



Chapter Newsletter

The Mended Hearts, Inc.



Call a rabbit for luck!

According to one funny tradition, if you say "Rabbit Rabbit" on the first day of the month before you say anything else, you'll have good luck. You can also say "Bunny Bunny."

As with most superstitions, we can only guess at how the Rabbit Rabbit habit took hold. It was common up to even the 1940s. British pilots of who repelled the Luftwaffe in World War II said it. President Franklin Delano Roosevelt claimed to invoke the rabbit. Even Gilda Radner, comedian on Saturday Night Live, claimed to say it.

The first written record of the practice comes from 1909, according to the Farmers' Almanac.

How to start a book club tailored to your interests

Calling all book lovers! As the pages of life continue to turn, a book club offers a delightful way to embrace the joy of reading while fostering meaningful connections with like-minded individuals. Whether you have a passion for classic literature, mysteries, memoirs, or any other genre, starting a book club tailored to your interests can be an enriching and rewarding endeavor.

Step 1: Define your reading interests

The first step in forming your book club is to decide what types of books you will read. You can limit the books to one genre, like romance, or you can let people read whatever they want.

Step 2: Organize the club structure

Decide on the frequency of meetings, which could be once a month or every two weeks, depending on everyone's availability. Rotate the host's home to keep things fresh and exciting.

Step 3: Create a reading list

Compile a diverse reading list. By including a mix of familiar classics and contemporary bestsellers.

Step 4: Attract members

Invite fellow seniors in your community to join the book club through word of mouth, community bulletin boards, or social media.

Step 5: Decide on meeting format and activities

During your book club meetings, encourage open discussions about the selected books. Consider incorporating related activities like book-themed trivia, author spotlights, or even occasional book-to-movie nights.

Remember, starting a book club is an enjoyable way to form cherished friendships. So grab your favorite book and join in as you connect with fellow seniors over shared passions and inspiring stories. Happy reading!





Debt collector scam

Sometimes scammers try to get you to pay for debts you don't owe or don't exist at all.

That's a debt collection scam -- but you can and should check on the collector. If a debt collector calls you, he or she is required to provide a debt validation notice within five days. This will give the name of the collection agency, the creditor, the account number connected to the debt, and the amount of the debt.

If you don't believe you owe the debt, you can send a letter requesting that the collector provide clear evidence of the debt.

Never share any personal information, like a social security number, with a debt collector. You should also check your credit report.

Some tip-offs that a collection is a scam:

- * The collector threatens you with arrest or jail time. Legitimate collection companies don't do this because it violates the law.

- * They demand immediate payment.

- * They insist you pay by a gift card, wire transfer or a pre-paid debit card. These are virtually untraceable methods, which scammers love.

Shore Pastime

Across

- "My man!"
- Sorcerer
- Bard's nightfall
- Corpulent plus
- Place to be pampered
- Unit of light
- Instants
- Poor losers
- Shakespearean term of address
- Danger
- Hurricane center
- Cancel
- Street material
- Lots and lots
- Terminate

Down

- Conquers
- Copy
- Broadcasting
- Problems that may get overblown
- Drug addict
- Beauty
- Apply
- Clinton, e.g.: Abbr.
- Element in atomic clocks

- Mountain ridge
- Moshe of Israel
- Pottery fragment:
Var.
- Golf goal
- Charlotte-to-Raleigh dir.
- Genetic material

D	N	E		S	M	V	E	R
R	V	T		L	U	N	N	V
E	Y	E		L	I	R	E	P
H	V	R	R	I	S			
S	D	V	E	H	E	R	O	S
			S	E	C	I	R	T
N	E	M	U	L		V	P	S
E	S	E	B	O		N	E	N
S	U	G	A	M		R	O	B

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

Ask the Medicare expert

Can Medicare help me choose a nursing home for my mother?

While there is no substitute for visiting a facility, Medicare does have an online tool to help you compare Medicare-approved nursing homes and other services like home health care, hospitals, long-term care and dialysis facilities.

Go to: [medicare.gov/care-compare](https://www.medicare.gov/care-compare). The site is easy to use and provides ratings for various facilities in your selected area.



"Can you believe he's self-taught?"

Housewarming gift welcomes the new neighbors

The young mother was in a daze as she looked at newly unloaded boxes of her kitchen equipment. Her husband and children were tired too, and hungry. Then, a lady appeared at the door carrying a hot casserole of macaroni, cheese, and ham.

For many years later, the young mom remembered the unexpected kindness of that simple housewarming gift. It seemed like a great blessing.

A nice meal offered to a new neighbor is always appreciated, and it's a good way to get acquainted.

Housewarming is a tradition that has been passed on from one generation to the next in the U.S. and many other countries.

It's not just new neighbors who can be gifted. Friends who are moving into a new home or apartment across town will be just as appreciative. You can show your good wishes at a later visit or a housewarming party. Some say wind chimes or candles are good choices.



Credit scores still affect seniors

As people approach retirement, they often enjoy the best credit scores of their lives, given their long credit histories, and lower debt. But after retirement, scores can slip, even if they have a perfect payment record.

Living on a fixed income isn't the problem, since credit scores do not take income into consideration. What the scores do calculate is credit activity. When you retire, you are less likely to apply for a mortgage or use credit cards, and this can cause your score to dip.

According to *The Wall Street Journal*, credit scores are still important to retirees. Scores are used for premiums on insurance and health care, for apartment rentals, assisted living. So you

want to keep your score as high as possible -- at least within the crucial 660-780 range.

The way to do that is to use credit cards and pay the balance in full at the end of each month. Going in debt is rarely an option on a fixed income, since rising interest rates can quickly make it unmanageable. But using a credit card -- and paying it off at the end of the month -- may help keep your score high. Never close old accounts, even inactive ones. Consider taking an auto loan, even if you can pay for the car in cash. You might pay it off early, if there is no penalty, but the loan could boost your mix of credit and therefore improve your score.



The chatbot will see you now: How AI is changing medicine

Artificial intelligence is unlikely to replace doctors or nurses -- at least, not anytime soon.

But in an industry that still runs mostly on time-consuming manual processes, AI breakthroughs are set to permanently change how clinicians do their jobs and how patients access care.

Already, generative AI is in use in some clinics and hospitals as a sort of smart digital assistant to automate routine tasks like clinical documentation, according to the New York Times. One Tennessee-based family physician estimates that he spends 20 minutes finishing documentation at the end of each day with the help of AI software that records and summarizes visits, compared to the two hours of extra work he tackled each night with manual documentation.

AI-powered chatbots that collect and analyze information from patients are also growing in popularity, according to Forbes. Digital health startup K Health's



technology converses with patients about their symptoms, checks that information against millions of other patients, delivers a summary with a list of possible diagnoses to a human clinician for official diagnosis and treatment, and documents the entire thing in the patient's record. According to the company's founder, more than 3.1 million patients have "seen" a doctor or nurse through the app so far for services like primary care, urgent care, some pediatric services, and chronic disease management.

AI might provide a lifeline to overworked doctors and make it easy to access basic health information, but epidemiologist Andrew Beam of Harvard University is concerned about AI's susceptibility to misinformation.

Some people worry that artificial intelligence will make us feel inferior, but then, anybody in his right mind should have an inferiority complex every time he looks at a flower.

Alan Kay



Registration for MHI's World of Support Fundraiser is now open! The money raised through this fundraiser will help pay for things like Heartbeat® Magazine, accredited visitor training, chapter and group registrations, the printing and shipping of educational materials, and much more. MHI National does not receive sponsor funding to provide these vital programs, materials and services, so they depend on community fundraising to keep these programs running.

In this year's World of Support: Hearts Around the World Fundraiser and Virtual Race, participants can contribute by donating or/and or registering for the event. If you choose to register, you'll pick a distance and then you'll have one month to complete that chosen distance in a way that works for you. The virtual race starts on September 29th, World Heart Day, and ends on October 29, but chapters, groups and members can fundraise and donate through October 29.

If you would like to donate to this important fundraiser, but you would prefer to do it over the phone or through check, you can call 888-432-7899 or mail a donation to The Mended Hearts, Inc. at 1579 US Highway 19, Leesburg, GA 31763 USA. Just be sure to put "World of Support donation" somewhere on the check.

Please use the link provided to donate and/or register for WOS www.mendedhearts.org