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November 15, 2024

A blessing of pets took place at St. Mary's School in honor of St. Francis of Assisi

Saint Francis of Assisi was known for his love of creation and his relationship with animals. The Catholic Church has the custom of pre-blessing animals in early October around the time of the Feast Day of St. Francis.

A blessing of animals took place at St. Mary Catholic Community School in Crown Point. A cheerful group of St. Mary's School families gathered their dogs, cats, turtles, rabbits, and other critters in the field on the south side of the school.

The blessing was led by Deacon Bill Grimes. Among the blessing was a read scripture, offered petitions, imparted a prayer of blessing, and sprinkled the animals (and their owners) with Holy Water.

St. Mary Catholic Community School in Crown Point was opened in 1872.

The school offers grade levels Junior Pre-Kindergarten (for three-year-olds) through grade eight. St. Mary's faculty teaches a rich curriculum supported by cutting-edge technology with faith as the cornerstone.

To learn more about St. Mary's School or schedule a tour, call 219-663-0676 or visit school.stmarycp.com.

Some of Mrs. Wysocki's class pets received a blessing.



Assistant Principal Bea Kozlowski and her family pooch, Mackey, receive a blessing.



Sophia Del Real's dog Finn received a dousing of Holy Water.



Teddy Perez (Labradoodle) receives a blessing from Deacon Bill while owners Rosie and Diego look on.



The Berns girls, Jessica (with Rocky the Cockapoodle) and Audrey (with Buster the Russian Tortoise).

Winter heating bills forecasted to increase compared to last year

Northern Indiana Public Service Company LCC announced today that natural gas residential customers can expect an increase in their winter heating bills this season compared to last year.

Based on current market projections and assuming normal winter weather, bills for natural gas residential customers are estimated to be 15% higher in contrast to cost at this same period in 2023, and 17% lower compared to the recent peak experienced in 2022.

Each year, NIPSCO and other Indiana energy companies provide a forecast for

home heating bills during the upcoming winter months.

Projections are based on market forecasts, supply trends and storage levels, as well as normal weather forecasts. If temperatures are colder or warmer than normal, usage amounts and bills could differ.

Over the course of the upcoming five-month winter heating season — November 1 to March 31 — NIPSCO's average natural gas residential customers using 625 therms could expect to pay approximately \$555 total.

This compares to \$483 during last winter's heat-

ing season, and it represents about a \$72 difference (15%) or \$14.40 per month on average from November to March.

There are two primary components of natural gas bills — the cost of delivering natural gas to customers and the cost of natural gas itself.

A NIPSCO natural gas base rate increase was approved by the Indiana Utility Regulatory Commission (IURC) this summer, and the first phase went into effect in August 2024 with a second step change to occur in Q1 2025, no later than March 1, 2025.

The change in natural gas base rates relates to the costs associated with delivering natural gas to customers, which comprises a smaller portion of the bill. NIPSCO's

projected increase in this winter's gas bill is primarily attributed to the most recent rate increase approved by the IURC.

For the cost of natural gas

itself — which is largely dependent upon market prices — NIPSCO does not control these costs. The company passes them directly through to customers with no markup

and does not profit on that portion of the bill.

Natural gas commodity costs must be reviewed and approved by the IURC. Natural gas market prices

are flat in comparison to last year.

To help ensure customers receive the best price for natural gas, NIPSCO purchases gas in the market from a variety of supply sources throughout the year.

Gas storage is also used to help offset market price volatility by purchasing gas throughout the summer months and putting that gas into storage for use during the winter months.

Purchasing supplies over time levels out the peaks and valleys of natural gas prices and provides more price

(See NIPSCO Pg. 2)



I-65 pavement restoration project begins; work to last to June 2025

Indiana Department of Transportation contractor Rieth Riley Construction will begin a pavement restoration project on I-65 between State Road 14 and U.S. 231 (mile marker 223 to 246) this month.

Sections of I-65 will be resurfaced, with lane closures from the hours of approximately 8 p.m. to 7 a.m. the following morning. Lane closures will be in place in one direction at a time and will be only a few miles in length at a time.

Work will be ongoing

through June 2025. Motorists should be alert for lane closures and road crews overnight and prepared for changing traffic patterns as the work zone location changes.

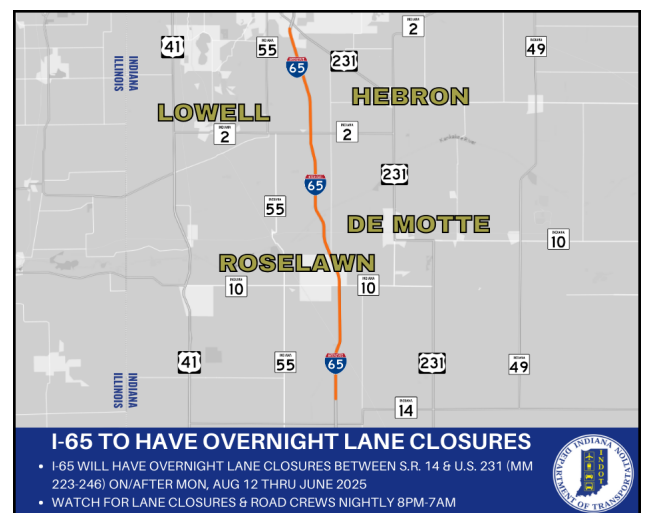
INDOT encourages drivers to allow extra time when driving through this area and to follow traffic directions carefully. Motorists should slow down, exercise caution and drive distraction-free through all work zones.

INDOT continues to solidify the Hoosier State as the Crossroads of America through delivery of Gov.

Eric J. Holcomb's \$60 billion Next Level Roads plan. With six district offices and 3,500 employees, the agency is charged with constructing and maintaining more than 29,000 lane miles of highways, more than 5,700 bridges, and supporting 4,500 rail miles and 127 aviation facilities across the state. For the eighth consecutive year, Indiana has placed within the top ten in the nation for infrastructure in CNBC's "America's Top States for Business" rankings. Learn more about INDOT at www.in.gov/indot.

Buckle Up Phone Down is a safety initiative adopted by the Indiana Department of Transportation in late 2023. Unrestrained motorists and passengers, as well as distracted driving factors in fatal and serious injury crashes on Indiana roadways. Buckle Up Phone Down is one of many efforts to change driver behavior and improve roadway safety across Indiana.

The actions are simple: when you get into a vehicle, buckle up. If you are the



driver, put the phone down. Every trip. Every time. Learn more and accept the challenge at www.BUPDIN.com.

The Northwest Indiana Symphony Orchestra returns for its 83rd anniversary season

Join the Northwest Indiana Symphony Orchestra and Music Director/Conductor Kirk Muspratt for their 83rd season.

The beloved Holiday Pops, a South Shore Holiday Tradition, will have two performances in two special locations. Bring your friends and family to our new venue, the Hard Rock Casino of Northern Indiana, where you can enjoy an array of dining and cocktail options. This show will be for ages 21 and over only. Our all-ages family show will be on December 7 at Valparaiso High School. Both shows will be at 7:30 p.m.

On March 21, at 7:30 p.m., art, literature and music meet in Musical Masterpieces

which will feature Mussorgsky's virtuoso suite Pictures at an Exhibition, Weber's Oberon Overture based on Shakespeare's A Midsummer Night's Dream, and our own principal trombonist Thomas Stark playing the contemporary Bourgeois Trombone Concerto.

Fresh from her appearance with the Chicago Symphony Orchestra, violinist Esme Arias-Kim returns for our tribute to Tchaikovsky on April 25 at 7:30 p.m. The concert will feature his Violin Concerto and his hauntingly beautiful Symphony No. 4.

The season will conclude on May 15 and 16 with a salute to the greatest American film composer of all time,

John Williams. He has written some of the most popular, recognizable and critically acclaimed scores in cinematic history. Hear selections from Star Wars, Indiana Jones, Far & Away, The Patriot, Superman, and more.

Additionally, the Symphony has introduced the Spotlight Series of Sunday afternoon concerts at 2:30 p.m. in Munster: Piano Trio, Sunday, November 10 in the Center for Visual and Performing Arts Gallery; Choral Valentine, Sunday, February 2 in the Theatre at the Center; and String Bass Ensemble, Sunday, April 6, in the Theatre at the Center.

Concerts are performed at Living Hope Church, 9000

Taft Street, Merrillville/Crown Point, unless stated otherwise.

Tickets range from \$45 to \$79 for the season concerts, and \$30 general admission for the Sunday afternoon concerts. Students are just \$10 for all concerts. Subscriptions are available for the five season concerts at a 10% discount off regular ticket prices, or you can supersize your season by purchasing all eight concerts and receive a 15% discount. Subscriptions are available until October 24. Group sales are available at a discount beginning at ten people.

This Symphony Gala, Big Band, will feature Doug Horne and the Rhythm

Makers Orchestra. Join the Symphony for dancing, cocktails, dinner, entertainment and silent auction, September 27 at 6pm. Tickets are \$175 per person, and tables of ten start at

\$1,750.

Call the Symphony office at 219-836-0525 or visit the website at www.NISOchestra.org for more information or to order tickets.

Department of Revenue's customer portal keybot now available

The Indiana Department of Revenue's customer portal INTIME now features a keybot that helps taxpayers with some frequently asked questions regarding how to navigate INTIME.

Ask Indy is a Keybot that allows customers to type in simple questions and receive guidance on where to find what they need in INTIME.

Customers can access Indy by selecting the racecar on the INTIME log in page at www.intime.dor.in.gov/eServices

Customers who may have specific tax questions can message DOR directly by sending a secure message using INTIME at www.intime.dor.in.gov/eServices

(NIPSCO from Pg. 1)

stability for our customers. NIPSCO's gas distribution system consists of two on-system storage facilities and connects to seven interstate pipelines providing access to major North American supply basins.

Managing costs to ensure the delivery of natural gas to homes and businesses without compromising safety, reliability and integrity is vital, and NIPSCO is improving its systems and implementing technologies to create long-term efficiencies for the benefit of customers.

Billing and Payment Options

Customers who are experiencing financial difficulties are encouraged to visit nipsco.com/assistance or call NIPSCO's Customer Care Center at 1-800-464-7726 as soon as possible to determine what options might be available for their situation. Some of those solutions include:

- Low Income Home Energy Assistance Program (LIHEAP): LIHEAP support is available to households that are at or below 60 percent of the State Median Income (SMI). Customers can learn more and find out if they qualify at eap.ihcda.in.gov or call 2-1-1. The online application portal opened to the public on Oct. 1, 2024. Paper application will be available to the public on Nov. 1. Applications are taken through April 14,

2025, at 5 p.m. EST.

- Customer Assistance for Residential Energy (CARE) Discount Program: In addition to the assistance available through LIHEAP, the NIPSCO CARE program is designed to provide further bill reductions to LIHEAP-approved customers. Once enrolled in LIHEAP, customers are automatically enrolled in the program, and reductions range from 15 to 32 percent, depending on the same criteria used by the state in determining the level of assistance.

- Hardship: This program provides energy assistance funds for natural gas customers who fall between 151-250 percent of the Federal Poverty Level. Hardship funds are available through many of the same local Community Action Agencies where EAP funds are distributed.

- Indiana Emergency Rental Assistance (IERA) Program: IERA provides financial assistance for rent and utility payments for Indiana residents whose income has been negatively impacted by the pandemic. Customers can learn more and find out if they qualify by calling 2-1-1.

- Township Trustees: A limited amount of energy assistance funds is available through local Township Trustee offices. NIPSCO

customers are encouraged to contact their local Township Trustee to see what help may be available.

- Flexible Payment Plans: Payment Agreements:

NIPSCO has expanded its payment plan agreements to offer its most flexible payment plans to customers that need financial support, including three-, six- and 12-month plans.

Customers can learn more and enroll at NIPSCO.com/PaymentPlans.

- Budget Plan: A free service to all NIPSCO customers to help manage their monthly energy bills by spreading out gas costs over an entire year. Learn more at www.NIPSCO.com/budget.

For more information on billing options and payment assistance, visit www.NIPSCO.com/assistance. Customers looking to quickly find information 24 hours a day, seven days a week can use NIPSCO's Chat feature located in the bottom right-hand corner of its website (www.NIPSCO.com) or via the mobile app. Customers may also contact the NIPSCO Customer Care Center at 1-800-4-NIPSCO Monday-Friday, 7 a.m. to 7 p.m. CT.

Energy- and Money-Saving Programs

Usage makes up the largest portion of the average energy bill. Because of this,

NIPSCO offers energy-efficiency programs to help manage usage and, in turn,

bills.

A full list of programs, rebates, and tips available

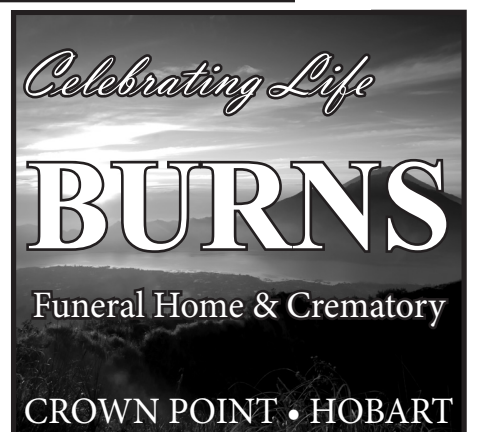
to NIPSCO customers can be found at www.NIPSCO.com/SaveEnergy.

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Sinai Forum speaker's series continues at Purdue Northwest for 2024

The Sinai Forum at Purdue University Northwest (PNW) continues the lineup of notable speakers to be featured in its 2024 season. The series will feature renowned personalities who will engage in topics from politics and constitutional law to conservation, comedy and mental health.

Jim Gaffigan, a seven-time Grammy nominated comedian, actor and author who grew up in Chesterton, Indiana, returns to the region as a part of the Sinai Forum at Purdue Northwest on Nov. 24 at Stardust Event Center, Blue Chip Casino, Hotel & Spa. Gaffigan grew up in a large family, which often serves as inspiration for his jokes. Beyond stand-up, he's a dedicated husband and father of five, often weaving his family's antics into his rou-

tines. Gaffigan's approachable everyman persona, combined with his witty insights on daily life, has endeared him to audiences worldwide.

Additional speakers featured in the 2024 season will include Briana Scurry, Hall of Fame U.S. Soccer Goalkeeper and two-time Olympic gold medalist; Jonathan Turley, and the Shapiro Professor of Public Interest Law at George Washington University.

Program tickets, as well as dates, times and location information, are available at www.pnw.edu/sinai-forum. College and high school students can attend programs for free by registering on the PNW Sinai Forum website and presenting their student IDs at program check-in.

Jim Gaffigan – Sunday,

Nov. 24, 2024

"Beyond Humor: An Afternoon with Jim Gaffigan"

Jim Gaffigan, a seven-time Grammy nominated comedian and actor, is known for his unique brand of humor which largely revolves around his observations on life. Raised in Chesterton, Indiana, Jim grew up in a large family which often serves as inspiration for his jokes. Recently, he starred alongside Jerry Seinfeld in the movie "Unfrosted," showcasing his versatile talent in both comedy and acting.

Briana Scurry – Sunday, Dec. 8, 2024

"From Gold to Grit: A Champion's Journey Through Traumatic Trials and Mental Health Triumph"

Briana Scurry is a pio-

neering American soccer goalkeeper and one of the most accomplished players in women's soccer history. Scurry was a key figure in the U.S. Women's National Team, winning two Olympic gold medals (1996, 2004) and the 1999 FIFA Women's World Cup. After suffering a career-ending concussion in 2010, Scurry faced a challenging mental health journey, battling depression and anxiety.



Jim Gaffigan

Briana Scurry

LOFS Lions Club looking for more volunteers to help serve Winfield and surrounding areas

Our chapter is LOFS LIONS and our motto is 'WE SERV'E. We serve the communities of LOFS (Lake and Porter County), Winfield Township, and West Porter Township.

Consider joining our chapter. We welcome you to visit us at our general meetings, which are usually held 6:30 p.m. the second Wednesday of each month at the LOFS Lakehouse Restaurant.

Board Meetings are held the first Wednesday and a social gathering is usually held the fourth Wednesday of the month.

Contact any Lion mem-

ber or one of the present officers: Yolanda Hernandez, President. Tom Snowden 1st Vice. Danny Moynihan, 2nd Vice. Jeanette Titoff, Secretary. Chuck DeLasCasas, treasurer.

We hold several fundraisers throughout the year and donate to community food banks, women's shelters, scholarships, Cancer, Leader Dogs for the Blind, Camps for the Blind, Fire Stations and more.

Consider entering 4th of July parade (Becky Wright, Lions parade chairperson 219-779-7215. This year we received enough funds to of-

fer six \$1000 scholarships to students from Crown Point and Boone Grove High Schools! We also presented Winfield Cub Scouts Pack 406 a \$500 check so they could purchase a popcorn machine.

Our aim is To Serve!

Winfield and LOFS Veterans will be honored by LOFS Lions

At 6 p.m. on Wednesday, November 20 LOFS and Winfield area residents will be honored with a special program at the LOFS Lakehouse. Please help us honor these extraordinary persons who served our country by sharing this information with them.

The LOFS Lions would like to know the names, branch of service and dates/years served of those Winfield and LOFS veterans who can attend our program. If possible, please email a photo the veteran in uniform to Lion Yolanda Hernandez at yher2001@yahoo.com Subject: Winfield & LOFS Veterans.

Look for updated information at LOFS Lions link, which can be found on LOFS.org website. You can also contact one of these committee members: Lion Linda Kroner 219-765-3990, Lion Denise Piccioni 708-908-0663, Lion Juan B Hernandez 219-306-1865, Lion Jim Furlong 630-699-4278 or Lion Yolanda Hernandez 219-306-1864.

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- The Wolfe Family

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Taylor has been a funeral director for 15 years, and has a passion for helping families. She is also an active member of Tri Kappa Crown Point, and she volunteers for the Phoenix Center in Valparaiso, who provides grief support for children and teens.

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Nine organizations receive \$20,000 grants to support arts programming for older adults

The Indiana Arts Commission today that nine arts organizations have received training and grant funding through Lifelong Arts for Arts Organizations, a program that promotes arts and creativity services for adults ages 65 and older. Nine organizations from around the state will each receive \$20,000 to host programming for older adults, supported by the Indiana Arts Commission in partnership with the Family and Social Services Administration, and made possible by a grant provided by the National Assembly of State Arts Agencies in partnership with E.A. Michelson Philanthropy.

“We are proud to deepen our work in creative aging thanks to the partnership of the National Assembly of State Arts Agencies, Aroha Philanthropies, and the Family and Social Services Administration,” said Miah Michaelsen, IAC Executive Director. “Meaningful, professional arts experiences are a proven tool to improve the psychological, physical, and emotional health of older adults, and it is a privilege to work with arts organizations to provide these benefits to Hoosiers.”

The organizations receiving funding, and the projects they will support, include:

- South Shore Arts (Munster, IN) - Every Generation: Without Limitations

- Art Barn School of Art, Inc. (Valparaiso, IN) - Art Within Reach: Drawing and Creative Watercolor
- The Jack & Shirley Lubeznik Center for the Arts (Michigan City, IN) - 2D Art and Design
- The Honeywell Foundation, Inc. (Wabash, IN) - Senior Perspectives: Observational Art Class
- Iibada Dance Company (Indianapolis, IN) - Seasoned Feet
- Fort Wayne Dance Collective, Inc. (Fort Wayne, IN) - Apple City Dance Project
- Civic Theatre of Greater Lafayette, Inc. (Lafayette, IN) - Playback: Moving Through Our Memories

- Heartland Sings Inc. (Fort Wayne, IN) - Timeless Tunes for All Singers
- ArtMix Inc. (Indianapolis, IN) - Narrating with Colors
- Fort Wayne Dance Collective will be working with the Renaissance Pointe YMCA on the Apple City Dance Project, which will provide 8-week dance sessions designed specifically for adults ages 55 and up. Each dance session will be focused on creating a welcoming and fun environment where participants will learn a variety of basic dance steps in different styles, while having input on music selection, and the chance to work as a group to create movement inspired by their lives.

ArtMix’s program, “Narrating with Colors”, is an introductory painting class designed to combat social isolation and build community for aging adults with and without disabilities. Throughout the eight-week session, attendees will learn foundational painting skills while engaging in weekly group discussions about the story of their life. The culmination of the class will be a collaborative mural that weaves the artists’ stories together.

Learn more about each of the funded projects on the IAC website at www.in.gov/arts/programs-and-services. Participating organizations were selected through an ap-

plication and panel process and have attended three days of training hosted by Lifetime Arts, a national leader in best practices of creative aging.

Lifelong Arts for Arts Organizations is an expansion of the IAC’s portfolio of opportunities for the state’s older adults. The program joins existing programs for artists and aging services providers in partnership with the Indiana Family and Social Services Administration.

SUPPORT OUR ADVERTISERS

Indiana Chamber’s Wellness Council receives grant for Big Hoosier Well-Being Project

With mental health challenges on the rise for many Hoosiers, helping Indiana companies promote well-being among their workforces has become imperative. Now a key grant from the Anthem Blue Cross and Blue Shield Foundation to the Wellness Council of Indiana (WCI), a subsidiary of the Indiana Chamber of Commerce, will enable key research for WCI’s Hoosier Well-Being Data Project (HWDP). The grant is slated to provide \$360,000 over a two-year period.

Through the HWDP, participating employers will access and analyze employee data to gain insights into workforce mental health. The data-driven approach allows each organization to implement evidence-based

strategies to create a supportive workplace environment and provides expert guidance to develop a mental health strategy tailored to its unique needs.

“As a cornerstone of our community, the Anthem Blue Cross and Blue Shield Foundation is deeply committed to advancing mental health awareness and solutions,” says Beth Keyser, president of Anthem Blue Cross and Blue Shield in Indiana. “The grant for the Hoosier Well-Being Data Project is an investment designed to promote not just physical health but the overall well-being of Hoosiers.”

“We firmly believe in the power of data-driven insights to shape impactful mental health strategies customized to the needs of each organi-

zation,” she adds. “Our mission is to empower employers to create understanding and supportive work environments, yielding healthier communities and stronger economies.”

HWDP highlights for leaders and wellness strategy decision-makers include a one-on-one mental health consultation to assess current practices and identify needs. Training sessions are also featured on mental health strategy, communications and engagement, and mental health first aid.

“Support from the Anthem Blue Cross and Blue Shield Foundation enables us to analyze this crucial mental health data,” shares Jennifer Pferrer, WCI executive director. “Leveraging this data enhances our understand-

ing and treatment of mental health conditions, aligning strategies and resources. Education plays a vital role by breaking down stigma, promoting early intervention and empowering individuals to manage mental well-being.”

WCI and the Indiana Chamber are prioritizing the health of Hoosier individuals, workplaces and communities through Indiana Prosperity 2035, its recently released long-term visioning plan for the state.

For more on WCI’s upcoming offerings and trainings for employers and the workforce on mental health and other health-related initiatives, visit www.wellnessindiana.org/events.

Cutting spending can boost retirement savings

Like most of us, you may someday want to enjoy a comfortable retirement. Your ability to achieve this goal will depend on how much you save — but it also matters how much you spend.

And saving and spending are certainly related: The more you can reduce your spending, the more money you could have available to save for retirement through your IRA and your 401(k) or other employer-sponsored retirement plan. Over many years, even relatively small amounts diverted from spending to saving and investing could add up substantially.

How can you go about potentially reducing your spending? Here are a few suggestions:

- Use a budgeting tool. If you’re not already doing so,

you might want to consider using a free online budgeting tool. Among other capabilities, these apps can place your spending in categories — groceries, travel, entertainment, and so on — which can reveal redundancies that, once eliminated, could save you money. For example, you might find that you’re spending a not-insignificant amount on streaming services you rarely use. Or you might be surprised at how often you go the grocery store, rather than consolidating your visits and reducing the likelihood of “impulse” purchases.

- Take advantage of employee benefits. If you work for a mid-size or large company, you may have an extensive employee benefit plan, which could include

(See Retirement Pg. 8)

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Are we really all exposed to many hazardous chemicals that come off the packaging our food travels in?

Submitted by the editors
of *E: The Environmental Magazine*

A large percentage of our food packaging contains toxic Food Contact Chemicals (FCCs), which are chemicals that come into contact with foods during manufacturing, packaging or transportation. Notable FCCs include BPA, BPS and BPF, all commonly found in soda and soup cans, plastic food linings, and DVDs, and plasticizers or phthalates, which are widely

used to make plastic products more flexible and durable. At least 25 percent of FCCs, including BPAs and plasticizers, can be found in the human body due to exposure to food packaging, and can be extremely hazardous to our health. Some health risks include harm to the immune system, cancer, liver toxicity, thyroid effects and reproductive toxicity. BPAs are especially hazardous for women, as they are also toxic to the ovaries and uterus.

Due to the prevalence of FCCs in so much food packaging, it is impossible to fully avoid them. However, there are ways to reduce our exposure to toxic chemicals in our food. For one, buy food that is stored in glass jars or BPA-free boxes instead of metal cans and plastic containers, which are more likely to contain FCCs. Also, wash your hands often and always before eating, steer clear of fast-food and fatty foods and eat fresh, unprocessed foods,

especially organic fruits and vegetables. You can also reduce risks when preparing food by using wooden, stainless steel or silicone kitchenware, and avoiding non-stick pans, disposable packaging, packaging with recycling codes 3 or 7, and black plastic kitchenware.

FCCs are also prevalent in cleaning products and other household items. You can reduce your exposure to chemicals in these products by using glass or stainless-steel reusable

water bottles, buying fragrance-free soaps, cosmetics and cleaners, refusing paper receipts and avoiding vinyl carpets and fabrics. It is also recommended that you keep your windows open for ventilation whenever possible, as synthetic chemicals often deteriorate into dust particles that are easily inhaled.

Unfortunately, the only way that we will be able to permanently get rid of FCCs is to campaign for them to be banned by the government

and by national retailers. Several volunteer-led campaigns have already spoken out on the issue, and a lot of headway has been made in banning specific toxic chemicals, including BPAs, in California. If you would like to help canvas for the banning of toxic chemicals in food packaging, consider volunteering for Take Out Toxics or other local campaigns that are pressuring their local governments and retailers to call for chemical bans.

Purdue University Northwest to offer Applied Artificial Intelligence master's degree

Purdue University Northwest (PNW) will begin offering a new Master of Science in Applied Artificial Intelligence degree program, with the first students expected to begin courses in spring 2025.

PNW's master's degree in Applied Artificial Intelligence (AI) will prepare accepted graduate students with AI knowledge, hands-on experiences and advanced practical skills, including the design, development and implementation of AI applications to real-world chal-

lenges and responsive uses of AI technology.

"As the premier metropolitan university in our region, we need to address the needs of the industry by developing innovative programs," said Mohammad Zahraee, interim dean of PNW's College of Technology. "Our M.S. in Applied Artificial Intelligence will accomplish this goal by cultivating graduates to fill the gaps of much needed skills for our regional industry, as well as innovate in today's technology-driven world."

Applied Artificial Intelligence graduates will be qualified to step into several fields as savvy computer programmers and data analysts. Graduates will become transformative leaders in the technology sector who can investigate complex scenarios, make data-informed recommendations for action, and deliver workable solutions to real-world challenges.

AI is a flourishing technology that can impact and benefit several sectors, including health care, manufacturing,

transportation, agriculture, construction, education, cybersecurity, finance and more. Applied Artificial Intelligence students will learn how AI can be harnessed for challenging real-world problems, data analysis, task automation and process efficiencies in these fields and beyond.

Prospective students can learn more by emailing techgrad@pnw.edu or by visiting pnw.edu/technology. Additional information about graduate studies at PNW can be found at [pnw.edu/graduate-](http://pnw.edu/graduate-studies)

studies.

Purdue University Northwest is a premier metropolitan university dedicated to empowering transformational change in our students and in our community. Located

in Northwest Indiana, near Chicago, PNW values academic excellence, supports growth, and celebrates diversity. For more information about PNW, visit www.pnw.edu.

What are some "nature-based solutions" to fight climate change?

Submitted by the editors
of *E: The Environmental Magazine*

As we come to terms with the growing effects of climate change, many are turning to so-called nature-based solutions, which are holistic approaches that promote biodiversity and ecosystem preservation. Nature-based solutions harness natural processes to address problems rooted in climate change. Countries such as Africa, the Philippines and Brazil are at the forefront of using nature-based solutions.

One example of a nature-based solution is reforestation, the replanting of native trees in areas subject to deforestation. Many initiatives are underway to restore regions of the world negatively

affected by logging, burning and land use change. For example, Africa's Great Green Wall project aims to restore 100 million hectares of degraded land across 20 countries. This is already dramatically reducing atmospheric carbon in the region while providing a livelihood for local communities.

Mangroves are a lesser-known climate champion, essential for both carbon storage and coastal protection. The Zoological Society of London (ZSL) is spearheading an extensive mangrove restoration program in the Philippines where over 50 percent of mangrove habitats have been lost. By regrowing the mangroves that line the islands, they are building a defense against rising sea levels.

Urban greening is perhaps one of the most easily accessible nature-based solutions and is most advantageous in areas with little to no nature already present. An example of this is New York City's High Line, a 1.5-mile long track that was previously abandoned before it was transformed by Friends of the Highline who now use it as a community space to grow native plants, host events and display local art. Urban greening is highly effective, easy, and beneficial to communities.

Agroforestry integrates trees and native brush into farms to mimic natural environments. In Brazil's Atlantic Forest, agroforestry has been instrumental in transforming disrupted land into systems

that support biodiversity without costing communities who rely on farms. Such projects promote soil health, improve water retention and support the spread of nutrients. Planting trees around farmland or introducing wildflower seeds at the edge of a property can be instrumental in promoting ecosystem health.

Nature-based solutions may often be presented as large-scale initiatives, but such solutions are still vital and more accessible in a smaller context. Consider joining an ongoing project in your area, or starting one yourself, taking inspiration from other established programs around the world.

(Retirement from Pg. 7)

discounts on some products and services. Also, if you are enrolled in a high-deductible health plan through your employer, you might have access to a health savings account (HSA) or flexible spending account (FSA), either of which may let you lower your out-of-pocket health care costs by using pre-tax dollars to pay for deductibles, copayments, coinsurance and some other qualified expenses.

- Shop around for insurance. To some extent, we are all

creatures of habit, which can be good in some circumstances and not so good in others. In the "not so good" category, many people stick with their auto, homeowners and life insurance policies year after year, even though they might be able to save some money by switching to another company. But even if you stay with your current company, you might find ways to save money by taking steps such as adding a home security system. Check with your insurer to

learn more.

- Compare credit cards. There's a piece of financial advice that essentially says: "Pay cash for everything" — and this isn't a bad idea. Ideally, you might want to use a credit card strictly for items such as car rentals or hotel reservations, and you should pay off the bill each month to avoid interest charges. Sometimes, though, you may need to use your card for other purposes, and it may not always be possible to pay your bill in full.

That's why you'll want to review credit cards periodically to find one with lower interest rates, a favorable balance transfer offer and a better rewards program.

- It's not always easy to cut down on your spending, but when you do, it can provide more peace of mind — and an opportunity to boost your savings for what could be a long and active retirement. *This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Patrick*

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