



Chapter 296 Newsletter



Will this new product solve the armrest war?

Among the many inconveniences of air travel is the battle of the armrest.

To whom does the single armrest belong, we ask. Is it a fence that separates strangers or is it an award for the person in the dreaded middle seat? Is using it just survival of the fittest or is it a courtesy extended?

Fret no more. A new product might solve the problem for those who feel they must have possession of the armrest.

Arthur Chang came up with a solution that turns a single armrest into a double armrest, presumably appealing to those who learned to share as a child. Called Soarigami, the \$20 portable device latches onto the armrest and creates a two-elbow space.

Chang told The Wall Street Journal that it is a nice conversation piece. If you bring it with you, he says, and offer it to the closest passenger, it give you a kind of moral triumph. "[If] they refuse then you kind of won the armrest fair and square," he says.



Airport lounges getting uncomfortable amid influx of travelers

For a long time, airport lounges were a symbol of wealth and status. While most folks simply get comfy lounging around on the floor or on the rather uninviting chairs in the terminals, the wealthy have often soared past the terminal in favor of exclusive luxury lounges. Now, a spike in travel and accrued bonus program benefits means that travelers of many different stripes are pouring into lounges.

Some of the more traditional guests and even airlines themselves are wondering if the influx could diminish the experience. How'd we get here? For many years now, consumers with travel reward credit cards have been making big-ticket purchases amid the hot economy, resulting in lots of travel rewards. Furthermore, many folks accrued travel rewards they couldn't redeem during COVID-19 travel shutdowns, according to CNBC.

The script has now flipped, and travel has surged over the past few years. For some, traveling offers a way to scratch a long-standing itch. This seems to have led to a bit of a logjam with demand for travel services steadily climbing. Many customers have also been eagerly spending their travel rewards.

Now, guests looking to slip into airport lounges find long lines and crowded spaces. Some airlines like Delta are slowly curtailing rewards programs, limiting the number of visits in a given year, for example. Fortunately, simple market forces may motivate airport lounge hosts to meet demand. Many hosts have been building and expanding lounges with tiered admission, ensuring exclusivity within the lounge itself.

Given the high demand, it's fair to wonder if the basic level lounges may soon be as crowded and uncomfortable as the terminals themselves. With this in mind, frequent travelers using travel reward



ELARIO (LARRY) CIRILLO CELEBRATION OF LIFE

DATE: TUESDAY, DECEMBER 26, 2023 **TIME:** 2:00 PM

PLACE: LEGACY POINTE AT UCF CLUBHOUSE AUDITORIUM, 2110 HESTIA LOOP, OVIEDO 32765

An extensive program is planned.
Buffet Dinner – 4:30 PM

RSVP – PLEASE RESPOND NO LATER THAN DECEMBER 14, 2023 to SANDY HULTS

FOR ANY ADDITIONAL INFORMATION –
PLEASE CONTACT SANDY HULTS (CIRILLO), 407-247-9383, (CALLS AND TEXTS ACCEPTED), smhults@comcast.net

Donations in Larry's memory can be made to:
The Mended Hearts, Inc Chapter 296
C/O Scott McClendon
7300 Sparkling Lake Road
Orlando, FL 32819-4741

Please note that the January 2024 and February 2024 Chapter 296 Monthly Meetings will be held via Zoom. Please check your email in January and February for Zoom meeting details. Be sure to join us at these meetings where you will be inspired and learn something new! Flyer with more details included in this newsletter.

Mended Hearts Chapter 296 Holiday Party Sunday Dec 10, please see flyer for more details and be sure to RSVP no later than Friday 12/8/23

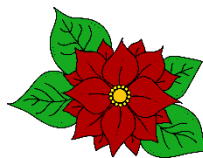
October 2023 Monthly Hospital Visit Numbers

Orlando Health:	Patients 89	Total Visits 126	Family Visits 3
AdventHealth:	Patients 95	Total Visits 99	
	Heart Transplant Visits 19		

Follow us on Facebook: Mended Hearts of Orlando-Central FL#296



Mended Hearts®
of Orlando, FL



**Mended Hearts Chapter 296 Holiday Party
Sunday 12/10/23**

4pm Social Hour
5pm Dinner

Caffe Positano
Colonial Shoppes Plaza
3030 E. Semoran Blvd.
Apopka, FL 32703

3 Course Family Style Dinner:
Salad and Bread
Pasta
Chicken Marsala and Chicken Parmigiana

Music by Rick Langolf

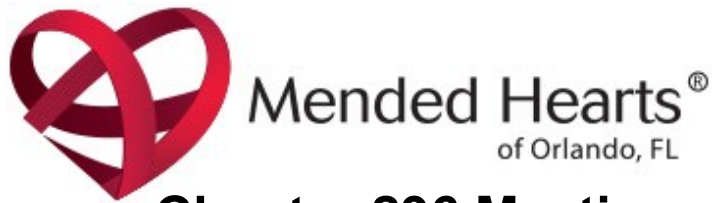
No gift exchange this year

We will have gift card raffles and a 50/50 raffle

Paid Members Free, Associate Members
and Non-Members \$20

Item Donation to Mended Little Hearts is appreciated. Details to follow.

**Please RSVP by Friday 12/8/23 to Corine Weber at
407-814-8890**



Chapter 296 Meetings

*Get ready to be inspired and learn something new with our upcoming **January and February 2024** Zoom Meetings. Please check your email in Jan and Feb for zoom meeting details.*

Date: January 16, 2024

Time: 7:00 to 8:00 pm

Topic: End of Life Advance Care Planning and Considerations. Expert Panel Discussion/Presentation

Speakers: Tori J. Peppler, MD
Director of IMG at ORMC
And

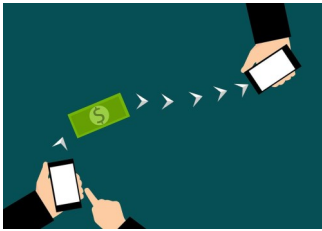
Steven J. Binkley, MDiv., BCCC, BCC
Manager, Spiritual Care
Spiritual Care Department
Orlando Regional Medical Center
Orlando Health

Date: February 20, 2024

Time: 7:00 to 8:00pm

Topic:
“Shockwave IDL” New Technology that uses sound or acoustic waves to break up calcification in arteries.

Speaker:
Aaron Schmoldt from Shockwave Medical



How safe is transferring money?

Transferring money is faster than ever and very secure in many cases, but consumers should still exercise caution.

Very safe transfers:

* Between accounts in the same bank, using the bank's app or website

* Bank to bank, using your bank app or website. Before you initiate the transfer (to pay a bill, for example), make sure that you have the correct routing and account numbers before.

Safe, but beware:

* PayPal works easily and is generally safe, but make sure you have the correct email address for your recipient. If you send it to someone else by mistake, you are out of the money. It can take two to five days to get a money transfer from PayPal.

* Venmo and Zelle are fast, free, and usually secure, but fraud is common with these platforms. Don't send money

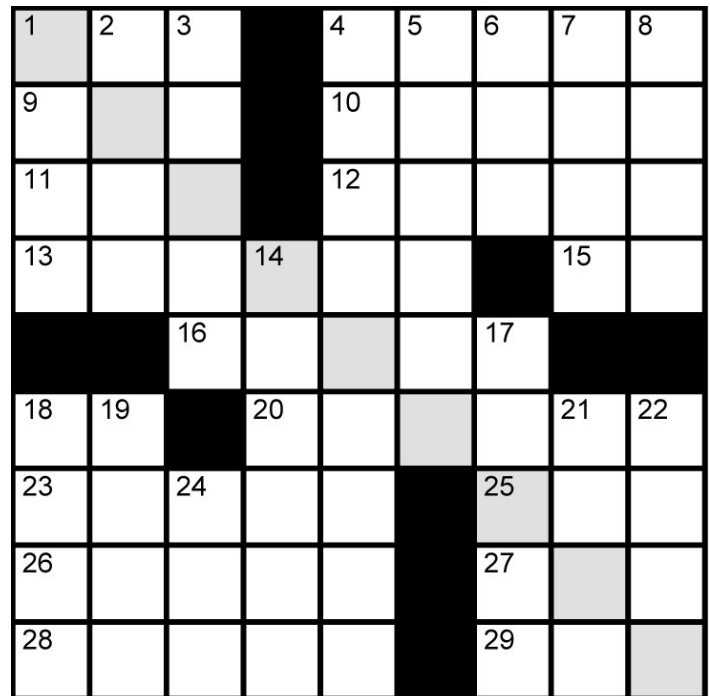
Across

1. Marienbad, for one
4. Untrue
9. Jeu de mots
10. Basket material
11. Unit of work
12. Bygone
13. Come up with
15. Northeasternmost st.
16. Angling equipment
18. Commercial
20. Himalayan native
23. Mountain passes in India
25. Auction unit
26. Nun's attire
27. Take to court
28. Medicinal plants
29. Supply with weapons

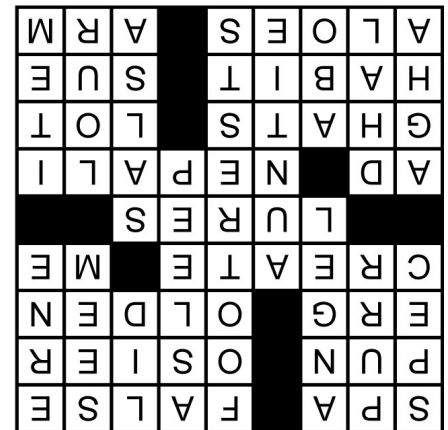
Down

1. Work detail
2. Sound of contentment
3. Broadway backer
4. Ottomans
5. Out for the night
6. Jar part
7. Appear to be
8. Coastal raptor

Sweet Dancing Visions



14. Mame, for one
17. Chip dip
18. Turkish official
19. Indian lentil dish
21. Frown or scowl
22. Part of a list
24. Blood-typing letters



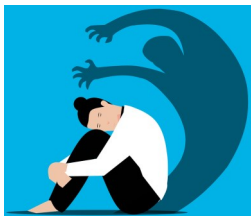
The headline is a clue to the answer in the diagonal.

unless you are certain the person is who you think they are. Once you send it, it's gone.

* Facebook Pay is generally safe. Be absolutely sure you have the correct Facebook account before you transfer money. Once a transfer is made, the money arrives instantly. It is a good way to send money or even do things like pay rent. Both the sender and receiver must have Facebook accounts set up for deposits and withdrawals.



"Let's try this piece of coal and you tell me if it's better or worse."



Avoid holiday stress that could tie you up

* It is possible to enjoy the holidays without becoming totally stressed and exhausted. Here are a few ways to do it:

* Shopping: Order early from the online retailers. Late purchases can be shipped overnight, but be sure to make a record of each purchase and follow up to see if it arrived. General rule: Ship gifts by December 15.

* Decorating: Your place will look warm and inviting with just one or two displays. No need to decorate inside and out. Finish decorating by the first week of December.

* Baking: If you are busy, give yourself a break and let a bakery do the work.

* Christmas dinner: Forget a hundred side dishes. Make a turkey, rib roast, or ham and add baked potatoes, vegetables, and salad. Keep it simple.

* Demand appearances: Schedule early so there is no confusion. If two sets of parents want you to celebrate with them, schedule one for Christmas (afternoon after your private celebration) and one for Christmas Eve. Consider visits on Sunday before Christmas or the Saturday after.

* Gift wrapping: Consider gift bags or gift boxes and just add a bow.

* Caring for yourself: Try not to disturb your normal sleep and exercise schedule. Enjoy small, quiet moments.

* Holiday food: Don't go to holiday dinners famished. Take a small portion of the offered dishes. Stop eating before you feel full.

* Relatives: Decide that you will enjoy a get-together even if some guests aggravate you. Consider the source and take it in stride.

FDA to ban toxic hair straighteners

The U.S. Food and Drug Administration (FDA) has proposed a new rule to ban hair-straightening products that contain or emit formaldehyde, according to the New York Times. Frequent exposure to chemical hair straighteners is linked to increased risk of endometrial and ovarian cancer, along with chronic symptoms like headaches or allergic reactions. The rule is expected to go into effect in April 2024.



Health insurance perks you may be Missing

Did you know that your health insurance might cover more than just clinic visits and medical procedures? Many health insurance plans offer a variety of convenient virtual care options and additional wellness benefits that can save you money and help you establish healthy habits for a lifetime.

* Virtual care. Your plan may include access to virtual primary and specialty care to assist with a variety of common health conditions, along with virtual urgent care that can help you avoid expensive emergency room trips.

* Tobacco cessation. Federal law mandates that almost all health insurance plans cover some treatment for tobacco cessation. Quitting tobacco could also save you serious money on health insurance premiums -- most states permit hefty surcharges for tobacco users that increase premiums as much as 50 percent compared to tobacco-free customers on the same plan.

* Chronic disease apps. If you have a chronic condition like hypertension or diabetes, your health plan may include access to mobile apps and monitoring devices that automatically track your condition, remind you to take prescribed medications, and notify you when you should contact your doctor.

* Fitness and nutrition. Your health plan may offer partial or full reimbursement for gym memberships, trial subscriptions for digital fitness programs, wearable fitness trackers, and nutrition support from registered dietitians. Some plans also partner with third-party mobile apps to help users stay on track with their fitness and nutrition goals.

Health insurance plans vary widely, so check your plan information or talk to your plan administrator to learn about your specific benefits and coverage.

How to spot (and avoid) a Medicare scam

Seniors who are considering changes to their original Medicare enrollment, Medicare Advantage plans, or Part D prescription drug plans should take note: Medicare scammers are as determined as ever to steal money and personal information. Watch out for these common scams:

* **Fraudulent marketing.** According to the Federal Trade Commission, there are limits on how companies and agents selling Medicare plans can contact you and what they can say. For example:

- You should never get a phone call from a company you don't have a relationship with.
- A company must not represent itself as Medicare, Social Security, or Medicaid.
- An agent can't come to your home to discuss Medicare Advantage plans without an invitation.
- They can't mislead you about coverage for prescriptions or services. Always review your

Explanation of Benefits (EOB) to be sure your coverage matches what was promised.

- They can't promise that you can keep your Medigap plan (supplemental plan) when you sign up for a Medicare Advantage plan.

* **Unsolicited calls.** If you receive an unexpected call from someone who claims to be from Medicare, hang up immediately and never share any information with them, according to Forbes. Tech-savvy scammers can even spoof phone numbers to appear as if they're calling from a Medicare office. According to CMS, Medicare will never call a consumer.

* **Uninvited visitors.** A legitimate insurance broker will not come to your home without an appointment, call you without permission, or try to collect money from you on the spot or over the phone, according to the Mississippi Department of Insurance.

* **Medicare card replacement scams.** Callers who claim to be from Medicare, the Social Security Administration, or your state's insurance commission may inform you that you need a new Medicare card or ask for your Medicare ID number to "activate" your card. Hang up immediately and do not give them any information.

Spinach Bean Soup

Calories 139 Per Serving

Protein 9g Per Serving

Fiber 6g Per Serving

Ingredients

Cooking spray

1 small onion, chopped

2 tablespoons bottled minced garlic

OR

2 medium garlic cloves, minced

1 15.5-ounce can no-salt-added navy beans, chickpeas, or pinto beans, undrained

1 14.5-ounce can no-salt-added diced tomatoes, undrained

1 14.5-ounce can fat-free, low-sodium chicken or vegetable broth

1 teaspoon ground cumin

1/4 teaspoon pepper

4 tightly packed cups spinach, large leaves torn or chopped



*Recipe borrowed from
<https://recipes.heart.org/en/recipes/spinach-bean-soup>*

Directions

Lightly spray a large pot with cooking spray.

Cook the onion and garlic over medium-high heat for 5 minutes, or until the onion is very soft, stirring frequently.

Stir in the beans with liquid, tomatoes with liquid, broth, cumin, and pepper. Bring to a boil. Reduce the heat to medium. Stir in the spinach. Cook for 10 to 15 minutes, stirring occasionally.



The Mended Hearts, Inc.

The Mended Hearts, Inc.
International Headquarters and Resource Center
1579 US Highway 19
Leesburg, GA 31763
Phone: 1-888-HEART99 Email: info@mendedhearts.org

MEMBERSHIP FORM

DATE _____

☐ NEW MENDE HEARTS ☐ NEW MENDE *LITTLE* HEARTS ☐ NEW YOUNG MENDE HEARTS ☐ RENEWAL

Name (Mr. /Mrs./Ms.) _____ Chapter/Group _____ National Member _____

Address _____ Phone _____

City / ST / Zip _____ I want to be a support volunteer: ☐ Yes ☐ NoEmail address _____ I am interested in CHD Parent Matching: ☐ Yes ☐ No(Please check all that apply) I am a ☐ Heart Patient ☐ Caregiver ☐ CHD Parent ☐ Physician ☐ RN ☐ Healthcare Employee

OPTIONAL INFORMATION: Race: _____ Gender: _____

Membership Levels: All membership levels are for ONE YEAR, renewed annually, except for Heart of Gold Lifetime Sponsorship.
Please choose your membership level and complete any appropriate payment information below.

INDIVIDUAL MEMBERSHIP**Associate Member --- FREE**

- * Can attend any chapter/group meeting for MH, MLH or YMH
- * Can join online communities
- * Can access Member Portal
- * Receives the National e-newsletter

Individual Member --- \$20 annual donation per person

- * All the benefits of an Associate Member, PLUS
- * Membership Card
- * Car Decal - Select ___ MH ___ MLH ___ YMH
- * One-time 5% off coupon for purchase from the MH store
- * One year annual subscription to Heartbeat magazine (\$30 value)

Bronze Member --- \$45 annual donation per person

- * All the benefits of a Full Individual Member, PLUS
- * Membership Pin
- * Choice of ___ MLH Drawstring Backpack or ___ MH/MLH Notecards (10 pk)
- * 5% off registration of any National (not regional) MH/MLH/YMH Conference or Symposia

Silver Member --- \$100 annual donation per person

- * All the benefits of a Bronze Member, PLUS
- * A Stainless Steel Mended Hearts Travel Mug

Gold Member --- \$250 annual donation per person

- * All the benefits of a Silver Member, PLUS
- * A Red Fleece Blanket
- * 10% off registration of any National Conference or CHD Symposium

Heart of Gold Lifetime Sponsor --- \$1500 donation**A one-time donation per individual**

- * All the benefits of a Gold member FOR LIFE, PLUS
- * 15% off registration fees at National MH/MLH/YMH Conferences / Symposia
- * Recognition in the next *Heartbeat* magazine after enrolling in the Heart of Gold Lifetime Sponsorship, in all special Heartbeat issues, and on our website's list of Heart of Gold Lifetime Sponsors

FAMILY MEMBERSHIP

For members of one household with one mailing address only

Family Membership --- \$40 annual donation

- * All the benefits of an Associate Membership, PLUS
- * One year annual subscription to Heartbeat magazine (\$30 value)
- * Membership Cards for all members of the family
- * 2 Car Decals - Select ___ MH ___ MLH ___ YMH
- * Each family member receives a one-time 5% off coupon for purchase from the MH store. Use only one coupon per order.

Bronze Family Membership --- \$75 annual donation

- * All the benefits of a Family Membership, PLUS
- * One Membership Pin per member
- * Choice of ___ MLH Drawstring Backpack or ___ MH/MLH Notecards (10 pk)
- * 5% off registration of any National (not regional) MH/MLH/YMH Conference or Symposia

Family Members:

Spouse ___ Child ___ Heart Patient _____

Spouse ___ Child ___ Heart Patient _____

Spouse ___ Child ___ Heart Patient _____

Spouse ___ Child ___ Heart Patient _____

ALL Donations are tax deductible**PAYMENT INFORMATION:****ADDITIONAL CHAPTER/GROUP DONATION:**

Membership Level _____ \$ _____

Chapter/Group Name: _____

Additional tax-deductible Donation to:

☐ Mended Hearts ☐ Mended *Little* Hearts
☐ Young Mended Hearts

\$ _____

Amount: \$ _____

TOTAL TO NATIONAL \$ _____**TOTAL TO CHAPTER** \$ _____

****Please note: To be a member of a Mended Hearts Chapter, Mended *Little* Hearts or Young Mended Hearts Group, you must be a member of The Mended Hearts, Inc.**