#### How would you improve Granger?

By Kenneth E. (Ken) Lindsay, Harris Township Trustee

It's a great place already, but can it get better? Nobody knows better than you. Harris Township (HT) wants to know. Visit www.HarrisTwp.com or email HarrisTrusteeLindsay@gmail.com. We're also on Facebook at HarrisTownshipIN.

Who is looking out for Granger? Because it has no dedicated government structure (Granger is not a city), that poses a bit of a challenge. For two decades, volunteers at the nonprofit Granger Paths organization have been working to connect homes, schools and businesses where public sidewalks don't exist. They are a shining example of where people with vision and passion can make something happen; you can now walk or bike from "downtown" Granger to Heritage Square and beyond.

Harris Township elected officials (the three-person board and trustee) advocate for positive changes, for example by

creating Harris Township Park at Elm Road. This destination on the Granger Path near the library offers a playground, playing fields, courts and now a pavilion—where not long ago there was only a vacant lot.

No promises, but HT is once again looking forward and seeking your input. What would improve Granger and, while you're at it, what would improve township government?

We know that green spaces are in high demand, the feeling of community can always be improved, trails are a useful tool, and a



better social safety net has a place. What say you?

And while you're at it, if you want to be part of making positive changes, let us know that, too.

We're realists. The county cares about all of the county, not necessarily our corner of it. The City of Mishawaka likes expanding into HT, but so far hasn't paired it with park services. If you've read some of my earlier articles (find them at our website), you know the township's resources are pretty limited and that Granger spans more

than our township. But we're committed to looking for ways to improve our quality of life and working to convince others to join in.

The Harris Township Board approves the annual budget, which ideally is derived from a vision. That board—currently Karen Vargo, Chuck Sulok and Bob Fox—want to be sure your voice is heard.

The Granger Paths organization welcomes your efforts and dollars. Granger Paths can be found at www.GrangerPaths.org.



### Hoosiers with disabilities can save more and experience lower fees

INDIANAPOLIS — Because of recent changes to existing law, Hoosiers with disabilities are now able to save even more under the state's INvestABLE Indiana program.

Beginning Jan. 1, 2022, the annual contribution limit for ABLE accounts increased from \$15,000 to \$16,000. This increase of over 6% will allow savers to deposit even more into their accounts and experience lower fees. The contribution limit is tied to the annual gift tax exclusion limit, which saw an increase this year.

ABLE plans have been making headlines across the country, too. The National ABLE Alliance, of which Indiana is a proud member, recently crossed a significant threshold, exceeding \$250 million in program assets. That automatically reduced the Program Management Fee from 30 basis points (0.30%) to 28 basis points (0.28%), bringing further savings to the program and Hoosiers.

"I'm thrilled to announce that INvestABLE Indiana account owners can now not only contribute more annually toward their savings goals but also experience lower fees," said Amy Corbin, executive director of the ABLE Authority. "The lowering of fees comes as a direct result of more individuals enrolling in ABLE and saving for their or their loved one's future. As INvestABLE Indiana continues to grow, it is heartening to see more individuals with disabilities achieving increased financial independence and economic empowerment."

INvestABLE Indiana offers seven investment options, including a checking account option with a debit card. Up to \$16,000 per year can be saved in an account, with a maximum account balance of \$450,000. For individuals receiving Supplemental Security Income (SSI), they can save up to \$100,000 in their INvestABLE Indiana account and not risk losing their monthly SSI benefit. Money can be withdrawn and spent on qualified expenses or INvestABLE Indiana account holders can choose to grow their finances and create long-term savings with tax-free earnings. Contributions and earnings in INvestABLE Indiana accounts are not subject to federal or state income tax if spent on qualified expenses. Contributions are made with post-tax dollars.

More information about INvestABLE Indiana, including how to open an account, can be found at https://in.savewithable.com.

#### Buy cookies at the Fort Wayne Home & Garden Show March 3-6

Girl Scouts of Northern Indiana-Michiana is grateful to this year's corporate Cookie Sponsors, who not only support the annual Girl Scout Cookie Program but receive delicious cookies to share with employees, clients or nonprofits of their choice.

• Sweetwater (\$1,000) (who donated cookies to the Fort Wayne Boys & Girls Club)

- Indiana Trust Wealth Management (\$1,000)
- Premier Bank (\$500)
- PNC Bank (\$500)

The annual Girl Scout Cookie Program continues through March 14. Cost is \$5 per package, \$6 for gluten-free. You can buy cookies at the Girl Scout booth at the Fort Wayne Home & Garden Show, March 3-6 at Memorial Coliseum. Or, to find a Girl Scout Cookie booth near you, go to www.gsnim.org and type your ZIP code into the Cookie Finder.



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Granger Gazette • PO Box 16 • Granger, IN 46530 Kerry Byler, Editor • 574-277-2679 • fax 574-277-1734 grgazette@comcast.net Granger Postal Customer Granger, IN 46530

