

# PRIME TIME



## **SPREADING KINDNESS**

Deb Kraft is spending her retirement focused on the nonprofit she created

*Page 12*



## Everyday habits to help protect against illness this season

### SmartPower

With only 8% of children and 21% of adults reporting receipt of the 2023-24 COVID-19 vaccine, less than half the population reporting receipt of a flu vaccine and just 20% of adults 60 and over reporting receipt of the respiratory syncytial virus (RSV) vaccine, it's no surprise that rates of respiratory illnesses are at elevated levels this season.

"Respiratory illness is all too common, particularly during colder months when people spend more time indoors and germs can spread more easily," says Dr. Albert Rizzo, chief medical officer, American Lung Association. "Fortunately, there are many strategies for staying healthy."

The American Lung Association is sharing everyday habits you can adopt to help avoid infection, along with information about available tools to help prevent severe illness:

**Wash your hands.** Regularly wash

your hands with soap and water. If soap and water isn't available, use hand sanitizer with at least 60% alcohol.

**Cover your cough and sneeze.** Stop the spread of infection by using a tissue to cover your mouth and nose when you cough and sneeze. You can use your elbow if a tissue is not available.

**Keep your distance.** Close contact with a person who is sick increases exposure to respiratory droplets containing a virus. Maintain your distance whenever possible.

**Stay home.** In addition to staying home when you are sick, try your best to keep your distance from household members to help prevent them from getting sick.

**Clean and disinfect.** When someone is sick at home, cleaning and disinfecting frequently touched surfaces is especially important to help prevent the spread of illness.

**Consider wearing a mask.** Wearing

a mask helps provide protection against circulating viruses, and can help protect people at higher risk of serious illness. Effectiveness does vary depending on the virus and mask quality.

**Get up to date.** Talk to your doctor to see if you and your family members are up to date on vaccinations. Flu vaccination is recommended for everyone 6 months of age and older. RSV vaccination is recommended for adults 60 years of age and older after having a discussion with their healthcare provider. Maternal RSV vaccination is recommended as an option to help prevent babies from developing severe RSV illness and is given during weeks 32-36 of pregnancy during September through January. COVID-19 vaccination is recommended for everyone 6 months of age and older.

**Learn more about monoclonal antibodies.** If you have an infant or are an expectant parent, ask your healthcare provider about a monoclonal antibody

injection to help provide protection against severe RSV illness. This preventative antibody is recommended for infants under 8 months of age and babies between 8-19 months at increased risk of severe RSV.

**Get tested, if needed.** If you do get sick, testing can help your healthcare provider determine which virus you have, and inform next steps such as treatment. Talk to your healthcare provider about testing right away if you get sick, especially if you are at increased risk for severe illness.

**Seek treatment.** Antiviral medications available for flu and COVID-19 may lower your risk of severe illness, hospitalization and death if started early and within the recommended treatment window.

For more resources, visit, [lung.org/viruses](https://lung.org/viruses).

To feel your best this season, adopt healthy habits. And if you do fall ill, take steps to get the right treatment.



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# 6 long-term care myths that could impact your retirement

## STATEPOINT

When it comes to planning their retirement, most people will rely upon their savings, 401(k)s and other forms of income to provide the security they will need for that phase of life.

However, many don't consider a crucial need for their later years: long-term care insurance.

In fact, a recent Forbes study revealed only about one-quarter of adults nearing retirement have seriously considered getting long-term care insurance or a savings account dedicated to long-term care expenses.

Further, many consumers mistakenly think their health insurance or Medicaid will cover various aspects of long-term care services when that might not be the case. In a LIMRA study, 29% of respondents said they believe they own some form of stand-alone long-term care insurance coverage or combination life/long-term care insurance coverage. The data shows long-term care ownership is closer to 3.1%.

So why are Americans neglecting this aspect of financial planning? For many, common misconceptions are preventing them from being prepared. Here are six myths about long-term care and the truth you might not know from Bankers Life, a national life and health insurance brand.

### Myth #1: I won't need long-term care.

**Reality:** Needing help with such daily activities as eating, bathing, dressing, toileting and continence, among others, may seem like an unlikely scenario. However, about 70% of people aged 65 and older will need some type of long-term care during their lifetime, according to the Department of Health and Human Services.

### Myth #2: My family will take care of me.

**Reality:** Physical, financial and geographical limitations prevent many people from caring for their aging relatives, even if they intended to. That's why it's important to be prepared to pay for the long-term care you may need some day.

### Myth #3: Medicare will cover my long-term care.

**Reality:** Medicare is designed to cover acute care, or the care you need when you're sick

and will eventually recover from an illness. It doesn't cover ongoing Activities of Daily Living services when those are the only care you need.

Long-term care insurance is designed to help cover ongoing custodial care services, which includes assistance with dressing, bathing, eating or other Activities of Daily Living.

### Myth #4: I'll use my Social Security benefits to pay for long-term care.

**Reality:** Long-term care is expensive, with homemaker services costing \$163 per day on average and a semi-private room in a nursing home costing \$260 per day on average, according to SeniorLiving.org. Even the maximum monthly Social Security benefit of \$3,6275 won't cover these amounts.

### Myth #5: Nursing homes are the only option.

**Reality:** When you hear "long-term care," you may immediately think "nursing home," but today there are a wide variety of services

available that you may receive at a facility, in the community or in the comfort of your own home.

Owning long-term care insurance can help ensure you receive the care you need on your terms—where and how you want it.

### Myth #6: I will get long-term care insurance later, when I need it.

**Reality:** Qualifying for long-term care insurance coverage after you're diagnosed with an illness is difficult. Applying for long-term care insurance at a younger age helps you qualify for coverage and lock in lower premiums. For this reason, many people purchase long-term care insurance in their 50s when they're still in good health.

For more information on long-term care insurance, reach out to a Bankers Life agent, or visit [bankerslife.com](http://bankerslife.com).

By incorporating long-term care insurance into your retirement plans, you can help prepare yourself for a comfortable future, come what may.

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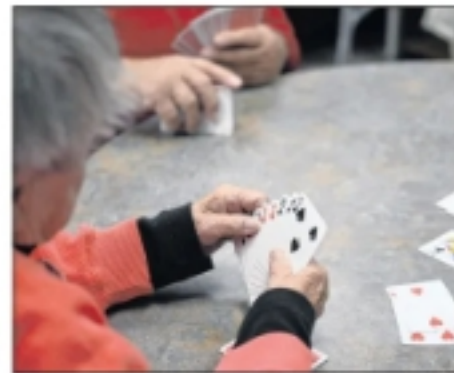
TOM RUSSO-DAILY REPORTER

Pearlann Haines and Diane Lutes practice dulcimers in a session of The Dulcimer Connection at the Greenfield Senior Citizens Center.



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Seniors enjoy playing bridge at the Pat Elmore Center in Greenfield.



TOM RUSSO-DAILY REPORTER

Seniors enjoy playing bridge at the Pat Elmore Center in Greenfield.

# GREENFIELD SENIOR CENTER CALENDAR

## MAY 2024

The Greenfield Senior Citizens Center, located in the Pat Elmore Center in Riley Park, has a variety of activities for active seniors every weekday. Membership is free and provides access to multiple social, recreational and educational programs.

Adults of all ages are invited to attend any of the center's programs. More information is available by calling 317-477-4343.

Here is a schedule of regular activities for the Senior Center, 280 N. Apple St. This schedule is subject to change.

### WEDNESDAY, MAY 1

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
Noon: Bridge  
1 p.m.: Crochet/Knitting

### THURSDAY, MAY 2

9 a.m.: 8-ball pool  
10 a.m.: Men's Coffee Club  
10 a.m.: Ladies' Exercise Class  
10 a.m.: Dulcimer Connection  
11:30 a.m.: Euchre  
1:30 p.m.: Line Dancing

### FRIDAY, MAY 3

9 a.m.: Sew Day  
Noon: Bridge

### MONDAY, MAY 6

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
10 a.m.: Mahjong  
Noon: Bridge  
1 p.m.: Board games/dominoes

### TUESDAY, MAY 7

**Closed for Election Day**

### WEDNESDAY, MAY 8

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
Noon: Bridge  
Noon: Pitch-in luncheon; bring a side dish and table service  
1 p.m.: Crochet/Knitting

### THURSDAY, MAY 9

9 a.m.: 8-ball pool  
10 a.m.: Men's Coffee Club  
10 a.m.: Ladies' Exercise Class  
10 a.m.: Dulcimer Connection  
11:30 a.m.: Euchre  
1:30 p.m.: Line Dancing

### FRIDAY, MAY 10

9 a.m.: Sew Day  
Noon: Bridge

### MONDAY, MAY 13

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
10 a.m.: Mahjong  
Noon: Bridge  
1 p.m.: Board games/dominoes

### TUESDAY, MAY 14

9 a.m.: 8-ball pool  
10 a.m.: Ladies Exercise Class  
11:30 a.m.: Euchre  
1 p.m.: Guitar  
1:30 p.m.: Line Dancing  
6-8 p.m.: Woodcarving

### WEDNESDAY, MAY 15

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
Noon: Bridge  
1 p.m.: Crochet/Knitting

### THURSDAY, MAY 16

9 a.m.: 8-ball pool  
10 a.m.: Men's Coffee Club  
10 a.m.: Ladies' Exercise Class  
10 a.m.: Dulcimer Connection  
11:30 a.m.: Euchre  
1:30 p.m.: Line Dancing

### FRIDAY, MAY 17

9 a.m.: Sew Day  
Noon: Bridge

### MONDAY, MAY 20

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
10 a.m.: Mahjong  
11:30 a.m. Westminster Village lunch and learn (must RSVP)  
Noon: Bridge  
1 p.m.: Board games/dominoes

### TUESDAY, MAY 21

9 a.m.: 8-ball pool  
10 a.m.: Ladies Exercise Class  
11:30 a.m.: Euchre  
1 p.m.: Guitar  
1:30 p.m.: Line Dancing  
6-8 p.m.: Woodcarving

### WEDNESDAY, MAY 22

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga

Noon: Bridge  
1 p.m.: Crochet/Knitting

### THURSDAY, MAY 23

9 a.m.: 8-ball pool  
10 a.m.: Men's Coffee Club  
10 a.m.: Ladies' Exercise Class  
10 a.m.: Dulcimer Connection  
11:30 a.m.: Euchre  
1:30 p.m.: Line Dancing

### FRIDAY, MAY 24

9 a.m.: Sew Day  
Noon: Bridge

### MONDAY, MAY 27

**Closed for Memorial Day**

### TUESDAY, MAY 28

9 a.m.: 8-ball pool  
10 a.m.: Ladies Exercise Class  
11:30 a.m.: Euchre  
1 p.m.: Guitar  
1:30 p.m.: Line Dancing  
6-8 p.m.: Woodcarving

### WEDNESDAY, MAY 29

9 a.m.: 8-ball pool  
10 a.m.: Virtual Yoga  
Noon: Bridge  
1 p.m.: Crochet/Knitting

### THURSDAY, MAY 30

9 a.m.: 8-ball pool  
10 a.m.: Men's Coffee Club  
10 a.m.: Ladies' Exercise Class  
10 a.m.: Dulcimer Connection  
11:30 a.m.: Euchre  
1:30 p.m.: Line Dancing

## HANCOCK COUNTY SENIOR SERVICES

### MISSION

Hancock County Senior Services is a not-for-profit service organization advocating for and addressing the life challenges of our Hancock County senior population and individuals with disabilities and providing public transportation for all of Hancock County.

### VISION

All Hancock County seniors have the available resources to achieve their highest quality of life.

### FEES

Must be a Hancock County resident at least 60 years old. Services also provided to people under 60 with disabilities. Donations are encouraged. Sliding scale fee for respite and homemaker programs. Public transportation is available to everyone in Hancock County by appointment. Fees are \$4 per stop. Senior trips to essential destination are donation only.

### FUNDING

Federal and state funds through Central Indiana Council on Aging; local

governments; Hancock County; client donations and fees; foundations; private donations; fundraising; and United Way of Central Indiana.

### VOLUNTEER

Senior Services offers a variety of positions through handyman, volunteer services, telephone reassurance, fundraising events and board service.

### SERVICES

The agency provides an umbrella of services that help seniors age in place with dignity and independence.

**Legal assistance:** An Indiana Senior Law Project representative visits the office regularly to assist seniors with legal questions and documents. Donations accepted.

**Outreach and insurance:** Senior Services provides help in connecting people in need to resources; enrolling in nutritional programs; and filling out IN SC-40 low-income tax credit forms. Senior Services provides insurance counseling. Medicare counseling provided through the State Health Insurance Assistance Program, in

which counselors offer information about Medicare, Medicare savings plans and other insurance options. The outreach program also loans durable medical equipment such as walkers and canes and provides incontinence supplies. Donations accepted.

### PROGRAMS

**Homemaker:** Provides light house-keeping assistance with laundry, basic cleaning, cooking and grocery shopping. Fees based on the client's income.

**Respite/Assisted Care:** Non-medical respite to relieve an unpaid caregiver by providing in-home supervision to frail seniors or people with disabilities. Fees based on the client's income.

**Handyman:** Simple home repairs and technology assistance on a case-by-case basis. Examples include installing safety grab bars and smoke detectors, replacing batteries and light bulbs, and setting up a new TV. Donations accepted.

**Telephone reassurance:** Telephone calls are made by staff and volunteers to provide reassurance and safety checks.

**Transportation:** Through the HCSS

public transportation program (RIDE Hancock) appointments can be made for transportation to Hancock County destinations. Senior rides to essential destinations are donation only. Public rides are \$4 per stop.

**Volunteer services:** Volunteers visit in seniors' homes to provide companionship and general assistance. Volunteers are matched one-on-one with a client. Volunteer groups also undertake special projects under the guidance of the volunteer coordinator.

**Intergenerational programs:** Periodically, area high school students get together with Senior volunteers for fellowship, shared activities, and information exchange. This highly successful program helps to build bridges between generations.

**Equipment loans:** Senior Services loan wheelchairs, walkers and other assistive devices at no charge.

**Office Hours:** 8 a.m. to 4 p.m. weekdays

**Location:** 1870 Fields Blvd, Greenfield

**For in-home services:** 317-462-3758

**For transportation:** 317-462-1103

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# Pneumococcal pneumonia vaccination can save your life

## StatePoint

Pneumococcal pneumonia is a potentially serious bacterial lung disease that can disrupt a person's life for weeks. When severe, it can result in hospitalization and even be life threatening. Each year, pneumococcal pneumonia results in an estimated 150,000 hospitalizations in the United States, according to the Centers for Disease Control and Prevention (CDC). But it doesn't have to be this way.

The American Lung Association and Pfizer are partnering to raise awareness about pneumococcal pneumonia and encourage adults to get vaccinated if they are eligible. During World Immunization Week — April 24 to 30 — they are highlighting the collective action needed to reduce the burden of pneumococcal pneumonia.

Here are some fast facts about the disease, along with tips and actions you can take to help stay healthy:

## What are the symptoms of pneumococcal pneumonia?

Common symptoms of pneumococcal pneumonia include high fever, excessive sweating, shaking chills, coughing, difficulty breathing, shortness of breath, and chest pain. Some symptoms can appear quickly and without warning.

## Should I receive a pneumococcal pneumonia vaccination?

Pneumococcal pneumonia vaccines are available to help prevent the disease and are recommended if you are at increased risk. The CDC Advisory Committee on Immunization Practices recommends pneumococcal vaccination for all adults aged 65 years or older and adults aged 19 to 64 with certain underlying medical conditions or other risk factors, including: chronic lung disease like asthma or COPD, chronic heart disease, diabetes, and smoking cigarettes.



## What if I am healthy?

Even healthy adults 65 years or older are at increased risk for pneumococcal pneumonia. Because the body's immune system naturally weakens with age, it can be more difficult for your body to defend against pneumococcal disease. In fact, adults 65 years old and older are over 10 times more likely to be hospitalized with pneumococcal pneumonia than adults aged 18-49.

## What if I've had pneumonia before?

You can get pneumococcal pneumonia more than once and having pneumococcal disease does not protect you from future infection.

## What if I've already been vaccinated?

Even if you've been vaccinated against pneumococcal pneumonia in the past, it's important to speak to your healthcare provider, as they may recommend an additional vaccination.

## How can I help protect myself and my community?

Getting the word out about the importance of vaccination against preventable illness can help keep people healthier. Recent data from the National Health Interview Survey estimates that only 22.2% of adults 19-64 at increased risk

of pneumococcal disease ever received a vaccination, and only 65.8% of adults 65 years or older received at least one dose. Unfortunately, rates of vaccination are lower among Black, Hispanic/Latino and Asian adults compared with their white counterparts, putting members of these communities at risk of infection.

To learn more about pneumococcal pneumonia and your risk for it, visit [Lung.org/pneumococcal](https://www.lung.org/pneumococcal).

"It's always the right time to discuss pneumococcal pneumonia vaccination with a healthcare provider. While cold and flu season is behind us, this disease can strike anytime, in any season and you can be vaccinated any time of year, too," says Dr. Albert Rizzo, chief medical officer of the American Lung Association.



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## 5 facts families should know about lung cancer staging

### StatePoint

Close to 238,000 people in the United States will be diagnosed with lung cancer this year. That's about one person every two and a half minutes. Fortunately, more Americans are surviving lung cancer thanks in part to early detection, groundbreaking research and new treatments. However, the path from diagnosis to treatment can be confusing. Advocates say that

understanding lung cancer staging is essential to empowering patients and their families.

Lung cancer staging means finding out where the lung cancer cells are located, the size of the lung cancer nodules, and if and where lung cancer has spread.

"Accurate, thorough and timely staging of lung cancer directly impacts treatment options and prognosis," says Harold Wimmer,

president and CEO of the American Lung Association. "This is why it's imperative to educate people on how this process works, so they can ask questions and advocate for the highest standard of care throughout the cancer journey."

The American Lung Association and Olympus have partnered on a new educational campaign providing easy-to-digest information and resources to families facing lung cancer. As part of

the campaign, they are sharing these important lung cancer staging facts:

### 1. There are three main scenarios in which lung nodules are found:

Lung nodules are small masses of dense tissue that may be an indicator of lung disease. They show up on imaging tests like X-rays and CT scans in one of three ways: through lung cancer

screening of high-risk patients, when patients have symptoms and physicians are looking for a cause, or when patients are being treated for other conditions. If a nodule is found, physicians look at its size, shape and the patient's health history to determine next steps.

### 2. Sometimes waiting is recommended

Patients are often anxious to get started with treatment, but not every lung nodule needs to be treated. In some cases, the most appropriate next step is to re-scan the lungs in several months to see if there are changes.

### 3. Staging uses numbers and letters to describe

If the nodule appears cancerous (malignant), physicians gather information to confirm the cancer and understand its type, size, location and spread. Based on this information, the lung cancer is diagnosed and then assigned a stage using numbers and the letters T, N and M—size of the primary tumor (T), the number and location of regional lymph nodes (N), and the presence or absence of metastasis (M).

### 4. Physicians need information before starting treatment

Physicians need to know exactly how far the cancer has spread, which lymph nodes are involved and if there are any biomarkers, to be able to recommend the most appropriate treatment. People should work closely with their care team to learn what to expect, and to understand the risks and benefits associated with each care decision.

### 5. New resources are available

Through this campaign, resources are available to provide more information about lung nodules at [Lung.org/lung-nodules](http://Lung.org/lung-nodules) and staging at [Lung.org/staging](http://Lung.org/staging). In addition, the American Lung Association's Lung Helpline is staffed with a Lung Cancer Patient Navigator to help answer any questions a person or their family may have.

"There is hope for each stage of lung cancer," says Wimmer. "By understanding the different stages and the diagnosis process, individuals can have greater control of their care."

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**Jason White**



Deb Kraft participates in a bible study group at the Fountaintown Christian Church. Kraft is spending her retirement focused on spreading kindness to others through the nonprofit she created, Kindness Delivered. TOM RUSSO | DAILY REPORTER

# KINDNESS DELIVERED

## Retiree devotes her life to delivering acts of kindness

By **Shelley Swift** | Daily Reporter  
 swift@greenfieldreporter.com

**H**ANCOCK COUNTY — Deb Kraft thinks she has the best retirement plan in the world.

The soon-to-be New Palestine resident spends the majority of her days planning ways to spread kindness.

Kraft, 65, was working as a regional director in high end sales for CISCO Systems when her job was restructured in 2017. Rather than take on the hassle of restructuring in her late 50s, she opted to retire and pursue her dream of starting a nonprofit.

"A friend once told me that when I retire I'd start a nonprofit, and I guess he was right," said Kraft,

grinning over the rim of her cappuccino at a Greenfield coffee shop.

In 2020 she and two friends formed Kindness Delivered, a 501c3 devoted to the simple task of sharing kindness with others.

Kraft said the self-funded, volunteer-run organization has grown beyond her wildest dreams, with generous donations funding the effort.

Kraft purchased a panel van with her own money and the nonprofit had it wrapped in its signature black and yellow colors along with its mascot — Tenderheart the bee.

The van has become a symbol of generosity wherever it goes, whether it's serving ice cream at the New Pal Summer Fest or delivering a stack of pizzas to school children.

"You feel like a rock star when you get out of the van and everyone cheers," said Kraft, sporting a hoodie emblazoned with the "Bee kind" message.

Kraft grew up on the east side of Indianapolis but now lives on the south side, but she's in the process of building a house in New Palestine to be closer to her church — The Fountain in Fountaintown.

"New Pal is halfway between my family and my church, which is where I spent the majority of my time," said Kraft, who works as an administrative assistant at the church three days a week.

Kraft said the purpose of Kindness Delivered is to spread the love of Jesus.

The group facilitated a "kindness experiment" along with fourth grade teachers at Triton Middle School that approached spreading kindness as a type of science experiment.

"We talked to them about what does kindness look like at school and in the community," said Kraft, who got a kick out of seeing the students do various acts of kindness every day for two weeks — like painting "kindness rocks" with inspirational messages they left for others to find throughout the community.

Kraft and her small but mighty team kicked off Kindness Delivered two years ago with an "Amazing Race" style event in which teams of four fanned out to do random acts

(SEE KINDNESS PAGE 14)

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## KINDNESS

CONTINUED FROM PAGE 13

of kindness, like picking up trash or handing out snacks and gift cards to strangers.

They've since grown their outreach to include about 20 events each year, from April through October.

"Last year we delivered over 8,400 acts of kindness," said Kraft, which included serving 500 dishes of ice cream at the New Pal Summer Fest.

The nonprofit's mobile ministry has captured the attention of local radio and TV stations.

Its brightly colored black and yellow van and 6-foot-tall bee mascot are hard to miss as the team of volunteers make their way throughout greater Hancock County and beyond, spreading kindness whenever and wherever they can.

Kraft said it's an amazing tribute to her late daughter — Shelby Kraft — who died at the age of 30 in 2022.

Diagnosed with a rare neurological disorder called Rett Syndrome at an early age, she was wheelchair bound nearly her whole life.

While Shelby couldn't walk or talk, "she really enjoyed being around people," said her mom.

After she died, Kraft started a 5K fundraiser in her honor, donating the proceeds to the International Rett Syndrome Foundation.

Shelby got to spend the final two years of her life attending events hosted by Kindness Delivered, which her mother had officially named the The Shelby Foundation for Kindness Delivered.

**Pictured:** Deb Kraft at her office at the Fountaintown Christian Church April 17. TOM RUSSO / DAILY REPORTER

Kraft said she feels incredibly blessed being able to spend her retirement doing exactly what she loves to do — spreading the kindness of Jesus in honor of her daughter.

“Every time we do an event I feel very excited and inspired,” said Kraft, who is in the process of expanding her small board.

She said she’ll never forget the night she lay awake in bed, unable to sleep, excited by the prospect of early retirement and starting a nonprofit to simply spread kindness in the world.

She called her good friend, Tisha Myer of New Palestine, at 5 a.m. to share her plan and invite her friend to join the ride.

“She said, ‘I’ll call you back at a more decent hour, but I’m in,’” Kraft recalled with a smile.

The two women now serve as co-presidents of Kindness Delivered, which continues to grow in events and donations each year.

Kraft is looking forward to moving to New Palestine this summer, in a neighborhood where her backyard will adjoin the backyard of her twin sister, Denise Dank, who serves as the treasurer for Kindness Delivered.

For more information about the nonprofit, visit [KindnessDelivered.org](http://KindnessDelivered.org).



Deb Kraft participates in a bible study group at the Fountaintown Christian Church.

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# What foot and ankle issues warrant a doctor's visit

## StarePower

Most people have a foot or ankle problem at one time or another. So how do you know when to seek help?

Many symptoms—even those you can tolerate—require the professional attention of a

foot and ankle surgeon to keep the underlying condition from worsening. According to Danielle Butto, DPM, FACFAS, a board-certified foot and ankle surgeon and a Fellow Member of the American College of Foot and Ankle Surgeons (ACFAS), “It’s important to remember that foot health is an important part of your overall

health. You need to take care of your feet, which includes going to the doctor when you have pain, sustain an injury or develop a condition needing professional evaluation and treatment.”

Here are five examples of when you should make an appointment with your foot and ankle surgeon.



### 1. When you have diabetes

Living with diabetes means being more prone to a variety of conditions that affect the feet, including foot sores and ulcers. At the same time, diabetic nerve damage makes it harder to detect when there's a problem. Regular visits to a foot and ankle surgeon should be part of your holistic diabetes treatment plan. The doctor can screen for the loss of protective sensations in the feet, as well as diagnose and treat any structural issues leading to ulcers and wounds. Swelling, temperature and color changes in the feet, and calluses, are all telltale signs an ulcer may be around the corner and warrant a trip to a foot and ankle surgeon.

### 2. When children experience pain

When it comes to pediatric foot problems, early intervention is key

to long-term successful treatment. As a parent, you may find distinguishing between growing pains and injuries or deformities difficult. But foot and ankle surgeons stress that pain isn't normal and if it lasts more than a few days or is severe enough to limit your child's walking, it should be evaluated. Foot problems commonly experienced by children include flat feet, ingrown toenails, calcaneal apophysitis and plantar warts.

### 3. When you're at risk for falling

Falls have become the leading cause of injury deaths among Americans 65 and older, according to the Centers for Disease Control and Prevention. While the reasons falls occur are numerous, painful foot conditions are a contributing factor, as they make it difficult to maintain balance and coordination. Fortunately, many such conditions

are treatable. See a foot and ankle surgeon to alleviate pain and reduce your risk of a life-changing fall.

### 4. When you can benefit from medical advances

A loss of cartilage once meant a loss of functionality. Today, joint reconstruction surgery with cartilage regeneration offers real hope for long-term functionality, nurturing the body's own ability to heal itself—with a little boost from technology and a knowledgeable surgeon. Likewise, new surgical techniques for ankle arthritis, including arthroscopic ankle surgery, total ankle joint replacements and bone or cartilage replacement, are helping people stay active. Finally, platelet-rich plasma therapy can promote the healing of bones, cartilage, blood vessels, tendons and tissue for many patients, and is associated with easier recovery than

traditional treatments. If you suffer from a foot and ankle ailment, ask your healthcare provider about game-changing medical advances.

### 5. When pain is sidelining you

It's important for athletes and fitness enthusiasts to rest and recover rather than push through foot and ankle pain caused by an overuse injury. If the pain doesn't improve in three to seven days however, it's time to see a foot and ankle surgeon for evaluation and treatment.

With the highest level of education, training and board certification, foot and ankle surgeons are the leaders in surgical and non-surgical foot and ankle care. For more information, or to find a foot and ankle surgeon near you, visit [FootHealthFacts.org](http://FootHealthFacts.org), the patient education website of the American College of Foot and Ankle Surgeons.

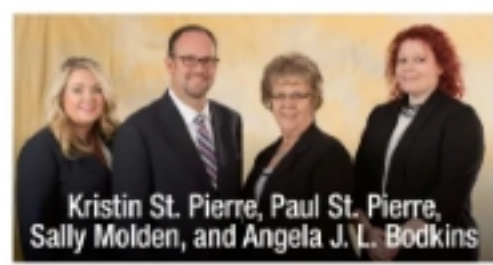


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# Romance scams on the rise

## StartPoint

They say, “you can’t buy love,” but scammers have figured out a way to exploit it for profit.

Romance scams are at an all-time high and, while victims cross all demographics, the Federal Trade Commission (FTC) reports that elders are increasingly targeted. Why? Because they often have retirement savings at their disposal and may be more isolated and less tech savvy.

“Romance scammers often manipulate emotions to gain trust,” says Mark Kwapiszeski, head of enterprise fraud for PNC. “Those who fall victim end up putting feelings above logic. This can create embarrassment and, as a result, these crimes are less likely to be reported.”

Scammers will create convincing profiles on dating and social media apps, reaching out to their target feigning familiarity or attraction. Things move quickly, but there is always a reason they can’t meet on video or in person. They may claim to have a reason that requires them to be overseas or out of reach. They tell their target everything they want to hear, and the hook is set.

Suddenly, a crisis arises that they insist they need financial help with to mitigate. Or maybe they need finances to set up a new life together. They ask for the money, but would prefer it be sent in a form like cryptocurrency or gift card where there is little chance of the victim ever recovering it.

Such scams are highly effective. In 2022 alone, romance scams resulted in \$1.3 billion lost, more than double the money lost in the previous year, according to the FTC.

To add insult to injury, scammers may convince their target to send them revealing photos they will later use to extort them. They may even play the long game and build trust over time, then convince their target to invest with them, without the victim ever getting any return.

“A romance scammer can invest a long time in cultivating trust, which makes these scams particularly nefarious,” Kwapiszeski says.

To protect against potential romance scams, follow these tips:

- Before sending money or sharing financial information, consult a friend or family member. Simply talking to someone not involved in the situation is often enough to identify red flags.

- Trust your gut. If something seems too good to be true, it probably is.

- Beware of “love bombing,” when a person lavishes you with excessive flattery, affection and praise early in the relationship to manipulate your emotions. Be wary of strangers reaching out on social media.

- If you like someone, ask for a quick video chat. If they refuse or make up outlandish excuses, that’s a red flag.

- Stay alert to photos or biographical details that don’t match up with what someone’s told you.

- Use image and name-reverse searches to validate the identity of people you meet online.

- Never send intimate photos to strangers or invest without doing your due diligence.

- Confide in family and friends if you grow suspicious.

Elders have lost homes, emptied out retirement accounts and risked lifetime savings for a love interest that never truly existed. Once the shock abates and the money is gone, the shame sets in and some have even resorted to self-harm instead of admitting to being defrauded in this way. If a loved one falls victim to a romance scam, it’s important to respond with empathy.

If you believe you or someone you love has been a victim of fraud, PNC Bank’s web resources, as part of its Security and Privacy Center ([pnc.com](https://pnc.com)), can help. After taking immediate measures to protect yourself, block the scammer on all accounts, change your passwords, and report the incident to the FTC and FBI.

The best line of defense against romance scams is awareness. Understanding common tactics can help you stay protected.



# WHO YOU GONNA CALL?

**M**y grandmother used to say (courtesy of Ben Franklin, I think), "Failing to plan is planning to fail."

Do you have a plan? If you have an emergency (or even a small crisis), who are you going to call for support? Your first instinct might be to list a member of your family, but how far away are they? Can they leave work? If you need someone to pick you up from the doctor or your car breaks down, you need a buddy that can get to you relatively quickly. It could be that your family member isn't your best first choice for those incidents.

I talked with a lady recently who had to be taken to the hospital by ambulance because of a minor medical emergency. The medical staff took care of her and she was ready to be released. She didn't have a way home and she felt like her only option was to call a family member who lived a



**SUZANNE DERENGOWSKI**  
GUEST COLUMNIST

couple hours away. She had lots of neighbors but didn't feel comfortable asking them to do her that favor, so she had to wait extra time at the hospital.

As we get older, we don't always want to ask for help. We don't want to bother anyone or be a burden.

You know some of those neighbors feel the same way and need the same safety net.

As part of your emergency plan, maybe you could partner up with a neighbor or two or members of your church. You could agree to be back-up for each other when such incidents happen.

Over the last couple months, there has been much

discussion about our level of preparedness. Were you prepared for the recent severe weather? If you had to shelter in place for a few days or lost power would you be ready?

There are good checklists of what to have on hand in case you can't get out for a few days or if you need to evacuate your home. It's a good idea to have a go bag ready and know what you need to take if you have to go quickly. For example, do you have a flashlight on the ready? How about a backup cell phone charger? Check out [www.hancockcoin.gov](http://www.hancockcoin.gov) on the homeland security page for which items to prioritize and quantity recommendations in order to build your emergency stash. You don't have to do it all at once. Make a list and purchase a few items each time you go to the store.

Have you thought about which documents you need to have on hand if you have

to evacuate your home temporarily? Do you have copies available to grab quickly? How about some cash and your medications? And don't forget about your pets and their needs.

If you're not an internet person, contact us at Hancock County Senior Services at 317-462-3758. We can share checklists to help guide your planning. Talk to your family and friends about your plan and create a system for checking in with each other.

Most importantly, have a plan.

Know what you're going to do if you have to shelter in place. Know what you're going to do if you have to evacuate. Find a couple neighbors to add to your support network so you always know Who You're Gonna Call.

*Suzanne Derengowski is executive director of Hancock County Senior Services.*

  
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## Affordable dental coverage gives older adults a reason to smile

### StartPoint

Maintaining your health and vitality as you age includes taking care of your mouth. Neglecting dental health can make you susceptible to gum disease, lead to poor nutrition, put you at risk for infections, and even impact your emotional well-being.

Yet, many older adults aren't receiving proper oral care. Research from the Kaiser Family Foundation shows that more than one in five Medicare beneficiaries have not visited a dentist in five years, primarily because of cost.

Many people lose their dental coverage when they retire. Fortunately, affordable options are available, according to Dr. J.B. Sobel, chief medical officer with Cigna Healthcare's Medicare business.

"While Original Medicare doesn't cover routine dental care, Medicare Advantage (MA) plans include everything in Original Medicare and more," Sobel said. "Many MA plans include some

dental coverage, often at no extra cost. Some plans will allow you to see any provider of your choosing, while others require you to use providers within a certain network. Some MA plans even provide no-cost transportation to the dentist."

Once you have access to dental care, there are compelling reasons to take advantage of it, according to Dr. Cary Sun, chief dental officer with Cigna Dental and Vision, including the following:

Preventing gum disease and other oral health issues. Forgoing recommended routine teeth cleanings can increase the risk for cavities, gum disease, infection, and swelling of the gums (gingivitis). This can escalate into problems like tooth loss and the need for root canals or crowns, costing thousands of dollars. If you have a chronic medical condition like diabetes, gum disease can also put you at greater risk of infection, as bacteria can enter the bloodstream through poor oral hygiene. Therefore, it's important to

get regular cleanings with your dentist, to brush your teeth twice daily with a fluoride toothpaste, and to floss daily to remove plaque from between teeth. An electric toothbrush or water flosser may make brushing and flossing easier.

Addressing dry mouth. Many older adults take multiple medications. This can result in a condition called "dry mouth," which can make it hard to chew, swallow or even talk. Dry mouth can also raise the risk of tooth decay and oral infections. A dentist can help you address this with saliva substitutes or lifestyle changes, such as sipping water and reducing or avoiding tobacco, caffeine and alcohol.

Facilitating good nutrition. Proper nutrition is important for everyone, but particularly for older adults. A healthy mouth makes it easier for you to eat well and enjoy food, while gum disease or ill-fitting dentures can make it hard to chew. If you're having difficulty eating for any reason, your dentist may be able to help you.

Screening for certain cancers.

Cancers of the mouth are more common in older adults. As with all cancers, early detection is critical to effective treatment. An annual oral cancer examination can help detect early signs.

Maintaining your confidence. Having healthy teeth boosts confidence and fosters better communication. You may be more likely to go out, stay active, and meet and interact with new people when you're proud of your smile.

To find MA plans offered in your area, visit [Medicare.gov](https://www.medicare.gov). For information on Cigna Healthcare plans, go to [CignaMedicareInformation.com](https://www.CignaMedicareInformation.com).

"The case for maintaining your dental health is clear and convincing," Dr. Sun said. "Once you're covered by Medicare, secure dental insurance coverage and see your dentist as recommended to maintain your overall health. Through regular preventive care, you may even be able to avoid more costly and serious procedures later. It's never too late to get started on a path toward better oral hygiene."

# Preserve your natural teeth with these tips

## STATEPOINT

May is Save Your Tooth Month, an annual celebration of tooth-saving procedures and the endodontists responsible for saving teeth. It's also an important reminder that while having a tooth pulled may seem like the easiest option when you have tooth pain from an infection or disease, saving your natural teeth is best.

According to the American Association of Endodontists (AAE), a missing tooth can impact your quality of life and self-confidence, cause other teeth to shift, affect your ability to chew properly, and lead to more problems down the road — and a lot more cost. Tooth extraction is often more painful than the infection itself, and replacing an extracted tooth with an artificial one requires additional dental visits that can quickly add up.

“Modern endodontics offers advancements in technologies, procedures and materials, giving you many treatment options to save your natural teeth. It's important to understand your choices and how they'll impact both your tooth and your future dental health,” says Dr. Natasha M. Flake, president of the AAE.

Unfortunately, there are a lot of



misconceptions about what to do when you are experiencing tooth pain or infection. That's why the AAE is offering these teeth-saving tips:

- While the phrase “I'd rather

have a root canal” may be meant as a joke, it's actually good advice. When given a choice between tooth extraction and root canal treatment, always opt for a root canal. Not only is root canal treatment

from an endodontist virtually painless, no denture, bridge or implant will look, feel and function as well as a natural tooth. In short, the beginning of a root canal procedure means the end of tooth pain.

- Act immediately when you experience symptoms of swelling or pain. Most endodontists can accommodate emergency cases, even on weekends, ensuring you'll be seen quickly.

- If your dentist recommends tooth extraction, ask whether having a root canal is an option.

- If you're told a root canal is not an option, ask why and request a referral to an endodontist, or use the AAE's Find My Endodontist search tool at [findmyendodontist.com](http://findmyendodontist.com) to find a practice near you. Endodontists are specialists in saving teeth. They can evaluate your condition and provide the best treatment plan to help you save your teeth for a lifetime.

“In a disposable era, some things are worth preserving. It's always best to retain your natural teeth whenever possible and endodontic treatment, which helps you maintain your natural smile, continue eating the foods you love and limits the need for ongoing dental work, should be your first choice for the best health and cosmetic results,” says Dr. Flake.

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| BAY     | DELTA    | LAVA    | SEA       |
| BAYOU   | DRAW     | LEVEE   | SOUND     |
| BEACH   | DUNE     | MESA    | SPLIT     |
| BUTTE   | ESTUARY  | OASIS   | TIDE POOL |
| CALDERA | FJORD    | OCEAN   | VALLEY    |
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| CAPE    | GULLY    | PLATEAU |           |
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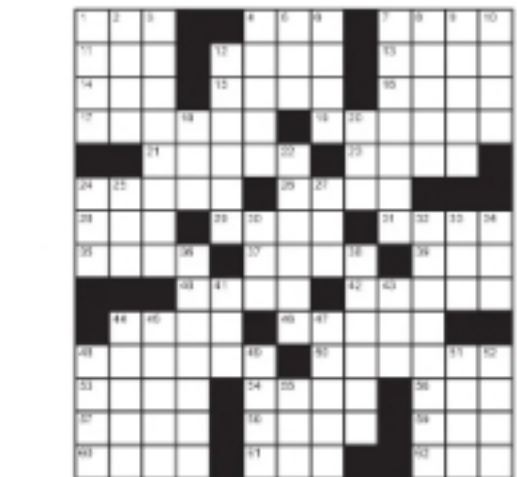
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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

CROSSWORD

- ACROSS**  
 1 Varnish ingredient  
 4 "About You"  
 7 Make music  
 11 In the style of  
 12 Be gloomy  
 13 Broccoli  
 14 Toy that twirls  
 15 Poker  
 16 Bunsen burner  
 17 Funeral vehicle  
 19 Line of gab  
 21 Malicious  
 23 Lager  
 24 Usual weather  
 26 Top  
 28 "I wouldn't ... on it"  
 29 Actress  
 31 Old monarch  
 35 Recites  
 37 Gumbo veggie  
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 48 Light fixture  
 50 Quiver contents  
 53 Chilly



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| 54 Covenant                  | 7 False reason                   | 38 Spreads the news   |
| 56 Bit to drink              | 8 Caffe ...                      | 41 Business abbr.     |
| 57 Surgeon type              | 9 Daisy Mae's guy                | 43 Pinna              |
| 58 ... of March              | 10 Twelve-month                  | 44 Cut a line in      |
| 59 Stat. in baseball         | 12 Maven                         | 45 Of a frozen region |
| 60 "And Then There ... none" | 18 Butt                          | 47 Marathon man       |
| 61 Roadster                  | 20 Honest ...                    | 48 Barge              |
| 62 Half a score              | 22 Pulled hard                   | 49 Traditional story  |
|                              | 24 TV network                    | 51 Telegram           |
|                              | 25 Grassy expanse                | 52 Reach across       |
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| 1 Wood strip                 | 30 Many years                    |                       |
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| 3 Maximum occupants          | 33 Past                          |                       |
| 4 French artist              | 34 Singer ... Clark              |                       |
| 5 Likely                     | 36 Scam                          |                       |
| 6 "How ... Is Your Love"     |                                  |                       |

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VISUAL PUZZLE

Try to match the fruits with their shadows



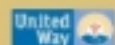
4-5  
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VISUAL PUZZLE



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# Daily Reporter

# PRIME TIME Recipes

# APRIL 2024

## M&M Cookie Bars

### INGREDIENTS

- 1/2 cup unsalted butter, softened to room temperature
- 1/2 cup light brown sugar, packed
- 1/4 cup granulated sugar
- 1 large egg
- 1 teaspoon vanilla extract
- 1 + 1/2 cups all-purpose flour
- 1/2 teaspoon baking soda
- 1/4 teaspoon salt
- 1/2 cup chocolate chips



### DIRECTIONS

Preheat oven to 325F. Spray a 8-inch square baking pan with cooking spray oil and line it with a piece of parchment paper, allowing the overhang to come off the 2 sides. Set aside. In a large mixing bowl, use a hand mixer or stand mixer cream together butter and sugars on medium speed until light and fluffy, about 2 minutes. Add egg and vanilla, and beat on low until incorporated. Add flour, baking soda, and salt and beat until just combined. Reserve 1 tablespoon each of the chocolate chips and M&M's (for the top), and fold in the rest.

Spread the cookie dough onto the lined pan. Press in the remaining chocolate chips and M&M's on top.

Bake for 30-35 minutes until golden brown, and the a toothpick inserted into the center comes out clean. The cookie dough may not look completely done in the middle, but they will continue to cook as they are cooling.

Allow the cookies to cool completely in the pan. Then, use the parchment paper overhang to pull them out, slice, and serve.

## Cowboy Pasta Salad

### INGREDIENTS

- 1 (16-ounce) package uncooked rotini pasta (or penne, farfalle, shells, elbow)
- 1 pound 90/10 lean ground beef
- 1/2 cup chopped yellow onion (from 1 small onion)
- 4 teaspoons mild taco seasoning mix (from 1 package)
- 2 teaspoons kosher salt, divided
- 1 1/4 teaspoons black pepper, divided
- 1/2 cup olive oil
- 1/4 cup fresh lime juice (from 2 limes)
- 1/4 teaspoon ground cumin
- 1 (15.25-ounce) can whole kernel corn, drained
- 1 (15-ounce) can black beans, drained and rinsed
- 1 pint cherry tomatoes, halved
- 1/2 cup chopped red bell pepper (from 1 small pepper)
- 1 medium jalapeño, seeded and finely chopped (about 2 1/2 tablespoons)
- 8 ounces sharp Cheddar, shredded (about 2 cups)
- 1/2 cup thinly sliced scallions (about 4 scallions)
- Chopped fresh cilantro, for garnish

pepper in a small bowl. Pour mixture over cooled pasta, and toss to combine thoroughly.

Gently stir in ground beef mixture, corn, black beans, tomatoes, red bell pepper, jalapeño, remaining 1 teaspoon salt, and remaining 1/2 teaspoon pepper into pasta mixture. Gently fold in cheese and scallions until combined. Garnish with cilantro, if desired. Serve at room temperature.



### DIRECTIONS

Cook pasta according to package directions for al dente; drain and transfer pasta to a large bowl; let cool slightly at room temperature, about 10 minutes. Meanwhile, heat large skillet over medium-high; add ground beef, onion, taco seasoning, 1/2 teaspoon of the salt, and 1/4 teaspoon of the pepper. Cook, stirring often to crumble, until browned, 5 to 6 minutes. Remove from heat, and set aside.

Whisk together olive oil, lime juice, cumin, 1/2 teaspoon of the salt, and 1/2 teaspoon of the

## Lemon & Garlic Chicken

### INGREDIENTS

- 2 lemons
- 1 garlic bulb, halved
- 2 small brown onions, peeled, sliced into thin rings
- 1 4lb whole chicken, butterflied
- 1 tbs sea salt
- 1/4 cup fresh basil leaves
- 1/4 cup fresh thyme leaves
- 60ml (1/4 cup) olive oil
- 185ml (3/4 cup) salt reduced or homemade chicken stock

### DIRECTIONS

Preheat oven to 240°C/200°C fan forced. Finely grate the rind of 1 lemon and place the rind in a mortar. Thinly slice the lemons. Remove 2 garlic cloves from one half of the garlic bulb and thinly slice. Place the sliced lemons and sliced garlic, halved garlic bulb and onion in the base of a large baking dish. Pat the chicken dry with paper towel. Place skin-side up in prepared dish. Halve the remaining lemon and squeeze the juice over chicken.

Add the salt, basil and thyme leaves to the mortar. Use a pestle to crush until a green paste forms. Season with pepper. Add 2 tbs of the oil and stir to combine. Pour over chicken and rub well into both sides, turning chicken skin-side up. Drizzle the remaining oil over the chicken and vegetables. Roast for 25 minutes or until the chicken starts to turn golden.

Pour stock around chicken, avoiding chicken skin. Return pan to oven, rotating pan so chicken faces the opposite way. Roast for 15 minutes or until browned and chicken is cooked through. Set aside to rest for 10 minutes. Carve and serve.



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