

■ 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

In observance of Memorial Day, The Times won't be published Monday, May 25. We'll be back on Wednesday, May 27. God bless our military and our country! And we thank all our readers!

■ ADOPT A PET ROMEO



Romeo has that young dog enthusiasm and a goofy side that makes him fun to be around. This 1-year-old male Pit Bull Terrier has been available for adoption at the Humane Society for Hamilton County (HSHC) since 12/26/25. He is a friendly, curious kid who enjoys people and wants to be part of whatever is happening. To meet Romeo, please fill out an adoption application at hamiltonhumane.com/adopt, then stop by HSHC anytime 12-5 PM daily (closed Wednesday).



Carb day! Huge horsepower, rock'n'roll, alcohol and thousands of sunburned fans. What could go wrong?

■ QUOTE OF THE DAY

"Rise above the storm, and you will find the sunshine."

Mario Fernandez

■ JOKE OF THE DAY

Two rules of racing: Interchangeable parts won't and unbreakable parts will.

The TIMES

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BOOMER BITS

Tips and Advice from Boomers to Boomers

Ask Rusty – Still Working; Why Didn't I Get More?



ASK RUSTY
Social Security Advisor

Dear Rusty:

I began collecting benefits at age 72 and am now 78. Since that time, I have continued to work and have contributed over \$40,000 to Social Security over the last six years. At the time of my retirement, I was informed that the Social Security Administration (SSA) would review my contributions annually and replace lower-earning years from my 35-year record with my current higher-earning

years.

Despite my current annual income exceeding \$100,000, I have not seen an increase in my benefit amount over the past six years. I recently met with an SSA representative who confirmed that my benefits are being reviewed annually but did not provide specific details or evidence of these adjustments. Could you please advise me on how to formally verify

that my benefits are being accurately reviewed and updated to reflect my continued contributions?

Signed: Collecting and Still Working

Dear Collecting:

For information, your contributions (from FICA payroll taxes) to Social Security over the last 6 years are not what determines if you get an increase to your monthly SS benefit. Although you contributed to SS since you started receiving SS benefits, those contributions do not affect your monthly SS benefit. Your monthly SS benefit is based only the highest inflation-adjusted 35 years of earnings over your lifetime. And for

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The following information has been provided as a courtesy to our paper from the Goldberg Law Group. Click [here](#) to View the full report.

How Americans Interact With Contracts

Most people would never sign a blank check. Yet, every day, millions of Americans put their signature on contracts they haven't read, agreeing to terms they don't understand. This could potentially cost them hundreds or thousands of dollars if something goes wrong. The fine print isn't hiding, it's right there on the page: the problem is that too many people aren't reading it.

To understand the scope of this issue, we surveyed more than 1,000 Americans about their contract reading habits, their understanding of common legal terms, and the real-world consequences of signing without fully knowing what they agreed to. What we found is clear: contracts are a routine part of American life, but few understand what's inside them.

Only 1 in 6 Americans Read Every Word of a Contract

Contracts are a near-constant presence in American life. 84% of respondents sign some kind of legal agreement multiple times a year, with 22% signing them weekly. Only 16% sign once a year or less.

Despite that frequency, the attention given to those agreements tells a very different story. Only 1 in 6 (16%) Americans say they read every word before signing. The majority, 3 in 5 (68%), skim for key terms like price, dates, and basic obligations. Another 12% search only for specific sections, 3% usually just sign, and 1% hand it off to someone else entirely.

Time spent reviewing shows the same pattern. Over 1 in 3 (35%) spend only one to five minutes reviewing a contract, while 31% spend five min-

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It's Scam Season, Even After Taxes Done

Tax season and beyond have always been high-traffic periods for scammers, but in 2026, the stakes have evolved. While you are focused on filing accurately, bad actors are leveraging advanced technology to bypass traditional red flags. According to the Kaplan Collection Agency, tax-related scams have surged by over 300% since 2020.

The cyber-security team at Verizon, acts as helpful guides to ensure your personal data remains under your control. Staying safe requires more than just caution; it requires a proactive "digital armor" built on the latest cybersecurity insights.

The evolution of the scam: From robotic voices to AI personas

The era of "obvious" scams marked by robotic voices and glaring typos, is largely over. Today's scammers use

Generative AI to craft perfect, personalized communications.

Data from AARP reveals a troubling trend: Black and Latino communities are often targeted nearly twice as often as others. This isn't just a technical issue; it's a human one. Scammers are now using "voice cloning" technology to mimic the speech patterns and emotional urgency of loved ones in distress.

The digital home strategy: Securing your account

Beyond fraudulent calls and texts, it is important to understand the value of your mobile number itself. One sophisticated tactic scammers use is SIM Swapping, where they attempt to transfer your phone number to a device they control to gain access to your accounts.

To stay ahead, we suggest

treating your digital identity with the same care you give your physical home. As Vandana Venkatesh, Executive Vice President and Chief Legal Officer for Verizon, recently shared with AARP regarding account security:

How to lock your digital doors at Verizon:

- **Activate Number Lock:** Use the My Verizon app to lock your mobile number, preventing it from being transferred without your explicit authorization.
- **Audit Your Windows:** Ensure your Verizon account is protected by a unique, complex PIN that isn't reused on other sites.
- **Set the Alarm:** Enable real-time alerts so you are notified immediately of any changes to your account settings.

See SCAM Page 3

■ THREE THINGS YOU SHOULD KNOW

1. The Indiana Aviation Hall of Fame is seeking nominations for individuals who have made a significant and enduring contribution to Indiana aviation or aerospace history through leadership, innovation, accomplishment, achievement, or entrepreneurship. Help us honor the pioneers, visionaries, and trailblazers whose impact continues to shape the future of aviation in Indiana. Submit your nomination today and ensure their legacy is recognized for generations to come. <https://inahof.org/nominations/>

2. Gov. Mike Braun and the Indiana Department of Homeland Security recognized Emergency Medical Service professionals across the state during National EMS Week, taking place May 17-23. This year's theme, "Improving Outcomes, Together," emphasizes the essential coordination and collaboration required to improve patient outcomes. In recognition of these dedicated professionals, Gov. Braun has formally proclaimed May 17-23 as EMS Week in Indiana. "EMS is the front line of our health care system," Braun said. "Our EMS professionals stand proudly at the intersection of healthcare, public health and public safety, filling the gaps to provide lifesaving, out-of-hospital care. With more than 3,000 runs each day, Indiana is blessed to have dedicated professionals who go above and beyond to care for Hoosiers." Indiana has more than 25,000 certified emergency medical responders, emergency medical technicians, advanced emergency medical technicians, paramedics, dispatchers and support staff.

3. And lastly, Gov. Braun also ceremonially signed House Enrolled Act 1343 and House Enrolled Act 1268, two new laws that strengthen Indiana's public safety readiness, support the Indiana National Guard, and position Indiana to grow its role in America's defense economy. HEA 1343, authored by State Rep. Steve Bartels, strengthens public safety by ensuring the Indiana National Guard will be ready to assist Indiana police when called upon in a crisis to protect Hoosiers. HEA 1343 ensures that National Guard members called upon to assist Indiana police in times of emergency are trained military police who can assist in police duties like arrest procedures, traffic and crowd control, and the collection of evidence. Guardsmen may exercise police powers only when called to state active duty and only after completing Army or Air military police occupational training and Indiana-specific law enforcement instruction prescribed by the Adjutant General. HEA 1343 also supports veterans and military families by updating the Military Family Relief Fund, improving reporting and eligibility standards, and removing the eight-year limit for use of the National Guard tuition supplement grant. The law also establishes the Indiana Civilian Cyber Corps, allowing trained civilian cybersecurity volunteers to assist the state during cybersecurity incidents.



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Lady Millers Get New Basketball Coach

Noblesville High School named Justin Bennett as the Lady Millers new varsity girls basketball coach, replacing former coach Donna Buckley.

Bennett joins NHS from his role as boys basketball coach for Herron-Riverside High School in Indianapolis, where he recently won a conference championship. He also brings girls basketball coaching experience from head coach roles with Tri-West and Greenwood high schools.

Bennett holds several basketball accolades,

including Mid-State Conference Coach of the Year, Indianapolis Public Schools Coach of the Year and a Top 100 Girls Basketball Coach designation in the Indiana / Kentucky All-Star Series.

“We were impressed by Justin’s ability to improve team records, as well as his high energy, positive attitude, and focus on fundamentals,” said Noblesville High School athletic director Leah Wooldridge. “We’re pleased to welcome him to NHS and excited to see where he takes our program next.”

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Noblesville Schools Considering Continuation of Operating Referendum

Noblesville Schools announced this week that they are currently considering a continuation of their operating referendum, which is set to expire at the end of 2026.

The district has had referendums providing operational funding for schools for the last 16 years. If a new referendum is not approved, approximately \$25 million a year in funding, which is about 20 percent

of the district’s operating budget, will expire at the end of 2026.

Superintendent Dr. Dan Hile shared an analysis of the district’s financial state at the May 19 school board meeting, noting that the school is considering a proposed referendum.

“The cost of running our schools continues to increase at a time when state and local tax reve-

nues are decreasing, and the funding gap continues to grow,” Hile explained. “Referendum funding is central to being able to deliver the types of services our community expects for students.”

The school board is expected to vote at their June 9 meeting on whether to formally pursue a November 2026 community referendum vote. Should the board decide to move

forward with a community vote, the district will provide comprehensive details regarding the referendum proposal.

You can find a [video of Hile’s presentation here](#).

To learn more about Noblesville Schools finances visit [noblesvilleschools.org/dollarsandsense](#)

SENSORY NATURE WALK
SATURDAY, JUNE 20
10 A.M. – 1 P.M. | MIDLAND TRACE TRAIL

- VENDOR BOOTHS & SENSORY STATIONS
- PARKING & RESTROOMS

Disabilities Councils Partner for Sensory Nature Walk

The Westfield Advisory Council on Disabilities and the Noblesville Advisory Council on Disabilities will host the annual Sensory Nature Walk on Saturday, June 20, from 10 a.m. to 1 p.m. along the Midland Trace Trail. The event will feature sensory-friendly activities, community resource booths, and interactive experiences during a self-guided walk between the newly renovated Simon Moon Park and Hazel Dell Elementary School.

“Events like the Sensory Nature Walk help create more inclusive experiences for residents and families of all abilities,” said Westfield Mayor Scott Willis. “We’re proud to partner with the City of Noblesville and both advisory councils to highlight the importance of accessibility, connection, and community.”

“We’re fortunate to have

dedicated groups like the Advisory Council on Disabilities in both cities helping lead these efforts, and I look forward to continuing collaborations that showcase accessibility for all abilities in Noblesville and our neighboring communities,” said Noblesville Mayor Chris Jensen.

The Midland Trace Trail is ADA accessible, allowing individuals of all ages and abilities to participate. Attendees may park and access the trail from any of the three designated locations listed below and walk as much of the two-mile route as they wish. Rest areas will also be available along the trail near activity and resource booths.

Parking will be available at:

- Simon Moon Park (3044 E 171st Street, Westfield, Indiana)

- Behind Red Habanero (17417 Carey Road, Westfield, Indiana)
- Hazel Dell Elementary School (3025 Westfield Road, Noblesville, Indiana)

Participants can interact with a variety of community organizations and activity booths, including:

- Bee Free
- Carter’s Play Place
- ICAN
- Janus Developmental Services
- Noblesville Advisory Council on Disabilities
- Noblesville Best Buddies
- Noblesville Parks & Recreation
- Noblesville Police Department
- Noblesville Fire Department
- Prana Play
- Sensory Shop
- Thrive Social Club
- Westfield Advisory

- Council on Disabilities
- Westfield Best Buddies
- Westfield Family Network
- Westfield Parks & Recreation
- Westfield Police Department

Police officers will assist with traffic control where the walk crosses Gray Road and Carey Road. Individuals traveling through the area during the event are encouraged to use caution along the Midland Trace Trail. Organizers also request that bicycles not be used during the program.

In the event of inclement weather, all activities will be moved indoors to Hazel Dell Elementary School.

For more information, visit [westfieldin.gov/wacd](#).

Westfield Schools Hire Assistant Director

The Westfield Washington Schools Board of Trustees recently approved the appointment of Asheley Harris as Before and After Care Assistant Director at the Virginia F. Wood Early Learning Center during its meeting on May 12.

Harris will support students, staff, and families through leadership at the ELC and BAC programs while helping strengthen learning experiences for WWS’s littlest Shamrocks.

Harris currently serves as a K-5 Instructional Coach at White River Elementary in Noblesville, a role she has held since June 2021. In her current position, she facilitates Professional Learning Communities (PLCs), supports MTSS implementation, leads professional development, mentors staff, and works alongside educators to strengthen student outcomes through data-informed instructional practices.

Prior to serving as an instructional coach, Harris

taught kindergarten, second grade, and third grade at Noble Crossing Elementary in Noblesville. She also previously served as a first and second grade teacher at Hazel Dell Elementary and a fourth grade teacher at River Eves Elementary in Roswell, Georgia.

Harris brings 20 years of experience in diverse and high-needs elementary environments with a background in instructional leadership, student support systems, staff coaching, and family engagement. She earned her Master of Education in Mathematics from Ball State University in 2013 and will complete her Building Level Administrator License through Ball State University in spring 2026.

Reflecting on her new role, Harris shared:

“I am incredibly excited to join the Early Learning Center as an assistant principal and continue supporting students, teachers, and families during such an

important stage of learning and growth. This opportunity allows me to combine my passion for early childhood education with my desire to serve and lead on a broader level.”

“My main focus will be building strong relationships with students, families, and staff while creating supportive, engaging, and consistent experiences through both early learning leadership and high-quality before and after school care programs. I look forward to partnering with each school to best support their unique needs and help ensure seamless, successful programs where every child feels connected, safe, and set up for long-term success.”

ELC leaders shared their excitement about Harris joining the team and the impact she will make within the programs.

“I am thrilled that Asheley will be joining our team. Asheley’s collaborative focus and commitment to building strong rela-



Asheley Harris

tionships and fostering a positive culture makes her a wonderful addition to our programs,” said Maggie Hultman, incoming Assistant Director at the ELC.

Caylie Dicken, Incoming Director of the ELC, also shared: “We are excited to have Asheley join the team at the ELC and BAC. Asheley’s experience with instructional coaching and her genuine enthusiasm are going to be an excellent resource for WWS. We are looking forward to seeing Asheley’s skill set in action to mentor staff and engage with students and families at BAC and ELC.”

Raising Red Flag on Human Trafficking at Indy 500

As the 110th running of the Indianapolis 500 approaches this weekend, Attorney General Todd Rokita is calling on Hoosiers and visitors to stay alert for signs of human trafficking during race weekend.

“Big events like the Indy 500 create opportunities that human traffickers actively exploit,” Rokita said. “We’re asking everyone to keep their eyes and ears open and speak up immediately if something doesn’t look right. It could save someone’s life.”

Large events drawing hundreds of thousands of spectators often increase demand for trafficked individuals forced into commercial sex acts or labor.

Common signs that someone may be a victim of human trafficking include:

- Living with their employer or in employer-provided housing
- Staying in overcrowded or substandard conditions
- Being prevented from speaking to others alone or freely
- Giving scripted, rehearsed, or inconsistent answers to questions
- Having their ID, passport, or other documents held by someone else
- Showing signs of physical abuse such as bruises or injuries
- Appearing fearful, submissive, anxious, or overly compliant
- Working extremely long hours with little or no pay
- Being under 18 and involved in commercial sex

If you suspect trafficking, act quickly:

Contact local law enforcement right away or call the National Human Trafficking Hotline at 1-888-373-7888.

“The Indianapolis 500 is one of Indiana’s most treasured traditions,” Rokita said. “We all have a role in keeping it safe and protecting everyone who comes to enjoy it.”

Rokita’s office continues its strong efforts to fight human trafficking through programs like the Address Confidentiality Program, which helps shield victims — including trafficking survivors — by keeping their home addresses hidden from the public and their abusers.

RUSTY

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your monthly benefit to change, your current earnings each year would need to replace at least one of those 35 historical, inflation-adjusted year earnings.

We regularly hear from those who do benefit from SSA’s regular review of work earnings after they start receiving monthly SS benefits, and our Advisory staff includes two individuals with a combined 70 years of service with the Social Security Administration. Thus, we are comfortable saying that SSA does, in fact, review your earnings annually to see if your monthly SS payment should be higher. From a process standpoint, SSA receives your annual earnings information from the IRS (i.e., directly from your annual tax return) by mid-year annually, after which SSA evaluates your recent earnings to see if an increase in your monthly SS benefit is warranted. If so, that increase is automatically applied (usually around October each year), and you are paid the extra amount retroactively to the beginning of the year.

What you may not realize is that your lifetime earnings (your historical earnings) are adjusted for inflation. This is a good thing, because

that means your current monthly SS benefit is calculated using today’s dollar values for your past earnings, rather than the actual money amounts you originally earned and received. For example, \$50,000 of 1990 earnings would be worth about \$125,000 today. Which also means that those 1990 earnings would only yield a higher current Social Security benefit if your recent earnings were more than \$125,000. And this is true for all 35 years of lifetime earnings used to calculate your current monthly Social Security benefit.

The best way for you to ensure that you are getting the right monthly benefit amount is to first obtain your lifetime earnings history from Social Security. This is most easily obtained through your online “my Social Security” account at www.ssa.gov/myaccount. If you don’t have an online account set up, you can also request an “Earnings Statement” by calling Social Security at 1.800.772.1213 (or call your local SS field office to request it). Next, I suggest you use Social Security’s “Online Benefits Calculator” explained and available at this link: <https://www.ssa.gov/benefits/retirement/planner/AnyipiaApplet>.

html

If, after this, you believe you should be getting a higher monthly SS benefit because of your recent earnings, you can again contact SSA and tell them you believe they did not properly adjust your current SS benefit for your most recent earnings. Following that, you can submit a “Request for Reconsideration” (form SSA-561) which will result in a full separate review of your case by an independent SSA person, followed (some months later) by a formal written determination on your assertion. If you received a letter from SSA because of your previous meeting with them, include a copy of that letter with your “Request for Reconsideration.”

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.

SCAM

Continued from Page 1

Four ways to build your digital armor

While no tool offers 100% protection, these strategic steps create layers of defense that AI-driven scams find difficult to beat.

1. Implement a family secret word

Think of this as your personal human-centric passcode. Because AI can now clone a relative’s voice from just a few seconds of audio found on social media, you cannot always trust your ears. If you receive a suspicious emergency call, ask for the secret word. If the caller doesn’t know it, hang up immediately.

2. Prioritize encrypted data over public Wi-Fi

Public Wi-Fi is often an invitation for hackers to intercept sensitive tax documents. Your Verizon connection is private and encrypted. When filing taxes or banking, for example, turn off public Wi-Fi and use your cellular data to keep your information behind a digital lock and key. A Virtual Private Network (VPN) can also be used to add an extra layer of encryption while using your device.

3. Use the silent treatment for unknown callers

Modern scammers use automated systems that only

trigger a human connection once they hear a voice. If you don’t recognize a number, let it go to voicemail. If you do answer, wait a full second before speaking. If it’s a bot, it will typically disconnect.

4. Deploy real-time security tools

You shouldn’t have to be a tech expert to stay safe. Tools like the Verizon Digital Secure app function as a digital bodyguard, scanning for malicious links in real-time. For those who need recovery help, Identity Secure provides 24/7 access to experts who can help remediate identity theft.



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CONTRACTS

Continued from Page 1

utes or more. And a third say it depends on the contract.

Nearly half of Americans (48%) say they would feel embarrassed to admit they signed without reading. Yet nearly 9 in 10 (88%) have clicked “I agree” on digital terms and conditions without reading them. The embarrassment is real, yet the behavior hasn’t changed.

The Most Skipped Contract Types and Sections



Reading habits vary significantly by contract type. Employment agreements top the list of contracts people read in full at 72%, followed by lease or rental agreements at 59% and financial agreements at 50%. At the other end, only 15% fully read digital terms and conditions, and just 24% read service subscription agreements or vendor contracts in full.

When it comes to contracts never read at all, digital terms and conditions top the list at 43%, followed by service subscriptions at 26% and medical forms at 10%. Employment agreements, leases, and mortgages are each skipped entirely by 4%.

Even within contracts people do attempt to read, the most consequential sections get glossed over. Data and privacy provisions and governing law or jurisdiction clauses are the most skipped, with nearly 1 in 3 (31%) skipping each. Intellectual property rights follow at 30%, arbitration clauses and indemnification each at 27%, non-compete clauses at 25%, and liability limitations at 23%. Auto-renewal terms are skipped by 14%, and payment and late fee terms by 10%. Just 17% say they read all sections, while 1 in 5 (20%) skip most sections entirely.

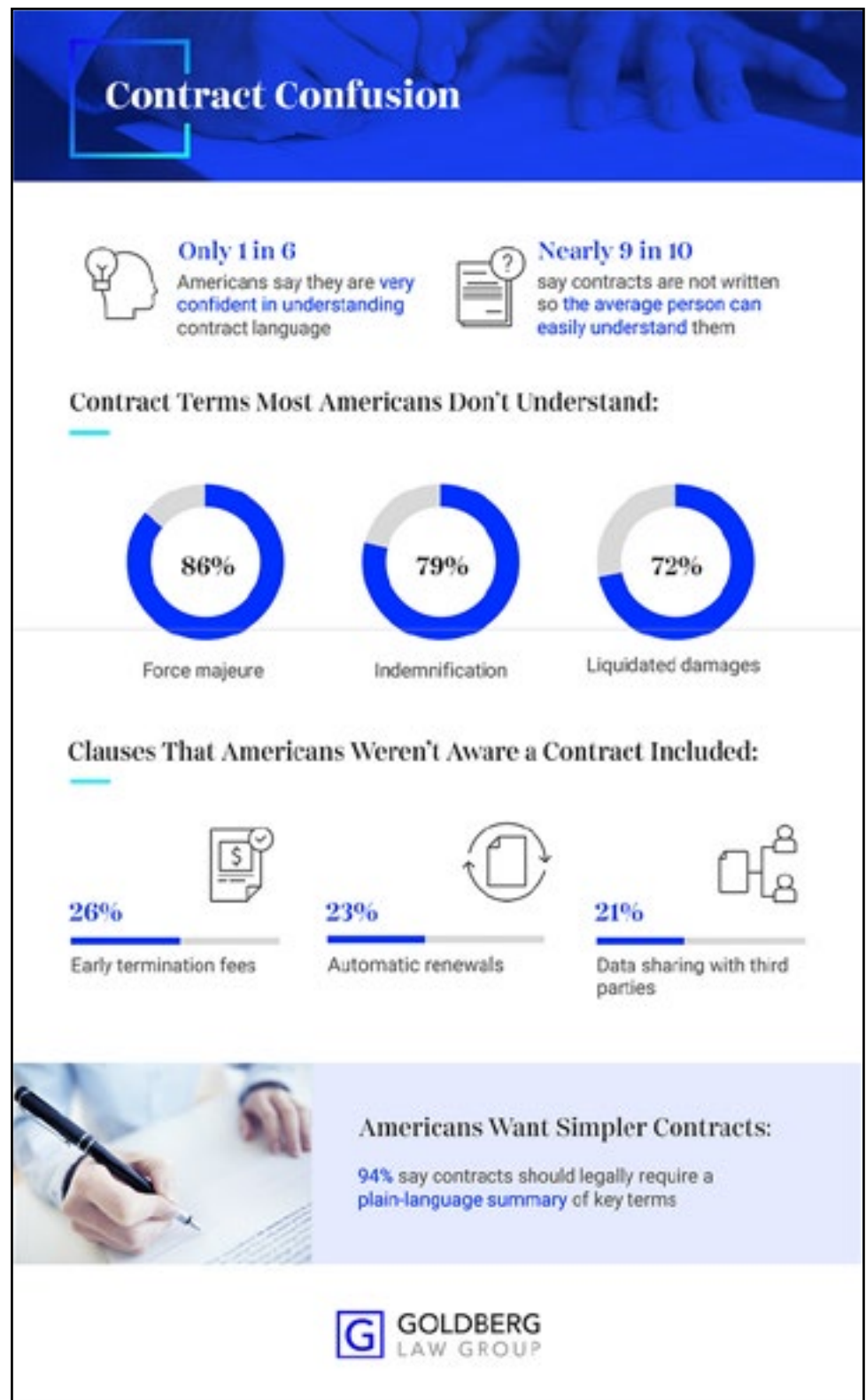
Nearly a Third of Americans Have Faced Negative Consequences From Not Fully Reading Contracts

The risks of skipping the fine print can cost you. Nearly 3 in 10 (29%) Americans say not fully reading a contract has led to a negative outcome. Of those, service subscriptions were the most common culprit at 49%, followed by lease or rental agreements at 27%, financial and loan agreements at 19%, employment contracts at 18%, and digital terms and conditions at 11%.

The financial impact is significant. While most affected suffered an impact under \$500, 48% reported losses over \$500, with 13% reporting losing over \$2500.

Beyond finances, 1 in 6 (17%) say they stayed in a job, service, or lease longer than they wanted because they didn’t understand the exit terms. Another 1 in 6 (17%) say they lost money, intellectual property, or faced a penalty because of a clause they overlooked.

Americans’ Understanding of Legal Contract Language



Only 1 in 5 (20%) Americans say they are not confident at all in their ability to understand legal contract language. 63% describe themselves as somewhat confident, and just 1 in 6 (17%) say they are very confident. This lack of confidence translates to suspicion: nearly 9 in 10 (86%) Americans believe contracts are not written so the average person can easily understand them.

The data on specific legal terms shows how big that comprehension gap really is. Even the most familiar term, auto-renewal, is still misunderstood by 22% of respondents. Non-compete is misunderstood by half of respondents (50%), while arbitration is unclear to 56%. From there, the gap widens. 72% of respondents do not understand liquidated damages, 79% misunderstand indemnification, and force majeure is unclear to an overwhelming 86%. On top of that, 12% of respondents said they didn’t feel confident understanding any of the terms listed at all.

That knowledge gap translates to real consequences. More than 1 in 4 (26%) were blindsided by early termination fees, and nearly 1 in 4 (23%) were surprised to discover their contract included automatic renewal terms. 1 in 5 (21%) found their contract allowed data sharing with third parties, and another 1 in 5 (20%) discovered their agreement permitted the company to change terms without notice. Despite all of this, 45% say they have never been surprised by contract terms, suggesting that the surprises may simply be going unnoticed.

Most People Read Employment Contracts, But Many Miss What’s Inside

Employment contracts are the category Americans engage with most seriously, yet awareness of what those contracts actually contain remains low. When asked about their most recent employment contract, 57% say they read it fully before signing, 25% skimmed it, 5% did not read it, and 13% did not sign one.

Despite that relatively high engagement, nearly 1 in 3 (31%) were unaware of any specific provisions in their employment agreement, including non-competes, non-solicitation clauses, IP assignment language, and mandatory arbitration. Among those with agreements, only 1 in 4 (23%) knew about a non-compete clause, 13% each knew about mandatory arbitration and non-solicitation clauses, and just 1 in 10 (10%) were aware of an IP assignment provision. These kinds of overlooked terms are often at the center of contract breaches and corporate disputes. Some are willing to take risks: 6% admit to knowingly violating a non-compete agreement.

1 in 8 Americans Sign Medical Forms Without Reading Them at All

Healthcare intake forms are signed quickly, with Americans often missing important details. Only 29% of Americans read them very carefully. Nearly 3 in 5 (50%) read them only somewhat carefully, and 1 in 8 (12%) don’t read them at all.

What makes this especially interesting is that 3 in 4 (75%) Americans already know that medical intake forms can include clauses related to billing, data sharing, or arbitration. The remaining 25% were unaware.

94% of Americans Say Contracts Should Require Plain-Language Summaries

When asked whether contracts should legally require a plain-language summary of key terms before the full document, 94% of Americans said yes. That kind of near-unanimous agreement across a diverse sample of people is rare and shows a shared frustration that cuts across demographics.

That’s where having the right legal counsel makes all the difference. Whether you’re negotiating an employment agreement, reviewing a vendor contract, or trying to understand what you’re actually signing before you sign it, Goldberg Law Group is here to help. Our team works to ensure you understand every clause, every obligation, and every right you have before you put your name on anything. Don’t let the fine print work against you. Contact Goldberg Law Group today and make sure the contracts in your life are working for you.

Methodology

In early 2026, Goldberg Law Group surveyed 1,002 Americans on their contract reading habits, legal literacy, and experiences with contract-related consequences. Respondents ranged in age from 18 to 81, with an average age of 40. The sample was 50% male, 49% female, and 1% non-binary.

**Thank you for reading
The Times!**

Playing the ‘What If’ Game With Boiler Basketball



KENNY THOMPSON
Columnist

The 2007 Indiana All-Star boys basketball team was one of the finest ever assembled by The Indianapolis Star.

Five of the 14 players would go on to play in the NBA. Three of those five – E’Twaun Moore, JaJuan Johnson and Robbie Hummel – would form the nucleus of a Big Ten championship team at Purdue.

One of the biggest what ifs in Purdue athletics history surrounds the two ACL injuries to Hummel’s knee. The first may have prevented the Boilermakers from reaching No. 1 in The Associated Press poll in 2010 and ending a Final Four drought that had reached 30 years.

But what if coach Matt Painter had a more than adequate replacement for Hummel? The opportunity was there in the summer of 2006.

Within a 21-day span in June and July, Painter received verbal commitments from Johnson, Moore and Hummel. All

three were Top 100 players in Rivals.com rankings. They headed a class that would include junior college transfers Nemanja Calasan and Chris Reid.

Painter had an available scholarship for one more player.

The final spot came down to Matt Howard, a 6-8 forward from Connersville, and Hummel’s Valparaiso teammate, 6-8 Scott Martin. Moore and Hummel were trying to get Martin to commit according to a story by Steve Hanlon of the Times of Northwest Indiana.

Jeff Washburn, the Lafayette Journal and Courier’s Purdue basketball beat writer, wrote that Howard “reminds me of a young Brian Cardinal but with lots more hair.”

Howard liked Painter, noting his 25-win season at Southern Illinois before coming home to Purdue.

“Look what he did at Southern Illinois,” Howard told Washburn. “Imagine what he could do

with Big Ten-like talent.”

Martin committed to Purdue over Michigan on July 21, 2006, wrapping up a class that was ranked fifth nationally by Rivals and first in the Big Ten. After his freshman season, though, Martin transferred to Notre Dame. That left a gaping hole at a forward spot opposite Hummel, forcing Purdue to go with a three-guard lineup of Moore, Chris Kramer and Lewis Jackson during the 2008-09 and 2009-10 seasons.

Martin started all 84 games he played at Notre Dame, averaging 9.0 points a game.

Shut out by Martin’s commitment, Howard chose Butler. Playing for Brad Stevens, Howard helped the Bulldogs reach back-to-back Final Fours. Howard was the hero in two 2011 NCAA games, scoring the winning basket against Old Dominion as time expired and sinking a free throw with eight-tenths of a second remaining to topple No. 1 seed Pittsburgh in the Sweet 16.

“I was seriously looking at Purdue, but I just wasn’t ready to say yes when they said, ‘Hey, we have one scholarship for you or Scott. The first one gets it,’” Howard told Washburn in 2011 before a workout with the Indiana Pacers.

As a senior, Howard averaged 16.4 points and 7.7 rebounds for Butler. At the same time, Hummel was out for the 2010-11 season with his second ACL tear.

“Maybe I don’t work in Purdue’s system,” Howard said. “Maybe I wouldn’t have panned out up there. Who knows? You can say ‘what if’ both ways. For sure, it makes you feel good when people say those things.”

Howard wasn’t the only Indiana All-Star blocked from coming to Purdue by an earlier commitment.

Four months ago, former NBA guard Jeff Teague said on the Podcentral podcast that he had committed to Purdue. There was just one problem, a big one.

“I didn’t have a scholarship,” Teague said. “The whole time they were recruiting me, they didn’t offer me a scholarship. I thought they did. When I committed, they said ... we didn’t offer you. Basically they were (bleep)ing with me. I was hurt a little bit.

“So I thought I’d go to IU. I go on my visit. I walk in the office. (They’ve) got a board with every point guard they’re recruiting. I’m ninth on the list.”

In hindsight, Moore’s commitment likely took Teague off Purdue’s recruiting list. But what if

Painter hadn’t essentially wasted a scholarship on the 6-9 Reid – who scored just three points during his two seasons in West Lafayette – and had filled out his class with Teague?

Imagine a starting lineup in 2008-09 of Teague and Moore in the backcourt, Hummel and Howard at forward and Johnson at center?

Teague, listed as the ninth-best point guard in the nation and 57th overall by Rivals.com, ended up at Wake Forest. As a sophomore, he became the school’s first All-American since Chris Paul in 2005. Teague entered the NBA Draft after the 2008-09 season and was taken 19th overall by Atlanta.

Fortunately for Painter and Purdue, Teague didn’t hold a grudge. Now the head coach at his alma mater Pike High School, Teague will be sending five-star center Isaiah Hill to Purdue in the fall of 2027. The 7-foot Hill is the highest-ranked player the Boilermakers have landed since the inception of Internet ranking services. He’s ranked 13th by On3/Rivals and 16th on 247sports.com’s 2027 rankings. Rivals lists Hill as the nation’s top center.

Hill supplants the late Caleb Swanigan, Indiana’s 2015 Mr. Basketball, for that honor.

Purdue never had a shot with 2007 Indiana Mr. Basketball Eric Gordon of North Central. Gordon was the subject of a bitter recruiting battle between Illinois and Indiana. Gordon committed to the Fighting Illini and coach Bruce Weber on Nov. 30, 2005.

Months later, Mike Davis resigned at Indiana and Kelvin Sampson replaced him. Sampson, who could turn a square into a circle with his recruiting tactics, hired the college coach of Eric Gordon Sr. – Jeff Meyer – as an assistant. That move helped sway Gordon to change his commitment to the Hoosiers on Oct. 13, 2006.

Gordon led the Big Ten in scoring, but Indiana lost to Arkansas in the first round of the 2008 NCAA tournament. Gordon declared for the NBA Draft after his freshman season and was taken seventh overall by the Los Angeles Clippers.

Next time: Glenn Robinson’s recruitment and the big one Purdue didn’t get.

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.

Ernie Gets VIPs



Photo courtesy Andy Chandler

The Ernie Pyle Museum in Dana, Ind. welcomed some very important guests as Memorial Day draws closer. Dr. Susannah Koerber and two members of her preservation staff visited the museum to evaluate the conditions of the museum to determine if it would be appropriate for item loans from the Indiana State Museum. With the recommendations of minor alterations and adjustments, the loans are slated to go ahead as planned and will most likely occur by the July 4th weekend this year. Present for the tour was, from left, Dr. Susannah Koerber, Katie Barbour (photo preservationist), Kevin Whaley (technician), Friends of Ernie Pyle Board President Steve Key and Rep. Tim Yocum (R-Dist. 42).

It’s Mailbox Improvement Week

This is Mailbox Improvement Week (May 18-24, 2026) and the United States Postal Service is reminding Americans everywhere to inspect, maintain, and make any needed upgrades to their mailboxes to help keep the mail flowing. Through regular, simple mailbox maintenance akin to Spring Cleaning, customers can help their carriers ensure mail, packages, and special deliveries arrive on time, safely, and securely.

“Your mailbox is the gateway to connection, bringing everything from birthday wishes from loved ones to vital documents to your doorstep,” said Postmaster General David Steiner. “A well-maintained mailbox isn’t just about curb appeal; it’s a partnership in efficiency and precision, helping our carriers continue to deliver for you – every day.”

Each year, USPS designates the third week of May as Mailbox Improve-

ment Week to encourage homeowners with box-on-post-delivery to examine and, where necessary, improve their mailbox appearance and functionality. Regular maintenance not only helps streamline postal operations but enhances the beauty and safety of entire neighborhoods.

Fix up your mailbox in a snap

The yearly initiative calls attention to the wear and tear that occurs, often without customers’ awareness. Some of the most common fixes homeowners may need to make include:

- **Tighten Up:** Check for and tighten any loose hinges on the door.
- **A Fresh Coat:** Brighten up a rusty or peeling mailbox with a fresh coat of paint.
- **Stand Securely:** Ensure your mailbox post is secure and upright.
- **Be Seen:** Make sure your house numbers are clear, visible, and easy to read.

Security is a shared mission

USPS partners with the U.S. Postal Inspection Service to keep postal employees, the mail stream, and the American public safe through education, awareness, laws that protect our nation’s mail network. Here’s how you can help keep your mail safe:

- **Don’t Wait:** Collect your mail promptly after delivery to prevent theft.
- **Say Something:** If you witness mailbox tampering, call the police immediately.
- **To report mailbox vandalism,** contact Postal Inspectors at 1-877-876-2455.
- **If you know of someone who committed an act of mailbox vandalism,** report it to Postal Inspectors at 1-877-876-2455.

LEARN MORE: [How to Set Up & Mount a Mailbox](#)



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Ole 60 Brings Tour to Fishers

Kentucky road dogs Ole 60 announce their headlining *Off The Grid Tour*, kicking off July 7 and tearing across 38 dates internationally including a stop at Fishers Event Center in Fishers, Ind., on Saturday, September 26, 2026 with support from Kolton Moore & The Clev-er Few and Garret Elias.

Tickets will be available starting with a venue pre-sale beginning Wednes-

day, May 20 at 10 a.m. (password GRID60) ahead of the general on sale Thursday, May 21 at 10 a.m. local time at FishersEventCenter.com.

Fresh off an extensive six-month run supporting the band's critically acclaimed debut album, *Smokestack Town*, Ole 60 will once again burn rubber across the globe, "pairing the slouchy charm of indie grunge with roots-rocking,

small-town punk energy" (*The Bluegrass Situation*). Hailed by *GRAMMY.com* as "11 tracks full of interconnecting stories and vivid characters, plus the confessions of a small-town band on the road," *Smokestack Town* "proved to be one of the most stellar releases of the year" (*Whiskey Riff*) and cemented the Kentucky outfit as one of country music's most riveting new acts.

Allied Solutions Center Has Blockbuster Lineup

The 2026-2027 performance season at Allied Solutions Center for the Performing Arts will be the most expansive since the nonprofit presenter's opening year.

Kicking off in July, the upcoming *Center Presents* Season sponsored by Allied Solutions features more than 70 performances already booked and more on the way, with artists including Mavis Staples, Harry Connick Jr., Bernadette Peters, Gladys Knight, Ben Folds, Itzhak Perlman, Dionne Warwick, Bruce Hornsby, Arrested Development, Punch Brothers and John Malkovich.

"I didn't think we could top last year's 15th Anniversary Season, but our programming team has pulled together an amazing calendar of events," said Jeffrey C. McDermott, President/CEO of Allied Solutions Center. "Meanwhile, we've been enhancing our facilities and services to make the experience on our three-venue campus more accessible and welcoming than ever for visitors of all ages and abilities."

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.

The 2026-2027 season includes two new series. The JPMorganChase Spotlight Series features performers and events not limited to music, including cabaret and TV star Alan Cumming, comic actress and writer Amy Sedaris, "psychic" comedian Peter Antoniou, an evening of rock-star reminiscing with Police drummer Stewart Copeland, and a 40th anniversary screening of the classic basketball film *Hoosiers*, including a live Q&A with the screenwrit-

er, director and actors. The Studio M Tribute Series comprises live celebrations of pop legends Paul McCartney, Michael Jackson, Fleetwood Mac, Billy Joel, the Beach Boys and Steely Dan.

Subscription packages are available for the Leo Brown Group Classical Series, which includes Perlman in recital and Malkovich narrating for the Vienna Academy Orchestra; the Drewry Simmons Vornehm Jazz Series, which includes Marcus Miller as well as Spyro Gyra with Stanley Jordan; and the BHI Senior Living Songbook Series, which includes Peters, Warwick, Victoria Clark and the Sharpe Family Singers.

Subscriber benefits include discounts up to 20 percent off the regular ticket price, immediate purchase access to the entire season, and presale access as new events are added. A popular option is the Create Your Own subscription package, which offers those same perks for the purchase of any four or more events from the 2026-2027 *Center Presents* schedule.

Individual events on sale now include Songbook Academy in Concert (July 18), Harry Connick Jr. (July 20), Art Garfunkel (July 24), Brian Simpson, Jackiem Joyner and Jessy J (July 31), Stewart Copeland (Aug. 2), Gladys Knight (Aug. 8), Peter Antoniou (Sept. 10), Michael Blaustein (Sept. 24), Becky Robinson (Oct. 9) and the White Christmas Film Screening (Dec. 7), presented in partnership with the Great American Songbook Foundation. The rest will go on sale individually in August. Free tickets for the U.S. Navy Band on March 9 will be available early next year.

Available again this season is the Suite Expe-

rience, the opportunity to reserve a private box for 10 guests at any *Center Presents* performance at the Payne & Mencias Palladium, including two complimentary bottles of wine and the option to preorder additional beverages and snacks.

Visit TheCenterPresents.org/SubscribeNow 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.

Accessibility improvements on the Allied Solutions Center campus over the past year have included doubling the number of accessible parking spaces around Carter Green, including five new van-accessible spaces for groups. Handrails have been installed in the stairstep aisles of the Tarkington theater (which also has dazzling new LED stage lighting). The website at TheCenterPresents.org – the only authorized online source for tickets to our venues – has been enhanced with the UserWay widget to give viewers more control over the experience.

At the Payne & Mencias Palladium, touchless automatic door openers have been installed in restrooms, and a new Auracast assistive-listening system sponsored by Professional Hearing Services improves clarity and flexibility for the hard of hearing. The venue remains certified Sensory Inclusive®, with staff training and a range of onsite accommodations to make the live event experience more comfortable for visitors with sensory sensitivities.

ISO's Gala: OPUS 2026 Sept. 19 at Hilbert Circle Theatre

The Indianapolis Symphony Orchestra announces tickets are now on sale for Gala: OPUS 2026, endowed by Christel DeHaan, taking place Saturday, Sept. 19, at Hilbert Circle Theatre. The evening begins at 6:30 p.m., with the performance starting at 7:30 p.m.

Led by Music Director Jun Märkl, Gala: OPUS 2026 will feature Beethoven's Piano Concerto No. 5, the "Emperor," performed by internationally acclaimed pianist Denis Kozhukhin, alongside selections from Tchaikovsky's beloved *Swan Lake*.

The annual gala transforms Hilbert Circle Theatre into an immersive celebration featuring surprise live pop-up performances from ISO



musicians, themed lounge spaces, curated tastings, specialty mocktails and cocktails, complimentary desserts and champagne, and interactive experiences throughout the theatre.

The evening schedule includes:

6:30 p.m. | Doors open for complimentary champagne, open bar, and mingling
7:30 p.m. | ISO performance begins
8:45 p.m. | Dessert and after-concert celebrations throughout Hilbert Circle Theatre

Proceeds from Gala: OPUS 2026 support the ISO's artistic and community impact, including:

- Visionary performances across *Classical*, *Pops*, and special series
- Recruiting and retaining full-time professional musicians
- Hosting world-renowned guest artists
- Innovative educational programs
- Preservation of Hilbert Circle Theatre

Tickets range from \$150 to \$200 and are available now online or by contacting the ISO Box Office at (317) 639-4300.

Program to include:
Piano Concerto No. 5 ("Emperor") – Beethoven
Selections from *Swan Lake* – Tchaikovsky

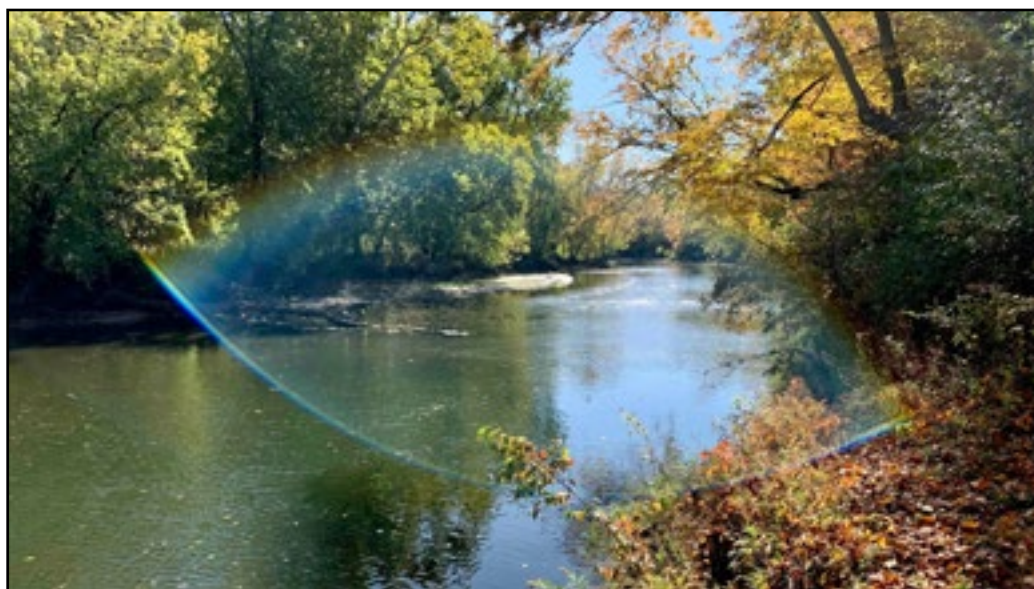


Photo courtesy Carmel Clay Parks & Recreation

The new trail will strengthen connections to regional trail corridors, including the Big-4 Rail Trail in Zionsville, the Monon Greenway in Carmel, and the Nickel Plate Trail in Fishers and Noblesville.

Grant Awarded for White River Greenway

Carmel Clay Parks & Recreation was awarded a \$400,000 grant through the Indiana Department of Natural Resources Indiana Trails Program. The grant will fund a new section of the White River Greenway, supporting CCPR's long-term goal of expanding the trail along or near the river throughout Carmel.

The Indiana Trails Program supports projects that expand public trail access and outdoor recreation opportunities while incorporating ADA-accessible design features. CCPR was one of five agencies selected for funding in the 2025 round of ITP, receiving the maximum grant amount of \$400,000.

Funding will support construction of a 12-foot-wide, half-mile paved section of the White River Greenway within Hazel Landing Park. The new trail will begin at The 106 Trail, an east-west multi-use trail that connects Carmel, Fishers, and Zionsville, and crosses the

White River over the Bur Oak Bridge, which opened in 2025. From there, the trail will continue south over Blue Woods Creek and through a forested, undeveloped portion of the park, before following the White River and reconnecting with an existing perimeter trail along Hazel Dell Parkway.

This project marks another important step toward CCPR's long-term goal of developing approximately five miles of White River Greenway trail through Carmel. Subject to future funding, additional phases are planned to extend the southern section north through Hazel Landing Park and ultimately connect to the perimeter trail along 116th Street. The new trail will strengthen connections to regional trail corridors, including the Big-4 Rail Trail in Zionsville, the Monon Greenway in Carmel, and the Nickel Plate Trail in Fishers and Noblesville.

Designed to enhance both recreation access and environmental stewardship, the trail extension will feature riverfront views and environmentally conscious design elements while prioritizing accessibility for users of all abilities through the incorporation of Universal Design principles.

"The White River Greenway continues to be one of the most significant long-term connectivity projects for our community," said Michael Klitzing, CCPR Director of Parks and Recreation/CEO. "This southern trail extension will improve access to nature, strengthen regional trail connections and create more opportunities for the public to enjoy and interact with the White River."

Additional project details and construction timelines will be announced as planning progresses. For updates, visit carmelclay-parks.com.

Townhomes off Hazel Dell Opening Soon

M/I Homes of Indiana is excited to announce that its new low-maintenance townhome community, Village at Trail Crossing, has begun selling homes in one of Noblesville's most sought-after regions. Located just west of Hazel Dell Rd. and south of the Midland Trace Trail, the community will offer three new spacious designs ranging from 2,100 to over 2,200 square feet. Each townhome will also feature designer-selected details with extra room both inside and outside units for maximum comfort. Prospective buyers are encouraged to join the VIP list to receive updates on home designs, available homesites, and pricing ahead of the grand opening scheduled for June 20.

The Village at Trail Crossing community has been thoughtfully designed to meet the needs of a diverse range of homeowners,

from first-time buyers and growing families to empty nesters who value ease and accessibility. Each home comes with a simplified approach, featuring professionally curated designer packages that simplify the selection process while still offering personalized options to suit individual tastes and lifestyles.

Prospective homeowners will choose from three thoughtfully crafted floorplans, including the Noble, Connor, and Miller models, each offering a variety of bedroom and bathroom configurations. When prospective buyers attend the grand opening, they will be able to tour the professionally decorated model homes, experiencing the quality, style, and craftsmanship firsthand, with a dedicated new home consultant and online tools supporting them every step of the way.

In addition to townhomes that blend contemporary sophistication with modern comfort, Village at Trail Crossing offers a vibrant, active lifestyle with amenities tailored to households of all ages. Residents can enjoy a dog park, cornhole, gathering areas, a formal garden, walking paths, and direct access to the Midland Trace Trail and Grand Junction Plaza just minutes from the bustling downtowns of Westfield and Noblesville.

"Village at Trail Crossing offers thoughtfully designed, amenity-rich homes tailored for modern living," said Cassian Bernard, Area President of M/I Homes of Indiana. "Residents can trade traditional outdoor maintenance for leisure in a community with intentional design, smart use of space, and a location that keeps homeowners connected to a high quality of life in a walkable suburban setting."

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