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Commissioner swears in Franciscan Health’s latest VASIA class

Franciscan Health’s partnership with the Lake County Courts to provide volunteer advocates for elderly and incapacitated adults who are unable to represent themselves now has five new members.

Lake Superior Court Probate Commissioner Ben Ballou swore in a class of five Volunteer Advocates for Seniors and Incapacitated Adults (VASIA). The new advocates are Barbara Cerwinski of St. John, Abigail Gidley of Crown Point, Karen Hill of Crown Point, Jaquelyn Mojica of Hammond, and Quiana Scott of Merrillville.

The court collaborates with Franciscan Health to provide trained, supervised volunteers to serve as court-

appointed agents to assist elderly and incapacitated adults. The program, now in its 22nd year, partners with programs serving elderly and incapacitated adults across Lake County to develop a continuum of elder law advocacy and guardianship services.

Volunteers are vetted through an application screening process. Once approved, volunteers must complete 40 hours of initial training and 12 hours of continuing education annually by legal, social service, health and mental health experts. Advocates serve as guardians on one case at a time.

“Today marks a very significant part of your life,” VASIA Director LaVonne Jarrett said. “You will officially become part of peo-

ple’s lives. We can’t wait to see what is going to happen in each of your journeys.”

Ballou said the VASIA volunteers most often assist individuals with no family members to advocate for them. He said some do have family but they are not able to assist them for a variety of reasons.

“We are so thankful that you volunteer and assist these individuals,” Ballou said. “From the court’s perspective, we’re really appreciative that you’re taking the time to serve. We can’t thank you enough for all you do.”

This class of VASIA volunteers included two recent college interns who interned with VASIA, a first for the program.

“I look at you and think

you are so young yet so willing to give at your tender age,” VASIA Volunteer Coordinator Francisca Mendoza said.

Mendoza said being a VASIA volunteer is life changing.

“Love is not just a word,” she said. “Love is not just a feeling. Love is an action. Just as Jesus died on the cross for us, that was an act of love. If you ever get discouraged, remember you are love in action.”

The VASIA program is partially funded by grants from the Indiana Supreme Court, Legacy Foundation, Inc. and other local, state and national funders as well as individual donors to the Franciscan Health Foundation.



New Volunteer Advocates for Seniors and Incapacitated Adults (VASIA) were sworn in at Lake Superior Court Aug. 28. Pictured are (l-r) VASIA Director LaVonne Jarrett, Karen Hill, Jaquelyn Mojica, Abigail Gidley, Lake Superior Court Probate Commissioner Ben Ballou, Barbara Cerwinski, Quiana Scott, and VASIA Volunteer Coordinator Francisca Mendoza.

To donate to support program and how to become VASIA’s efforts, go to www.franciscanhealth.org/VASIA. To learn more about the

NIPSCO proposes new electric rates for improvements

Northern Indiana Public Service Company LLC (NIPSCO), a subsidiary of NiSource Inc. (NYSE: NI), has made a request with the Indiana Utility Regulatory Commission (IURC) to adjust its electric rates. The request is largely driven by continued investments in renewable energy to support the company’s ongoing electric generation transition, along with infrastructure upgrades to provide enhanced safety and reliability. As demonstrated by the company’s Integrated Resource Planning (IRP) process in 2018 and 2021, making these

investments now is the most cost-effective approach for customers over the long term.

While the proposed increase was filed with the IURC today, it will undergo a thorough regulatory review process, which includes the opportunity for the public to provide input. Any changes to a customer’s bill that are ultimately approved by the IURC will be phased in over time beginning in late 2025 and into 2026, versus a one-time increase.

“We are making progress on our electric generation transition that will provide direct benefits to the cus-

tomers and communities we serve, now and well into the future,” said Vince Parisi, NIPSCO President and Chief Operating Officer. “These proposed rates will support that ongoing transition, as well as infrastructure and system upgrades to strengthen our system and provide the increased safety, reliability and value that our customers expect and deserve.”

How will residential customer bills change?

Based on NIPSCO’s proposal, an average residential electric customer, as a result of this case, would see an overall increase of approxi-

mately \$32 per month, or approximately 22% above projected bills at the time of implementation.

The change, if approved, would begin to occur by Sept. 1, 2025, with the remaining changes applied by March 2026.

Part of this request includes a proposal for a new bill payment assistance program for income qualified customers, with a portion funded by NIPSCO.

Additionally, NIPSCO has proposed a new multifamily housing rate structure that, if approved, would allow for a 9%, or an approximately

\$10 decrease per month, to an averagmultifamily housing customer using 444 kwh per month compared to the standard residential rate. As a regulated energy provider, NIPSCO cannot change any rates or charges to its customers without the approval of the IURC. NIPSCO’s natural gas rates are not affected by this request.

Actual projected bill impacts may vary by customer—including nonresidential customers depending on usage and future potential changes in market prices. Informed by NIPSCO’s IRP process, the company’s transition to a

more balanced electric generation portfolio is the best option for customers in terms of affordability and reliability over the long term. The transition to renewable energy generation is significant, representing approximately \$2 billion in new investments through 2025. The company is also investing approximately \$769.5 million for electric transmission and distribution system upgrades, technology improvements, and safety and reliability initiatives to be completed by the end of 2025, with plans for similar

(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 continue to be contributing 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 2024-25 season kicks off with a night of Broadway music with two performances October 24 and 25 at 7:30 p.m. The Symphony will be joined by the Symphony Chorus as well as guest singers Alisa Jordheim, Kimberly E. Jones, Lorenzo Parnell, and Jonathan Wilson. The concert will feature favorite tunes from classic musicals like Sound of Music, Oklahoma, South Pacific, and The Music Man, and contemporary musicals like Mamma Mia!, A Chorus Line, Chicago, Les Miserables, and Phantom of the Opera, plus many more. 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 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 Home and the Rhythm Makers Orchestra. Join the Symphony for dancing, cock-

tails, 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) investments into the future. Along with those investments, NIPSCO is working in a cost-effective manner to help keep costs lower for customers over the long term. For example: • \$80 million in customer savings – Approximate customer savings resulting from NIPSCO's renewable generating assets since 2021. NIPSCO currently sells the renewable energy credits (RECs) generated by renewable energy projects and also sells the excess power that these projects generate when it is not needed to serve NIPSCO customers. Customers directly benefit by having lower charges on their bills through the fuel adjustment charge component, as 100% of the revenue associated with these sales by the existing renewable projects are passed back to customers, along with the sales from the upcoming renewable project additions are passed back to customers. • \$70 million in cost reduction – The projected amount of approximate savings from lower operating and maintenance costs, along with eliminated fuel and purchase power costs after NIPSCO retires Units 17 and 18 at its R.M. Schahfer Generating Station by the end of 2025.

This cost reduction makes the proposed new electric rates lower than it would have been without the retirements. • Renewable Energy Investment and Production Tax Credits – By moving to a fullownership model for many of its renewable energy and energy storage projects, NIPSCO will claim tax credits and pass the benefits of those tax credits on to its customers. Customers will realize the benefits of these tax credits for a 10-year period starting in 2025. • Infrastructure modernization – Infrastructure modernization projects ongoing throughout NIPSCO's service area include underground cable replacement, which involves replacing aging underground cable, and substation relay modernization to allow for reduced outage times and enhanced visibility into our electric system. Also underway is steel structure life extension to help maintain reliability of the steel transmission structures within our service area. These investments, among many others, will enhance NIPSCO's ability to provide safe, reliable energy to northern Indiana. Beyond the existing state and federal energy assistance programs and moratorium on winter service discon-

nections, NIPSCO provides credit arrangements, budget plans and reduced deposits for eligible customers, including the following: • Low Income Home Energy Assistance Program (LIHEAP): If electricity is the primary source of customers' heat, LIHEAP support is available to households that are at or below 60% of the state median income. The program opens on Oct. 1 for online and mail-in applications. Customers can learn more and find out if they qualify at eap.ihcda.in.gov or by calling 2-1-1. • Flexible Payment Agreements: NIPSCO has expanded its payment plan agreements to offer its most flexible payment plans to customers who need financial support, including three-, six- and 12-month plans. Customers can learn more and enroll at NIPSCO.com/PaymentPlans. • 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. • The Emergency Rental Assistance Program: This program provides up to 18 months of rental and util-

ity assistance for renters. Additional information can be found at www.in.gov/ihcda/homeowners-and-renters/rental-assistance/. • Budget Plan: The budget plan is a free service to all NIPSCO customers to help manage their monthly energy bills by spreading out electric costs over an entire year. Learn more at www.NIPSCO.com/budget.

As always, any customers experiencing difficulty with paying their bills – regardless of their income – are encouraged to contact our Customer Care Center Monday through Friday between 7 a.m. and 7 p.m. CT at 1-800-464-7726 to determine what help might be available to them. For more information on bill assistance, customers can visit www.NIPSCO.com/

FinancialSupport. In addition to payment assistance options, NIPSCO offers a number of energy-efficiency programs to help lower energy usage and bills. Visit NIPSCO.com/Save for more information on available programs and other ways to save. Learn more about NIPSCO's rates at www.NIPSCO.com/2025electricrates

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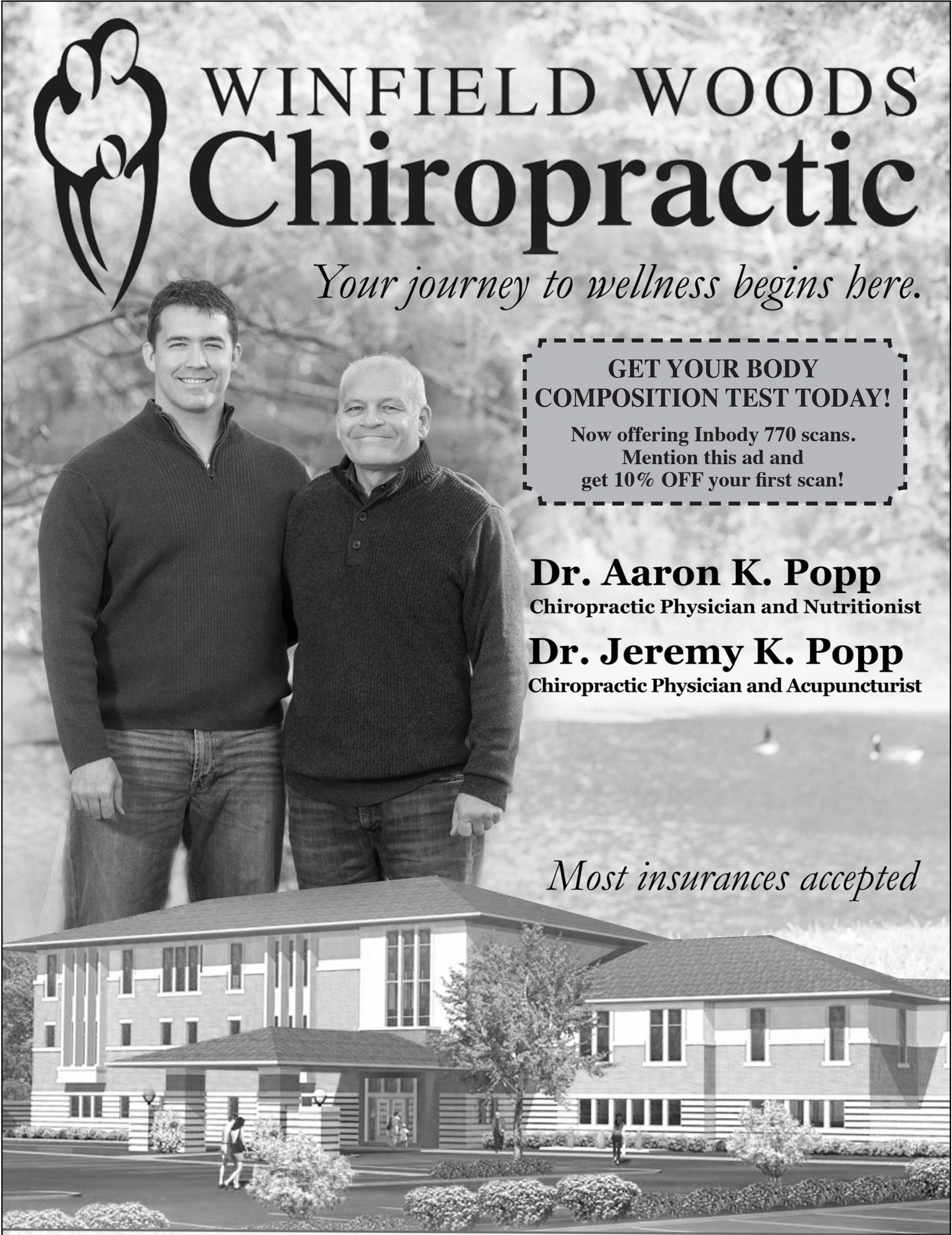
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Across the street from Lakes of the Four Seasons

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 routines. 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, the Shapiro Professor of Public Interest Law at George Washington University; and Joel Sartore, National Geographic Explorer, photographer and conservationist.

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.

Jonathan Turley — Sunday, Oct. 6, 2024

"The Indispensable Right: Free Speech in the Age of Rage"

Jonathan Turley is the Shapiro Professor of public interest law at George Washington University. Professor Turley has written extensively in areas ranging from constitutional law to legal theory to tort law. He is the author of *The Indispensable Right: Free Speech in an Age of Rage* (Simon & Schuster 2024). Turley is currently the legal analyst for Fox News. He is a columnist for USA Today, The Hill, and other newspapers including the New York Times, Washington Post, USA Today, Los Angeles Times and Wall Street Journal.

Joel Sartore — Sunday, Nov. 3, 2024

"Building The Photo Ark: One Man's Quest to Document the World's Animals"

Joel Sartore is a National Geographic Explorer and photographer, as well as a noted speaker, author, teacher and conservationist. His hallmarks are his sense of humor and Midwestern work ethic. Sartore is the founder of the National Geographic Photo Ark, a multiyear effort to document every species — big or small, common or rare — living in the world's zoos, aquariums and wildlife sanctuaries in order to inspire people to help protect biodiversity before it's too late.



Jonathan Turley

Jim Gaffigan — Sunday, Nov. 24, 2024

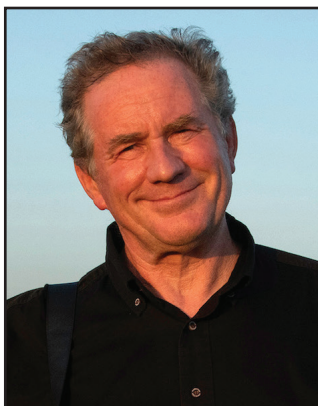
"Beyond Humor: An Afternoon with Jim Gaffigan"

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

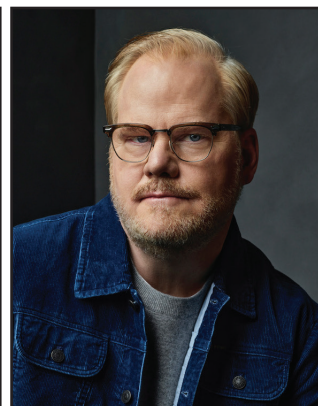
"From Gold to Grit: A Champion's Journey Through Traumatic Trials and Mental Health Triumph"

Briana Scurry is a pio-



Joel Sartore

neering American soccer goalkeeper and one of the most accomplished players in women's soccer history. Scurry was a key figure in



Jim Gaffigan

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



Briana Scurry

career-ending concussion in 2010, Scurry faced a challenging mental health journey, battling depression and anxiety.



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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 member 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 offer 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.

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DIRECTOR SPOTLIGHT

SALLY SZUMSKI


Sally has been a funeral director since 2007. In her spare time, Sally is a proficient seamstress, and she enjoys sewing gifts for her grandkids, especially. She also enjoys traveling and spending time with her husband, children and grandkids.



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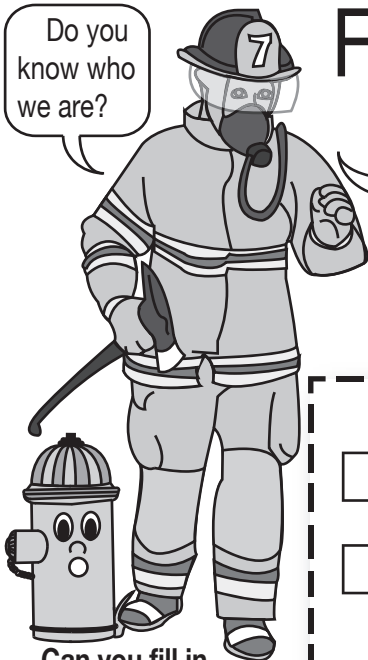
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...fire fighting and safety technology.

Kids: color stuff in!



Can you fill in the missing letters to name fire fighting equipment?

- 1. _ o _ e
- 2. l _ dde _
- 3. he _ i _ opter
- 4. _ ruc _
- 5. fire a _ a _ m
- 6. a _ e
- 7. _ prin _ lers

Fire Prevention and Safety!

We are your community's firefighters. We visit schools to talk to students about fire **prevention** and **safety**. We show the special clothing we wear to **protect** us from the smoke and heat of fire. We may look a bit scary, but we are not. We are here to help you.

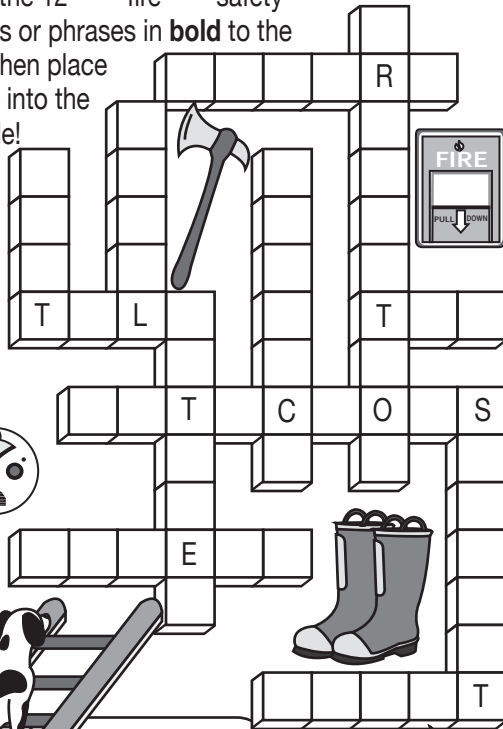
This is a chart for you to use to **talk** with your family about fire prevention and safety. Cut it out and hang it on your refrigerator!

Family Fire Safety Checklist

- ☐ Only cook in the **kitchen** when an adult is helping you.
- ☐ Don't touch matches, lighters or candles. They are for **adult** use only.
- ☐ Do you have smoke **detectors** on every level of your home? Test them monthly and change the batteries at least once a year.
- ☐ Do you know **two** or more ways out of the house?
- ☐ Never use elevators (**stairs** are much safer) if there is a fire.
- ☐ Smoke rises, so if there is a fire, stay low: **crawl** under the smoke.
- ☐ Have you picked a place to **meet** the rest of your family once you are all out of the house?
- ☐ Once you are out of the house, **stay out** of the house.



Find the 12 "fire safety" words or phrases in **bold** to the left, then place them into the puzzle!

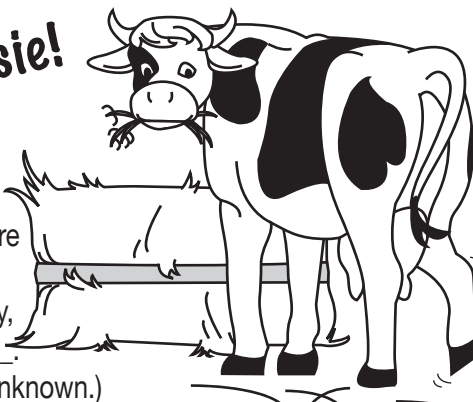


The Great Chicago Fire (And the Lessons We Learned)

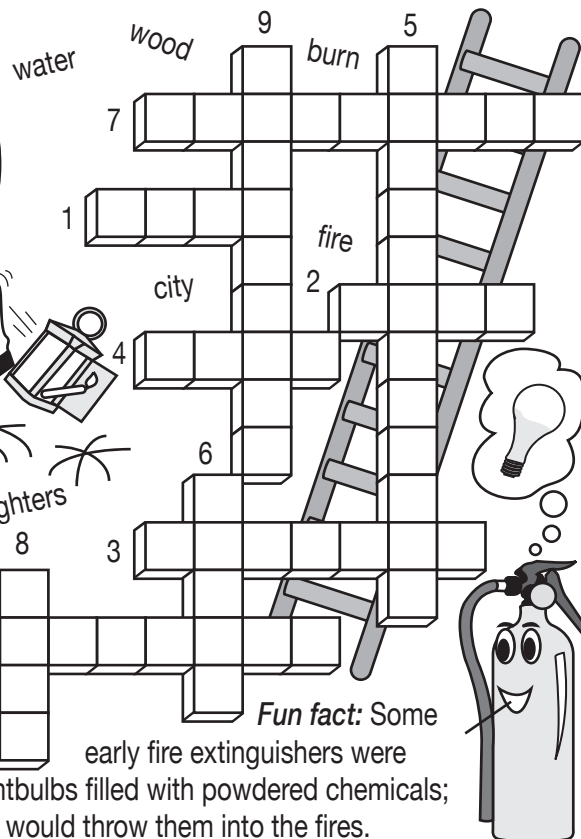
Read about the fire to fill in the crossword puzzle:

- Have you ever heard of the Great Chicago _____ (1871)?
- It was a fire so big and out of control that it burned almost 4 square miles of the _____ and even jumped across the Chicago River!
- One story says that it started when a woman, named Mrs. O'Leary, went to her barn to milk a cow and the cow kicked over her _____. (The story was made up by a reporter; what started of the fire is unknown.)
- The buildings in the city were mostly made of _____ and were built very close together, so it was easy for the fire to spread.
- It is said that people didn't react right away and that the _____ were tired from fighting a different fire the day before and made some mistakes.
- The blaze grew so big that it destroyed the pumps for the waterworks (the place that supplied the water to fight the fire) and the _____ was cut off.
- Finally, after two days, the fire burned itself out, after destroying over 17,000 _____, killing hundreds of people and leaving about 90,000 others homeless.
- Oddly, one of the buildings that didn't _____ was the waterworks tower. It is still there today!
- Today, we space buildings in the city farther apart and use more _____ materials like metals.
- Firefighters today are better trained and have _____ that helps them fight fires more quickly.

Whoopsie!



buildings
fireproof
equipment
lantern
firefighters

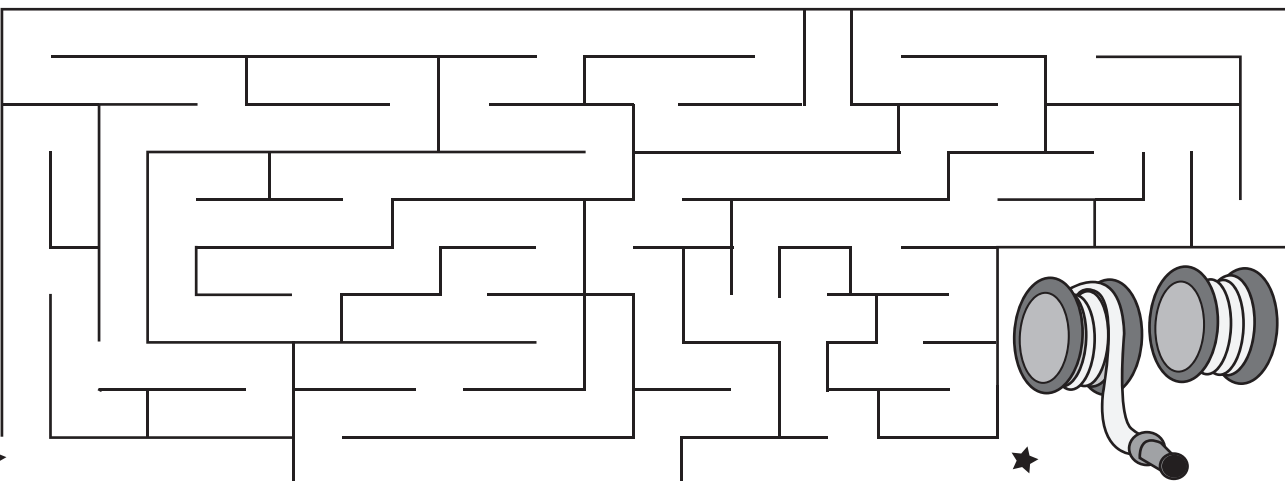
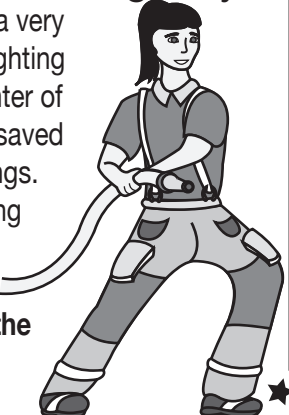


Fun fact: Some early fire extinguishers were like lightbulbs filled with powdered chemicals; people would throw them into the fires.

At the End of a Long Day!

The firefighters had a very dangerous, long day fighting a blazing fire in the center of town. Their hard work saved almost all of the buildings.

At the end of the long day, the equipment is being cleaned and stored. **Can you help the firefighter put the equipment away?**



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 application 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.

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 organization,” 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 understanding 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.

If your family has a life insurance death benefit, they could remain in their home, meeting the monthly mortgage payments, or perhaps pay off the loan entirely (although this might not be in their best financial interest).

Life insurance can help you in two main ways. First, life insurance policies offer a death benefit that can assist your family if you’re no longer around. And second, some types of life insurance offer the chance to build cash value, which can work for you during your lifetime.

Let’s look at the death benefit first. If something were to happen to you, your life insurance proceeds could help your family meet at least three major needs:

- Paying a mortgage – The biggest expense many families face is their monthly mortgage. If you weren’t around, could your family continue paying the mortgage? Or would they have to move? With a sufficient life insurance death benefit, they could remain in their home, meeting the monthly mortgage payments, or perhaps pay off the loan entirely (although this might not be in their best financial interest).
- Paying for education – If you have young children, you may already be saving for their college education — because you know college is expensive. Without your income, would college, or some other form of post-secondary education or training, still be realistic? Again, the proceeds from an insurance policy could make the difference.
- Paying off debts – You might have a car loan, credit card debt or other financial obligations. If your surviving spouse is a joint account holder for these debts, they could still be liable for paying them off. But insurance proceeds could be used to retire the debts immediately, (See *Ivnsurance Pg. 8*)

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Planting a garden in the shady areas of your landscape

Submitted by Melinda Myers

It is possible to brighten up those shady spots in your landscape. It is all about proper plant selection, planting, and care.

Start by evaluating the sun and shade patterns in your gardens. Monitor the amount of sunlight different areas receive throughout the day and at various times of the year. You may be surprised the space gets more sunlight than you thought.

Make a list of plants you have successfully grown and those that failed in the shady location you are landscaping. Use this information to help you select other plants with similar light requirements.

As always, select plants that thrive in your climate

and tolerate the amount of sunlight, moisture, and soil in the proposed garden location. Look for plants that provide attractive foliage all season long and flowers at various times.

When planting under or near trees be careful not to kill the tree when creating your shade garden. Plant a foot or more away from the tree trunk and don't cut or remove surface roots that create entryways for insects and diseases. Dig as small as possible planting holes to avoid disturbing the roots and for easy planting. Avoid adding soil over the tree roots and against the trunk as this can lead to tree decline and even death. Skip deep cultivation that damages the roots,

the majority of which grow within the top 18 inches of soil with 50% of them in the top six inches.

Add seasonal color and vertical interest with shade-tolerant annuals like impatiens, begonias, and coleus. Avoid damaging the tree roots by planting these in containers and setting the pots on the soil surface amongst perennial shade-tolerant groundcovers or on mulched beds under the trees.

Once you've planted your garden, adjust the care to compensate for the limited light conditions. Plants growing under large trees or overhangs must be watered more often, especially during the first year or two until the plants become established.

The dense canopy of many trees and impervious overhangs prevent rainfall from reaching the ground below. Plus, the extensive root systems of trees and shrubs absorb much of the rainfall that does make it through, so check soil moisture several times a week and water thoroughly as needed.

Spread a layer of organic mulch over the soil surface and away from the tree trunk and crowns of the plants. Organic mulches help conserve moisture, suppress weeds, and improve the soil as they decompose.

Tree and shrub roots also compete with plantings for nutrients. Use a low-nitrogen, slow-release fertilizer that promotes balanced above-



and below-ground growth. Apply it at planting and early each spring as needed.

Avoid high nitrogen, quick-release fertilizer that promotes lush succulent growth that is more susceptible to insects and diseases. Plus, limited light is a potential plant stressor that can further increase the risk of

problems.

Sometimes there is just too much shade to grow even shade-loving plants. Consider mulching the area to suppress weeds, support the tree's health and protect the soil. Then relax and enjoy the shade on hot sunny days

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/gradu-

ate-studies.

Purdue University Northwest is a premier metropolitan university dedicated to empowering transformational change in our students and in our commu-

nity. 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.

render of the policy. You'll want to weigh all the factors involved — including taxes and the effect on the policy's death benefit — when deciding on how to access the cash value.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Pat Hedge, 10618 Randolph St, Winfield, IN 46307; 219-662-5999 Edward Jones, Member SIPC

(Insurance from Pg. 7) or over time.

All life insurance policies offer a death benefit. But permanent insurance, unlike term insurance, also offers the chance to build cash value — which can be a valuable supplement to your IRA and 401(k) or other retirement accounts.

A cash value policy such as whole life also can provide flexibility for changing financial needs or emergencies in retirement. And here's another key advantage: Because

this type of policy provides fixed, guaranteed returns, it is not dependent on the performance of the financial markets and is thus insulated from the market downturns that can happen while you're retired. So, taking money from the cash value of your whole life policy may help you avoid selling investments that have temporarily declined in value.

Keep in mind, though, that the premiums for a cash value policy will generally be substantially higher than those for term insurance. That's

why some people choose to "buy term and invest the difference" rather than purchase a permanent life policy with cash value. Whether this strategy is right for you depends on a few different factors, perhaps the most important of which is your ability and willingness to consistently invest the money you would have otherwise placed in a cash value policy.

In any case, should you choose cash value insurance, you generally have three ways to get at the money: withdrawals, loans or sur-

This week in history

October 6, 1973

The surprise attack by Egyptian and Syrian forces on Israel on October 6, 1973, threw the Middle East into turmoil and threatened to bring the United States and the Soviet Union into direct conflict for the first time since the Cuban Missile Crisis in 1962.

Though actual combat did not break out between the two nations, the events surrounding the war seriously damaged U.S.-Soviet relations and all but destroyed President Richard Nixon's much-publicized policy of detente.

Initially, it appeared that Egypt and Syria would emerge victorious from the conflict. Armed with up-to-date Soviet weaponry, the two nations hoped to avenge their humiliating defeat in the Six-Day War of 1967. Israeli counterattacks turned the tide, aided by massive amounts of U.S. military assistance, as well as disorganization among the Syrian and Egyptian forces.

The Syrians were driven back, with Israeli troops seizing the strategically important Golan Heights. Egyptian forces retreated back through the Sinai Desert with thousands of their troops were surrounded and cut off by the Israeli army. When it became clear that Israel would not give up its siege of the Egyptian troops, the Soviets threatened to take unilateral action to rescue them. The Soviets backed down on their threat but the damage to relations between the two nations was serious and long lasting.

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