



The Mended Hearts, Inc.

Chapter Newsletter

Happy 4th of July



Keep swimmer's ear away

If you plan to spend a lot of time in the water this summer, have some over-the-counter ear drops handy.

Swimmer's ear is a common complication from water play in which water gets in the ear, remains there, and creates the right environment for the growth of bacteria.

You can even make the drops yourself by mixing equal parts of alcohol and vinegar. The alcohol is drying and the acetic acid in vinegar lowers the pH in the ears, decreasing the chance that bacteria and fungi can grow.

If you or your child have ongoing low-grade pain (especially when the ear is touched), an itchy feeling or drainage, see a doctor for treatment.

How much cash should you stash?

Money is going digital. When your check goes straight to your bank account and you pay your bills directly from that account, you might never see an actual bank note.

But should you have some cash on hand? You might need to tip someone, or pay for a service, and what about an emergency? If a tornado hits your area, the power goes out, and your home is so damaged you can't stay there, you might need some cash to get lodging and food.

The question is how much cash to keep. Money people have different views on that.

First, you don't want to keep too much around. Cash can be lost or stolen or even burned in a fire. Cash loses value to inflation, so you want most of your cash in the bank. But if you want some around, be sure to put it where you can find it (and remember where it is).

Danielle Miura, founder and owner of Spark Financials, told Go Banking Rates in an interview that she thinks we need \$100 to \$200 -- enough for some gas, a tip, or an emergency expense. Yasmin Purnell, founder of The Wallet Moth, thinks the amount should be more like \$1,000. Enough to get a hotel, dinner, water, gasoline, and medication. Other personal finance types say you might be better off protecting yourself with extra food like canned goods in a closet or other staples.

In the case of a disaster

One situation where cash might be handy (or not), is in the case of a devastating area emergency. Disasters can create mini-economies of need. Five gallons of gasoline might be priceless. Four gallons of water might be irreplaceable. Canned goods might be essential. In these situations, scarcity will cause prices to rise. While cash could be handy, you might need the commodities more.





Ask the Medicare expert:

Does Medicare cover dentures or dental care?

No. Traditional Medicare doesn't cover dentures and it doesn't cover other dental devices, such as partial plates. In fact, it doesn't cover any routine dental care.

But seniors do have some dental insurance options. Most Medicare Advantage plans provide some sort of dental coverage. Some pay only for routine dental care, while others allow for more extensive dental services, potentially including dentures.

According to the Kaiser Family Foundation, 76 percent of people in Medicare Advantage plans during 2021 had coverage for periodontics (treatment of gum and tooth disease) or prosthodontics (tooth replacements and dentures).

The plans that do cover dentures usually limit coverage to one set every five years. There also can be some deductibles or copayments.

Most plans put annual caps on

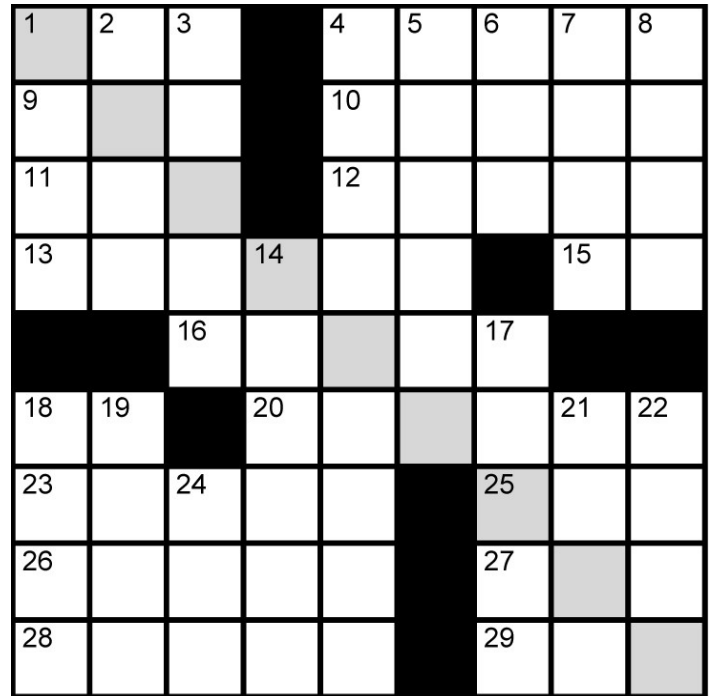
Across

1. School org.
4. Intimidate, with "out"
9. "Awesome!"
10. To-do
11. Down with the flu
12. Cruise ship
13. One who mutilates
15. You and I
16. Biblical tower
18. Bell or Barker
20. Become extinct
23. Big splash
25. Santa ____ winds
26. Dolphins' home
27. TV watchdog org.
28. Barely beats
29. Fifth musical note

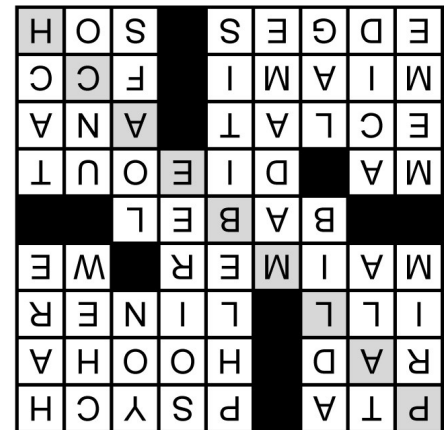
Down

1. Schoolmarmish
2. Currency of Samoa
3. Go off script
4. Inflammation of a leg vein
5. Evening do
6. Hither's partner
7. Enjoy some gum
8. Fabled racer
14. Bovary or Butterfly

Barrier Island City



17. Lounges around
18. Viral Internet phenomenon
19. It has a low pH
21. Strange, in Scottish slang
22. R.p.m. indicator
24. Fall behind



The headline is a clue to the answer in the diagonal.

extensive dental services, averaging \$1,300 in 2021, but 8 percent of the plans had a coverage cap of \$2,000 to \$5,000. This cap usually didn't apply to routine and preventive dental care. Some plans charge extra for additional dental benefits, such as \$40 a month for \$2,000 worth of extra dental benefits, including dentures.



"I like this one. Do you think it will look good when knocked from the table to the floor?"

10 questions about liberty

Here are 10 questions designed to see if you know what the original patriots thought about liberty.

Give yourself one point for each correct answer.

1. Where would a patriot find the inscription: "Proclaim liberty throughout all the land unto all the inhabitants thereof"?

2. According to the Declaration of Independence, "we hold these truths to be self-evident . . ." What was the first truth?

3. The Declaration also says all men enjoy certain "unalienable" rights and it named three in particular beginning with "life" -- what are the other two?

4. Who is considered the main writer of the Declaration?

5. Where, according to the patriots, did all men get their rights?



6. What precisely happened on July 4, 1776?

7. The flag of the United States is designed with stars to represent states. What do the stripes represent?

8. What is known as the "supreme law" and how can it be revoked?

9. Where did the British surrender?

10. Name the first three presidents and identify which were signers of the document we honor on July 4.

Answers

1. On the Liberty Bell. Taken from the Bible in Leviticus.
2. Thomas Jefferson wrote: "We hold these truths to be self-evident, that all men are created equal . . ."
3. Life, liberty, and the pursuit of happiness.
4. Thomas Jefferson.
5. Man's rights come from God, who gave all men these rights as a gift that could not be revoked by a king.
6. On July 4, 1776, the Declaration of Independence was adopted officially by the Second Continental Congress.
7. The first 13 states (not colonies).
8. The Constitution is the supreme law. It cannot be revoked.
9. The British surrendered at Yorktown, VA, on Oct. 19, 1781.
10. George Washington, John Adams, and Thomas Jefferson.



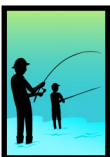
Five steps for keeping the family together in the future

Many people have planned in order to accumulate money and assets to bequeath to their children. What they may not have anticipated is a dispute among their heirs.

It takes more than a will to prevent hard feelings. It takes communication. Rather than keeping their plans a secret, parents should inform adult kids about the terms of their will and the distribution of personal property. For example, ask Joe if he thinks it's OK that he will get all the books and Mary will get all the silver and China. You have time to change the plan and avoid conflict later on.

Among people age 50 and over, only 17 percent have a will, durable power of attorney and a living trust, according to the AARP. But even when they have taken care of business, the potential for bad feelings is high unless there has been agreement. Some ideas:

- * Give the same amount to each heir.
- * Consider a living trust that will dictate how your property will be disposed of. It's especially important if you are in your second marriage.
- * Calculate values for the future. Assets that are equal now may be worth more or less in the future.
- * Leave a list of your plans with an attorney or friend so your kids won't have to hunt for it when bereaved.
- * Check your will every few years to reflect events.



New fishing aids help anglers

If you love fishing, summer is a great time to socialize at a lake and soak in the good vibes of nature.

While casting, reeling, and even holding the rod can become more challenging with age, lots of new devices can make fishing pleasant.

Fishing rod control: Harness mounts can help. For upper body weakness, try a front-mounted harness. A side mounted harness is ideal for hand and arm

issues. You can even get a fishing rod holder for a wheelchair.

Easy reeling: Motorized fishing reels are great if your grip is weaker due to arthritis.

If you love fishing, you already know that the sport is great for relieving stress, and you get a little exercise walking to your favorite spot and casting your line.

Another reason to hit your local fishing hole: Fishing licenses are usually discounted for seniors.

Hydration: the water, salt, potassium connection

Keeping your body hydrated by taking in enough fluids is an important part of good health. But even if you don't drink the recommended eight glasses of water each day, you probably don't have to worry.

Counting the food and beverages people consume each day, the Institute of Medicine (IOM) says Americans are usually getting enough water without purposely drinking more.

Caffeinated beverages can be counted. IOM's Food and Nutrition board says there is little evidence that caffeinated beverages flush water and its benefits from the body. They do contribute to hydration, but are often full of sugar and phosphates, which can weaken bones and teeth.

The real problem is sodium. The average man takes in two to three times the daily recommended sodium intake and women get twice as much as they need.

The second problem is a lack of potassium, an essential nutrient found in spinach, potatoes, cantaloupe, bananas, almonds and mushrooms. IOM recommends that adults get at least 4.7 grams of potassium daily, but the average man gets between 2.8 and 3.3 grams. Women get between 2.2 and 2.4 grams.

Doctors writing in HealthNews say getting too much salt and too little potassium increases the risk of high blood pressure. Balancing these two nutrients is very important.

Before exercising or when you are outdoors in hot weather, drink extra water to make up for what you lose through sweating.

By limiting salt, getting enough potassium, and drinking more on hot days, you should keep your body properly hydrated.



Black Beans and Rice

Calories 363 Per Serving

Protein

10g Per Serving

Fiber 7g Per Serving

Recipe borrowed from <https://recipes.heart.org/en/recipes/black-beans-and-rice>

2 cups uncooked instant brown rice

¼ cup fresh lime juice (about 2 medium limes)

2 teaspoons olive oil (extra-virgin preferred) and 2 tablespoons olive oil (extra-virgin preferred), divided use

1/2 teaspoon salt

1 medium onion, finely chopped

2 medium garlic cloves, minced

OR

1 teaspoon jarred minced garlic

2 teaspoons ground cumin

1 teaspoon chili powder

1 15-ounce can no-salt-added black beans, rinsed and drained

2 tablespoons finely chopped fresh cilantro (optional)

2 tablespoons finely chopped fresh oregano (optional)

Directions

1. Prepare the rice using the package directions, omitting the salt and margarine.
2. Meanwhile, in a small bowl, whisk together the lime juice, 2 teaspoons oil and salt. Set it aside.
3. Heat the remaining 2 tablespoons oil in a large skillet over medium-high heat, swirling to coat the bottom.
4. Cook the onion for 3 minutes, or until soft, stirring frequently. Stir in the garlic. Cook for 1 minute, stirring frequently.
5. Stir in the cumin and chili powder. Cook for 1 minute, stirring frequently. Stir in the beans. Cook until warmed through.
6. Remove from the heat. Transfer to a large serving bowl.
7. Stir in the cooked rice, lime juice mixture, cilantro, and oregano.

