to support

themselves,” said FBI Indianapolis Special Agent in Charge Timothy O'Malley. “This sentence sends a clear message that the FBI and our law enforcement partners will pursue violent offenders relentlessly and work tirelessly to restore a sense of safety and justice to our neighborhoods."

FBI and IMPD investigated this case. The sentence was imposed by U.S. District Judge Richard L. Young

Acting U.S. Attorney Childress thanked Assistant U.S. Attorneys Kelsey L. Massa and Jeremy C. Fugate, who prosecuted this case.

This case is part of Project Safe Neighborhoods (PSN), a program bringing together all levels of law enforcement and the communities they serve to reduce violent crime and gun violence, and to make our neighborhoods safer for everyone. On May 26, 2021, the Department launched a violent crime reduction strategy strengthening PSN based on these core principles: fostering trust and legitimacy in our communities, supporting community-based organizations that help prevent violence from occurring in the first place, setting focused and strategic enforcement priorities, and measuring the results.

Sen. Buck Shares Update



JIM BUCK
Guest Columnist

Indiana's Medicaid program is intended to help our most vulnerable Hoosiers. However, over the last four years, state General Fund spending on the program has increased by \$5 billion.

These cost increases have impacted the state's ability to fund other important budget needs like K-12 education. That's why Senate Republicans prioritized Senate Enrolled Act 2 this year, which aims to get Medicaid spending under control by creating a more fiscally responsible program and ensuring only those

who qualify for the program benefit from it.

Ensuring Indiana runs the Medicaid program with fiscal integrity is critical in order to protect the program for those who truly need it.

AS TECHNOLOGY continues to change, it is important for Hoosiers to remain vigilant of those who wish to do them harm.

Earlier this week, fraudulent messages were purportedly sent by state agencies about collecting tolls. These messages are scams, as the state does not send unpaid toll notifications through texts or emails. Anyone who received these

messages should not click on any links and should delete the messages.

In addition, this weekend Indiana will host the largest single-day sporting event in the world. While the Indianapolis 500 will be a fun-filled day for most attendees, there will also likely be scammers trying to ruin someone's day. If you plan to attend the race this year, be on the lookout for scammers, and remember if something seems too good to be true, it probably is.

State Sen. Jim Buck represent District 21, which includes Tipton County and portions of Hamilton and Howard counties.

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SCAM

From Page A1

For more information

Learn how to spot more scams on [BBB.org/spot-a-scam](https://www.bbb.org/spot-a-scam).

Learn more about how scammers use gift cards in this BBB study on gift cards and this tip about gift cons. Learn more about avoiding scams while using peer-to-peer payment apps. Also, read BBB’s check scams study and cryptocurrency scams study for more details about how these scams work. Learn more about how to store and secure cryptocurrencies. Go to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) to report a scam.

apps, such as Zelle, Cash App (a BBB Accredited Business), and Venmo, are becoming increasingly popular. But digital wallets aren’t the only way to transfer funds without using a debit or credit card. Checks, prepaid debit cards, gift cards, and cryptocurrencies can all transfer money from one person to another.

How safe are these payment methods? And when should you use or avoid them? BBB offers the following advice to help you understand how each payment method works, make payments safely, and avoid falling victim to scams.

Peer-to-Peer (P2P) payment apps

- Know how P2P payment apps work. P2P payment apps allow users to send money to each other using a mobile app, usually as a smartphone app. To use a P2P payment app, you must first set up an account, after which you can link your bank account directly or a credit or debit card to provide the funds sent to other users. Once your account is set up, you can search for other users with phone numbers, usernames, or emails. Sending money is relatively easy. You simply choose the recipient, select an amount, designate the reason for the payment if you wish, and then submit the payment. Depending on the app and your payment method, it can take anywhere from a few seconds to a few business days to complete the transaction.
- Know your rights. Unlike traditional banking systems, most P2P apps won’t cover your funds in case of fraud. If you sent money to a scammer and later realize your error, it’s unlikely you’ll have any success getting the company to reimburse you. The best way to protect yourself from scammers is to think carefully about who you send money to using this payment method.
- Use P2P payment apps wisely. Keep in mind that some digital wallet apps take a few days to process a transaction. Scammers take advantage of the system to “send funds” that they know will never go

- through. Enable additional security features such as two-factor authentication, pins, and biometric verifications. Get to know other digital wallet scam tactics too, so you’ll be quick to notice when something is fishy. Avoid businesses or individual sellers who only allow you to pay with P2P payment apps. Instead, use these apps to transfer funds to your friends, family, and other people you already know and trust. Make sure to double-check the recipient details before hitting send. Link your credit card (instead of your debit card or bank account) for an added layer of protection and enable any additional security settings the app offers, like multi-factor authentication. If you need tech support or assistance, double-check that you are calling or visiting the website of the official company, not an impostor’s hotline.

Checks

- Know how checks work. Federal banking rules require banks to make the funds available within a day or two when someone deposits a check. The problem is, funds may not truly be transferred from the payer’s account for several business days. If it turns out the check is a fake or if it bounces, the bank has the right to recover the amount they deposited into your account. Cashier’s checks are checks guaranteed by a bank, not an account holder, while a person or business generally prepays money orders. Both are treated as guaranteed funds, but it’s important to make sure they are legitimate, as scammers are skilled at forging them.
- Know your rights. If a check is suspicious, the bank may put a hold on it before crediting your account. However, if the check passes inspection, your bank will credit your account in the amount written on the check. The check must then go from your bank to a clearinghouse and

- from there to the bank where it originated. Because there are several parties involved, it can take up to two weeks to determine if a check is legitimate. If you spend the money the bank credited to your account in the meantime, and it turns out the check was a fake, you’ll be responsible for returning the funds. If the fraudulent check appears to come from a specific company, the company will not be held liable as long as they didn’t know about the fraud.
- Use checks wisely. If a stranger sends you a check, cashier’s check, or money order, think twice before you deposit it and use the funds. Some scammers send checks for large amounts and ask you to return part of the funds via wire transfers or prepaid debit cards. This is a scam! Unless you already know and trust the person or company who sent you the check, always wait for the funds to clear before you spend the money. Look carefully at any check you receive, keeping an eye out for misspellings, flimsy or suspicious check paper, and missing routing numbers or MICR codes. All of these are red flags for a fake check. Make sure the payer is who you would expect it to be, too. If someone claims you’ve won the lottery, for example, the check should come from the state lottery commission, not a private company. Review this BBB study for more ways to avoid falling victim to check scams.

Prepaid debit cards

- Know how prepaid debit cards work. Prepaid debit cards function like a regular debit card, and you can use them at ATMs. Prepaid debit cards may cost a few dollars to buy, but are reloadable. They may also come with periodic fees that can subtract from the balance.
- Know your rights. According to Consumer Reports, some reloadable prepaid cards may offer some protection against fraud loss if you

- report unauthorized use within two days of discovering it. That said, liability is generally limited to \$50. If you load a prepaid debit card and send the card numbers to a scammer as a form of payment, they will likely withdraw all the cash from an ATM and then try to stall you by explaining a supposed delay in the delivery of their product or service. By the time you realize what’s happened, you may have no legal recourse to get your money back and no way to identify the scammer. Keep in mind that The FTC’s Telemarketing Sales Rule (TSR) prohibits several payment methods in telemarketing transactions in the U.S., including reloadable prepaid cards. Of course, this rule may not stop a scammer from asking you to pay this way.
- Use prepaid debit wisely. Don’t trust any company or individual who demands payment with a prepaid debit card. Legitimate business transactions should allow you to use other payment methods. Prepaid debit cards are a good way to give a gift or help your teenager learn about money management, but they are not a good way to pay for services or products.

Credit cards

- Know how credit cards work. Credit cards let you borrow money from the card issuer up to an approved limit, with the expectation that you’ll pay it back either in full or over time with interest. You can use credit cards at most retail locations, online, or for recurring payments. You’ll receive a monthly statement showing your purchases and the amount due. Minimum payments are required, but carrying a balance can lead to interest charges.
- Know your rights. Credit cards come with strong consumer protections. Under federal law, you’re generally not responsible for more than \$50 in unauthorized charges, and most issuers offer zero-liability policies. If your card is lost or stolen, report it right away. Keep receipts and monitor your statements to catch errors or suspicious activity. You also have the right to dispute billing errors or charges for goods and services that weren’t delivered as promised.

- Use credit cards wisely. Only charge what you can afford to pay off. Carrying high balances or missing payments can lead to costly interest charges and damage your credit score. Avoid sharing your credit card number with anyone you don’t know or trust. And never make payments to someone who demands a credit card number over the phone, email, or text—it’s likely a scam. Credit cards can be a useful tool for building credit and earning rewards, but only when used responsibly.

Gift cards

- Know how gift cards work. Closed-loop gift cards can only be used at a specific store or chain of stores. Open-loop gift cards are valid at most retail locations. To use a gift card, you must first load funds onto the card via another payment method. Once the funds are loaded, you may need to activate the card and create a PIN to use it in-store.

Cryptocurrency

- Know how cryptocurrency works. Cryptocurrency is a digital form of payment that uses encryption for security and operates on decentralized networks like blockchain. Popular cryptocurrencies include Bitcoin, Ethereum, and Litecoin. You typically buy crypto through exchanges using traditional

- currency, and it’s stored in a digital wallet. Once a transaction is made, it’s usually irreversible, unlike with credit or debit cards.
- Know your rights. Cryptocurrency offers limited consumer protections. Transactions are final, and there’s no central authority to dispute a charge or reverse a payment. If your crypto wallet is hacked or you send coins to the wrong address, there’s often no way to recover your funds. Be cautious and use reputable wallets and exchanges. Scammers often exploit the anonymous nature of crypto to target victims, so double-check who you’re dealing with before sending any payment.
- Use cryptocurrency wisely. Never do business with anyone who insists on payment in cryptocurrency—it’s a common scam tactic. Scammers may pose as government officials, law enforcement, or tech support and pressure you to transfer crypto to "resolve an issue." Keep your wallet secure with strong passwords and two-factor authentication. Cryptocurrency can be an investment or a payment method, but it comes with risks. Educate yourself before diving in and avoid using crypto for transactions with unknown individuals or businesses.

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