

# Cultural Daily

Independent Voices, New Perspectives

## Milla Jans: “to know you is to understand the sacrifice it takes to find peace”

Milla Jans · Monday, October 7th, 2024

### to know you is to understand the sacrifice it takes to find peace

by Milla Jans

09/28/24

I reach for you

dull blade in hand  
conscious of each  
freckle of water  
purging my skin

drowning

in your tribulations  
how becoming of my  
own faults  
they, shaky rose  
petals, break at your  
bones, roughed and bruised,  
like a smile

reaching,

counting the spaces between

each line, the distance —————> telephone?

it would take to

words on a

render us insignificant

page? how

[it is as if I cannot

far I am

live without you.

from you,

it's always drowning.

how I am in ungodly peril

when will it stop? ;

unable to fix myself

broken- seamless-

let alone your crafter's hands

fire- steady

I'm beginning

beat

to lose my

beating still

way, and in

a shockwave

the process, you.

can you hear me?

you are more

can you breathe?

than I

Peace by piece  
                   each piece  
                   guiding towards  
 depths, the same  
                   portrait of us  
                   dwellers  
                   swimming, bloodied,  
 enslaved  
                   a shout,  
 and the knife slips  
                   and we are  
                   one

\*\*\*

*(This piece is part of our yearlong series called [Heart Beets](#) that features the work of a group of teen writers, giving us a glimpse into their journey through the school year.)*

Posted in [Heart Beets, Poetry](#) | [No Comments](#) »

## Smart Defenses: AI's Impact on Crypto Card Fraud Management

Our Friends · Monday, October 7th, 2024

In the rapidly evolving world of finance, cryptocurrencies have taken center stage. With the rise of crypto cards like the **Bybit Card**, people can now transact with their digital currencies just as easily as they would with traditional banking cards.

However, as with any financial innovation, this convenience comes with its own set of challenges, most notably the risk of fraud.

Luckily, advancements in artificial intelligence (AI) and machine learning are stepping in to bolster fraud detection and risk management for crypto card transactions.

## What Is a Crypto Card?

For those who might not be familiar with it, a crypto card works just like your typical debit or credit card, but instead of being linked to traditional cash, it's tied to your cryptocurrency wallet.

You can use it to buy groceries, pay for coffee, or shop online, just as you would with any bank-issued card. It's an incredibly convenient way to bridge the gap between the crypto world and your daily spending.

However, as crypto adoption increases, the threat landscape also changes. Cryptocurrency card transactions are attractive to fraudsters due to their anonymity and the high value of many digital currencies. Companies are now turning to AI to create an intelligent line of defense to stay ahead of these threats.

## The Growing Concern of Fraud in Crypto Transactions

Cryptocurrency transactions are anonymous and secure, but this doesn't make them immune to fraudulent activities. From phishing scams to unauthorized transactions, fraudsters constantly find new ways to exploit vulnerabilities.

Crypto card users, in particular, face unique challenges. When someone uses their card to make a transaction, the last thing they want is to find out that they compromised their funds. This situation is where AI comes into play.

## How AI and Machine Learning are Transforming Fraud Detection

Artificial intelligence and machine learning are changing the game for fraud management in several ways. Here's how:

### Real-time Transaction Monitoring

AI algorithms can analyze transaction data in real time, detecting unusual patterns or behaviors that might indicate fraud. For example, if a user typically makes small purchases but suddenly tries to make a large transaction from an unfamiliar location, the AI system can flag this for further review. This swift response helps mitigate potential losses before they occur.

### Behavioral Analysis

One of the standout features of AI in fraud detection is its ability to learn and adapt. Machine learning models can analyze a user's transaction history, identifying what is considered "normal" behavior for that individual.

If a transaction deviates from this learned behavior, like a user suddenly making multiple purchases quickly, it raises a red flag. This personalized approach allows for a more accurate detection of fraud.

### Anomaly Detection

Beyond just monitoring for suspicious behavior, AI can also identify anomalies across the entire system. For instance, if there's a sudden surge in transactions in a specific geographical area, AI

can compare this with historical data to determine if it's an anomaly or a new trend.

By understanding these patterns, crypto card providers can proactively adjust their fraud prevention strategies.

## **Predictive Analytics**

AI isn't just about reacting to fraud; it can also predict it. By analyzing vast amounts of data, AI systems can identify trends and potential vulnerabilities before exploiting them. For instance, if a particular crypto card is frequently used in fraudulent activities, AI can suggest tightening security measures for that card or issuing alerts to users who may be at risk.

## **Risk Assessment**

Every transaction has its own set of risks, and AI can help assess these risks before a transaction is approved. Evaluate multiple factors, including the user's transaction history, the amount charged, and the merchant's credibility.

AI can determine the likelihood of fraud. This assessment helps prevent unauthorized transactions while allowing legitimate transactions to proceed smoothly.

## **Enhancing User Experience with AI**

While fraud prevention is crucial, ensuring legitimate users have a seamless experience is equally important. Here's how AI strikes the right balance:

### **Reduced False Positives**

One of the common frustrations users face is when legitimate transactions are flagged as fraudulent. AI's ability to learn from historical data means that it can significantly reduce these false positives.

By fine-tuning the algorithms based on actual user behavior, AI can make more informed decisions about what constitutes suspicious activity.

### **User-Friendly Alerts**

In cases where a transaction is flagged, AI can provide users with clear and user-friendly alerts explaining why it halted the transaction. This transparency helps users feel more secure, knowing it effectively monitors their transactions.

## **Future: AI in Crypto Card Fraud Management**

As technology continues to advance, AI's role in managing crypto card fraud will likely become even more critical. Enhanced algorithms, more robust data sets, and the integration of advanced technologies like blockchain could lead to even greater levels of security.

There may also be more collaboration between financial institutions and AI companies in the future to share insights and best practices for combating fraud.

## Conclusion

The rise of crypto cards like the Bybit Card has made digital transactions more accessible than ever, but it has also opened the door to new types of fraud. Artificial intelligence and machine learning are proving to be powerful allies in the fight against fraud.

With real-time monitoring, predictive analytics, and personalized user experiences, AI is enhancing fraud detection and risk management to keep users secure without sacrificing convenience. As these technologies evolve, we can expect even smarter defenses in crypto card transactions.

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## Brian De Palma

Elisa Leonelli · Sunday, October 6th, 2024

After reading a Los Angeles Times [review](#) of *The De Palma Decade* by Laurent Bouzereau, I was reminded of the many times I interviewed the Italian-American director as an entertainment journalist and the articles I wrote about his movies.



Brian De Palma © Elisa Leonelli 1978

I met [Brian De Palma](#) for the first time in 1978 in his New York office, when I was writing for the

Cinema supplement of the Italian newsweekly *L'Europeo*.

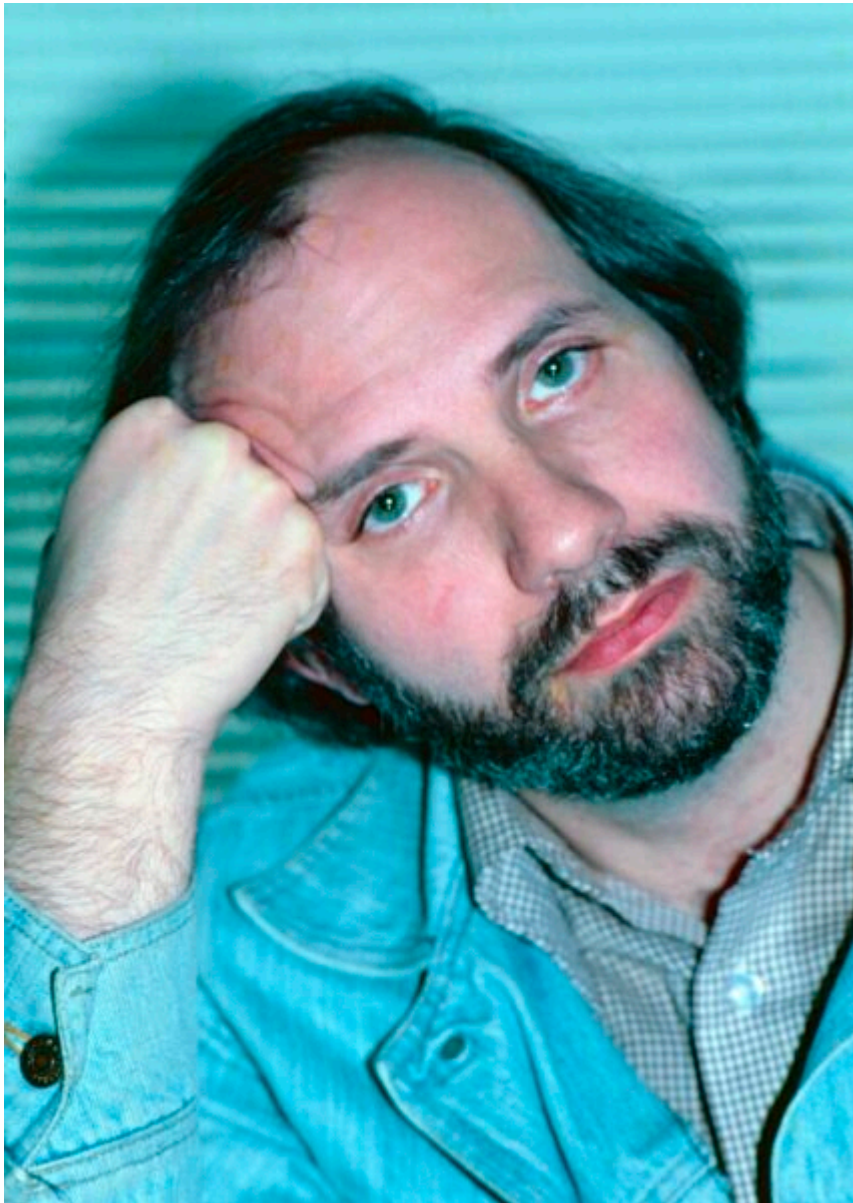
We spoke about his latest work, *The Fury*, and I asked him about some of the movies he had directed until then.

He said about *Hi Mom!* starring Robert De Niro: “We were seeing the Vietnam War essentially as a voyeuristic experience. America then became a cold nation in front of the horrible things that we were doing.”

*Sisters*: “It develops the classic theme of the good sister and bad sister, the two aspects of our personality, one light and one dark.”

*Obsession*: “I was imitating my favorite film, *Vertigo* by Alfred Hitchcock, telling a very romantic story.”

*Carrie*: “I wanted to represent the high school experience in a different way. It’s typical of a teenager to feel cut off like the ugly duckling.”

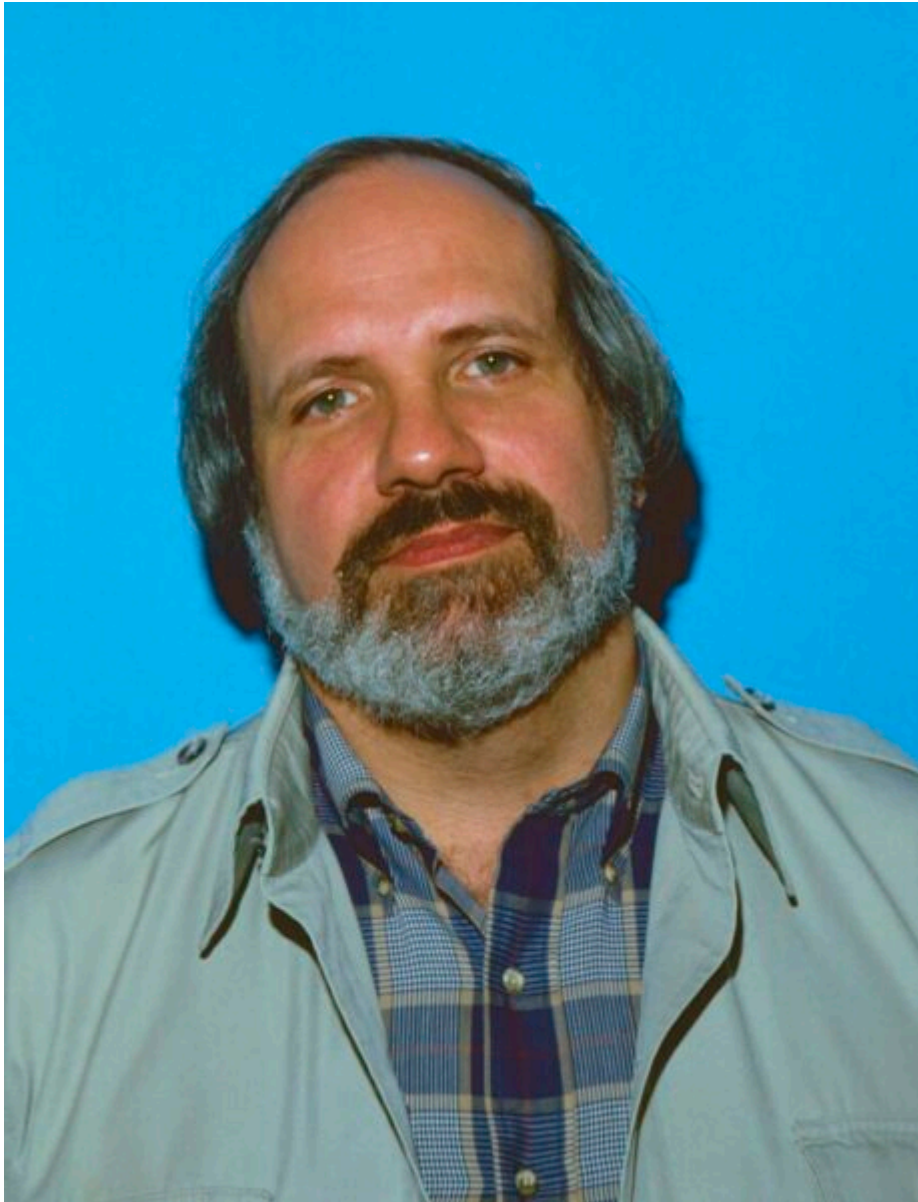


Brian De Palma © Elisa Leonelli 1978

In 1987 the editors of CIAK, the Italian film monthly, proposed that I write a weekly newsletter



about what was happening in Hollywood, plus film reviews and interviews with actors and directors, as their Los Angeles Correspondent. I held this position until 1994.



Brian De Palma © Elisa Leonelli 1987

The first article, my interviews about *The Untouchables* with Brian De Palma and Kevin Costner, was published in the [September 1987](#) issue as an 8-page cover story.

I asked the director about working again with Robert De Niro who played Al Capone: “We are older, but our relationship hasn’t changed. When you know somebody that long, it’s like a member of your family, a brother or something, you can talk very simply and directly.”



Brian De Palma, Elisa Leonelli 1989

For [CIAK September 1989](#) issue I wrote what De Palma said about *Casualties of War*.

On the perspective on the Vietnam War, 20 years later: “It’s very confusing to us because we don’t quite understand why we were there, so it’s a continuing unexplained festering sore. We have all kinds of explanations, and we didn’t win the war.”

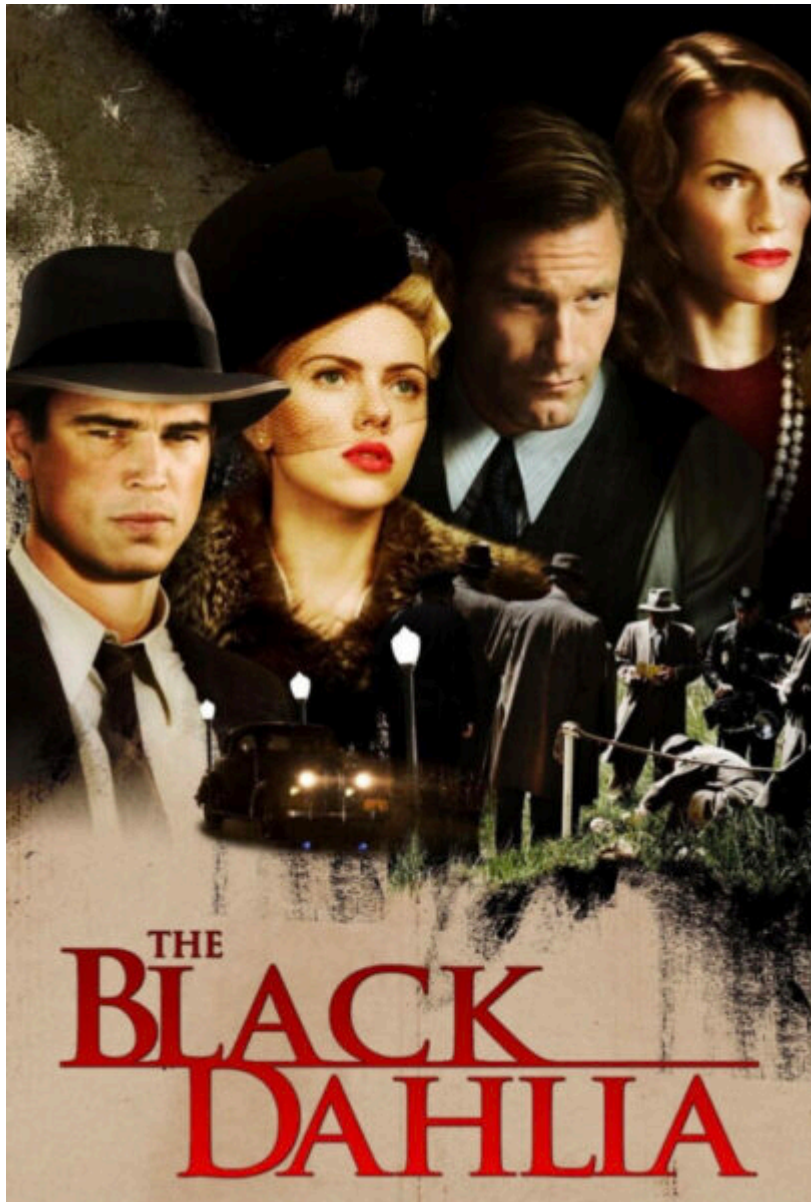
For [CIAK January 1991](#) issue I wrote what De Palma and Tom Hanks said about *Bonfire of the Vanities*.

De Palma: “The satiric and ironic tone was in the book, which deals with broad caricatures, so the movie had to be essentially a black comedy, like *Dr. Strangelove* by Stanley Kubrick, which is the best example I can think of in the history of cinema.”





I later interviewed De Palma about *Femme Fatale* (2002) and *The Black Dahlia* (2006) from the 1987 novel by James Ellroy.



I just watched on Max the documentary *De Palma* directed by Noah Baumbach and Jake Paltrow that premiered at the Venice Film Festival in 2015. See [trailer](#). The director talks about every one of his movies, including *Dressed to Kill* (1980) with Angie Dickinson, *Scarface* (1983) and *Carlito's Way* (1993) with Al Pacino, *Mission Impossible* (1996) with Tom Cruise. He describes his friendship with Martin Scorsese, Steven Spielberg, George Lucas, Francis Coppola: "What we did in our generation will never be duplicated."

Posted in [Film](#) | [No Comments](#) »

## 5 Ways Cultural Sites Preserve Collective Memory

Our Friends · Saturday, October 5th, 2024

Cultural sites, like museums and historical landmarks, act as memory keepers. They safeguard stories, traditions, and events that define communities or nations.

The idea of preserving collective memory means they help remember shared histories and experiences. Think of them as time capsules showing where we came from.

Let's explore five ways these sites maintain and communicate this shared history to future generations.

## Cultural Sites Safeguard Historic Landmarks for Future Generations

**Historic landmarks** serve as touchstones of collective memory by embodying stories and events that shaped communities.

Preservation efforts at these sites, like funding renovations or implementing protective legislation, ensure their endurance for future generations.

Take the restoration of old courthouses or historic theaters—these endeavors not only protect physical structures but also maintain their narrative value within a community.

By engaging local volunteers and historians in these projects, cultural sites promote a sense of ownership among residents.

This collective stewardship fosters a deeper connection to shared history and encourages ongoing education about past achievements and struggles while ensuring vital links between the present community identity and its historical roots remain intact.

## Museums Capture Oral Histories

Museums often play a crucial role in preserving collective memory by recording oral histories. These stories, shared directly by community members, offer authentic insights into personal and cultural experiences.

By conducting interviews with diverse individuals, museums gather narratives that reflect various aspects of a community's past and present. This approach not only enriches exhibits but also ensures voices from all walks of life contribute to the historical record.

As these accounts are preserved digitally or as part of interactive displays, visitors gain access to a rich tapestry of human experiences.

This initiative keeps important traditions alive while providing future generations with firsthand perspectives on events that shaped their communities' identities over time.

## Interactive Displays Map Community Memories

Cultural sites often utilize interactive displays to map out community memories, transforming historical information into engaging visual narratives.

These dynamic tools allow visitors to explore local history through virtual timelines, geographical overlays, and digital storytelling elements.

By integrating touchscreens and augmented reality features, these displays provide an immersive experience that brings the past to life.

This method engages audiences by allowing them to visually traverse significant events and landmarks while understanding their cultural contexts.

Additionally, they can highlight diverse perspectives within a community's history by incorporating multimedia elements such as photographs.

These innovative presentations encourage deeper connections with heritage by inviting the exploration of shared stories in a more accessible format than traditional exhibits might offer.

## Exhibitions Share Personal Narratives

Exhibitions within cultural sites play a vital role in preserving collective memory. They often do that by sharing personal narratives. These stories, often drawn from diaries, letters, or interviews, provide unique insights into individual experiences that collectively shape community history.

By curating exhibits focused on these personal accounts, museums and heritage centers can create an intimate connection between visitors and the past. They can illustrate broader historical themes through the lens of everyday lives.

This approach ensures diverse voices are represented and heard. It allows for a richer understanding of events' impact on different groups within a community.

As visitors engage with these exhibitions, they can gain an appreciation for how individual stories contribute to the complex tapestry of shared human experiences over time.

## Cemeteries Honor Community Legacies

Cemeteries (whether they are famous ones like [Cimetière du Père Lachaise in Paris](#), or ones that are well known among local communities like [Gate of Heaven Cemetery and Mausoleum in East Hanover, NJ](#)) can act as cultural sites that preserve collective memory.

They provide a physical space where community histories unfold through tombstone inscriptions and mausoleum architecture.

These elements offer insights into societal norms, family legacies, and cultural practices over time.

The cemetery becomes an open-air archive where each gravestone narrates its own story of past lives and experiences.

By maintaining these spaces with care and respect, communities ensure that future generations can explore their heritage through direct encounters with their history's silent storytellers.

## Final Thoughts

Cultural sites serve as custodians of collective memory by preserving diverse narratives, safeguarding traditions, and highlighting personal stories. Through innovative exhibits and engaging programs, they connect us to our past while educating future generations.

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## Finding the Perfect Luxury Assisted Living for Your Loved One—Here's How to Nail It

Our Friends · Saturday, October 5th, 2024

When it comes to finding the right care for a loved one, the pressure can be overwhelming. Everyone deserves a comfortable, safe place where they can maintain their independence while getting the help they need. But when it comes to luxury assisted living, the search can get a little more complex—especially if you want a place that feels like home, not just a healthcare facility. Whether you're looking for something local or somewhere a little farther, finding the right fit for your loved one involves a balance of style, care, and location.

So, how do you navigate this important decision? Let's dive into what makes a luxury assisted living facility stand out, and how to find one that aligns with your loved one's lifestyle and needs.

### Start With Location, But Don't Stop There

Location often tops the list of priorities when searching for the right assisted living facility, especially if staying close to family is important. The good news is that you can easily start your search by checking for [“assisted living near me”](#) online, which gives you a clear idea of what's available nearby. But don't just stop at the first place on the list—proximity is just one piece of the puzzle. The facility's vibe, level of care, and amenities also need to align with your loved one's lifestyle.

A luxury assisted living community should offer more than just basic care. Look for spaces with beautifully designed interiors, lush outdoor areas, and amenities like fine dining, fitness programs, and wellness activities. Essentially, the space should feel like a high-end resort, where the focus is on enhancing life, not just maintaining it.

### What Sets Luxury Apart? It's All About Lifestyle

When searching for the right luxury assisted living option, the details matter. The term “luxury” in assisted living goes beyond just having nice furniture or well-manicured lawns. It's about creating a lifestyle where your loved one can thrive, enjoy community, and still feel pampered. High-end facilities often include gourmet meal options, personal chefs, spa services, and activities tailored to residents' interests.

One of the key things to remember is that [choosing the right retirement option](#) is not just about the perks—it's about how those amenities contribute to overall well-being. Does the facility offer concierge services? Are there wellness programs to keep residents active and healthy? What about cultural events, movie nights, or trips to the local community? Make sure the facility fosters an engaging lifestyle that supports your loved one's health and happiness.



## Personalization is Key—Find a Place That Understands Your Loved One's Needs

Not all luxury facilities are created equal, and personalization is a major factor to consider. The best places offer customizable care plans tailored to individual needs. Whether your loved one requires minimal assistance or needs more comprehensive care, it's important to find a community that can adapt to their specific situation.

Look for facilities that offer a range of care options, from independent living to memory care, all while maintaining a high standard of luxury. That way, as your loved one's needs evolve, the level of care can adjust without forcing them to move to a completely different facility. Continuity in care and surroundings makes a huge difference in their quality of life.

## What Does Daily Life Look Like?

When it comes to luxury assisted living, daily life should be anything but ordinary. If the community only offers basic activities like bingo or movie nights, it might not be the best fit. Today's top-tier facilities go above and beyond to offer engaging programs that keep residents active, socially, and mentally stimulated.

Think **yoga classes**, art workshops, cooking lessons, and even continuing education programs. Luxury living also often includes special services like housekeeping, laundry, and transportation, freeing up time for residents to enjoy more of the things they love. After all, retirement should be a time to relax, but it should also be an opportunity to stay active and involved in the things that make life exciting.

## Trust Your Gut—Visit in Person

All the research in the world can't replace an in-person visit. Photos and online reviews give you a snapshot, but the true essence of a community only becomes clear when you're physically there. Take a tour, meet the staff, and talk to some of the current residents to get a feel for the atmosphere. Is the staff attentive and friendly? Does the facility feel warm and welcoming? These are things you can't fully gauge from a website alone.

During your visit, pay close attention to how the facility handles personal care, cleanliness, and resident engagement. Don't be afraid to ask detailed questions, like how they handle emergencies or what kind of training the staff undergoes. Also, take note of how the residents interact with each other. A thriving community is one where people feel connected and supported, not isolated or overlooked.

## Finding a Place Your Loved One Will Love

Choosing luxury assisted living for your loved one is a big decision, and it's important to take the time to get it right. The best luxury assisted living communities are those that feel like home—offering both comfort and care while allowing your loved one to live life to the fullest. When you find that perfect place, you'll know.

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## Art and Science Collide at Getty Center

Stephen West · Friday, October 4th, 2024

The latest edition of Pacific Standard Time, or PST Art, a sprawling series of exhibitions supported by Getty at more than 70 Southern California institutions, continues to roll out. This third series, called [Art and Science Collide](#), includes eight separate shows just at the Getty Center in Los Angeles.

The biggest of the bunch isn't about how modern high-tech materials have been used to make artworks, as you might expect. Instead, the flagship show, "Lumen: The Art and Science of Light," focuses on the period of 800 to 1600 A.D. and "how science informed the artistry of the Middle Ages and Renaissance," as a wall label explains. It was a time when instruments such as the astrolabe—used to measure light from the stars for navigational purposes—were developed. That led eventually to telescopes and microscopes and all the rest.



*Tapestry of the Astrolabes*, about 1400-1450, Flemish, wool and silk; Cabildo Catedral de Toledo, Primada de España, Toledo, Spain; photograph by David Blazquez.

One of the most spectacular works in the show, *Tapestry of the Astrolabes*, of about 1400-1450, is a huge Flemish wall hanging from the cathedral of Seville, Spain. On the upper left, God directs all the activity in the scene, with an angel below turning a crank to keep the world in motion. On the right are the poet Virgil and astronomer Hipparchus. In the center are two golden rings arranged like an astrolabe, inside of which are all sorts of mythical and real-life creatures, from a winged horse to strange snakes to a brown bear, as well as personifications of philosophy, geometry, arithmetic, and astronomy. It's an astounding scene.





Muhammad b. Abi Bakr (Iranian, active 1200s), *Astrolabe With a Geared Calendar (front and rear views)*, 1221 or 1222, copper alloy, silvered copper alloy, silver, and wax; History of Science Museum, University of Oxford, images © History of Science Museum, University of Oxford.

The exhibition includes several astrolabes, which measure the angle of the North Star to the horizon and can calculate the time of day or night and determine the latitude of a ship at sea. They consist of a pair of circular plates made of copper or brass alloys and inscribed with intricate scales for measurement. On the back are gears to coordinate their motion. The astrolabes in the Getty show are particularly beautiful, probably made more for show than for long ocean voyages.



*Compound Microscope and Case, With All Accessories, France, early 1750s, gilt bronze, iron, enamel, sharkskin and glass; wood, gilded leather, gilt bronze fittings, green silk velvet, gold braid; slides of various natural specimens and brass implements; Getty Museum.*

Another exhibition at Getty Center, “Magnified Wonders,” features essentially one object, an 18th-century microscope that’s a work of art in its own right. As the show notes, the elaborately decorated instrument (and its equally decorated case) was “doubtless made for an aristocratic amateur scientist” and is similar to one owned by King Louis XV.

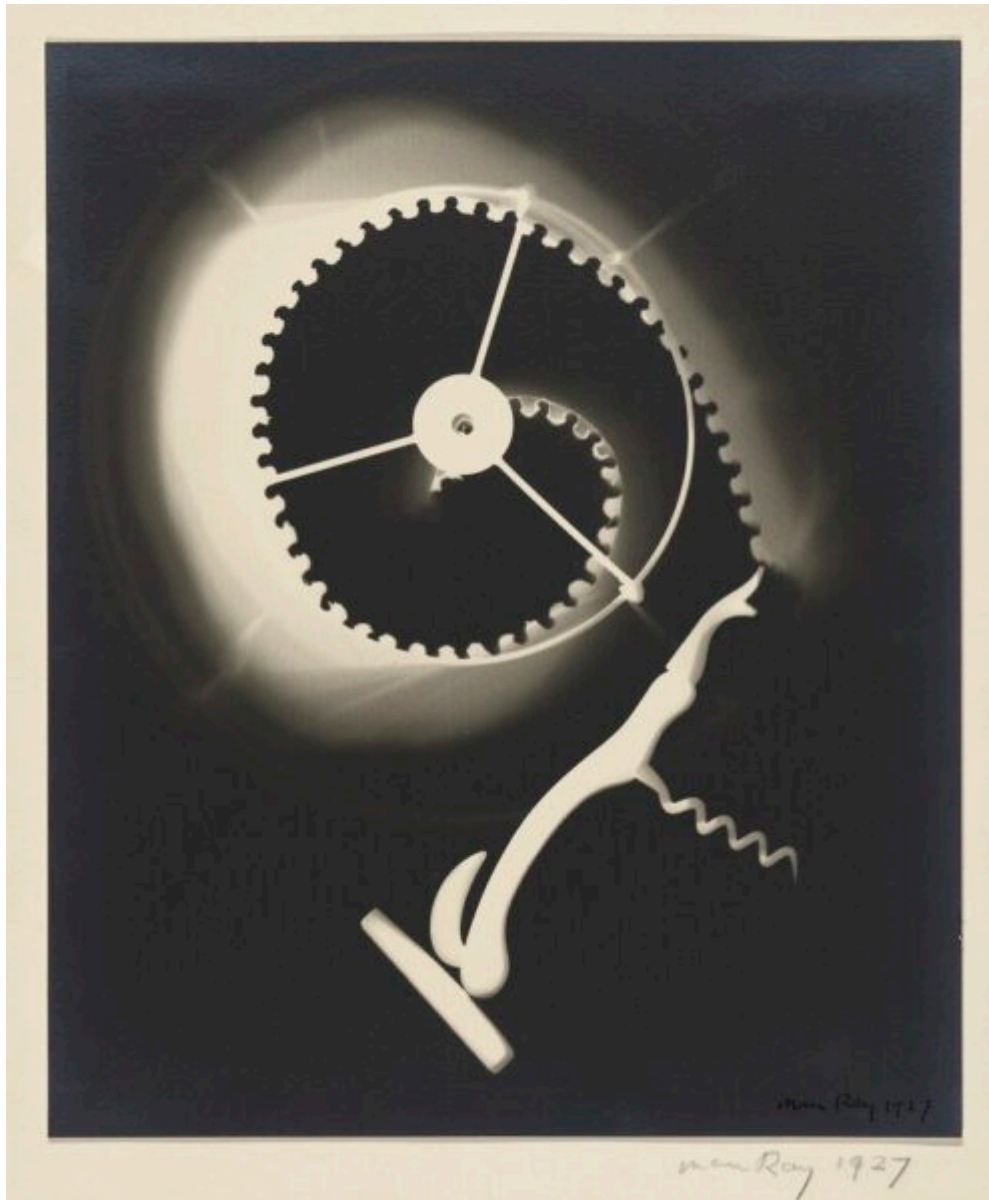
Though the gilded base of the microscope looks like a Rococo sculpture, the instrument itself is not that different from modern versions: a plate on which objects are placed to be studied, a large brass knob to focus the image, a concave glass mirror to light the specimen, additional knobs to adjust the eyepiece. Everything packs neatly into a velvet-lined wooden case, including slides and other accessories.

## Experimental Photography

Not all of the Getty’s PST shows feature objects from centuries ago. Two lively exhibitions, “Abstracted Light: Experimental Photography” and “Sculpting With Light: Contemporary Artists



and Holography” offer works from the 1920s forward to the present.

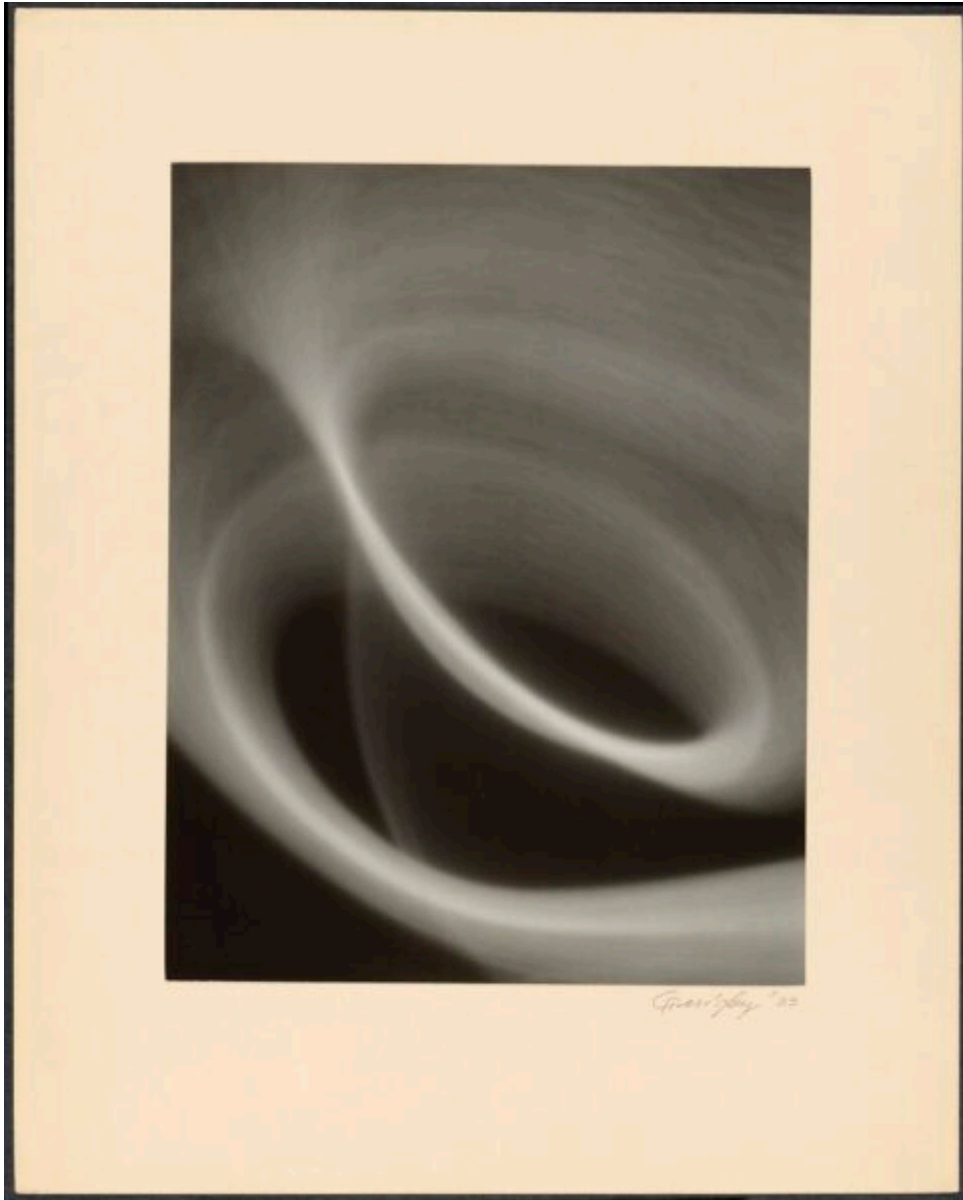


Man Ray (American, 1890-1976), *Untitled (Corkscrew and Lampshade)*, 1927, gelatin silver print, Getty Museum, © Man Ray Trust ARS-ADAGP.

“Abstracted Light” focuses on photograms, produced mostly in the 1920s and 1930s. Artists including Laszlo Maholy-Nagy and Man Ray began to use photography in a new way, without cameras, by imprinting images on photographic paper. Ray, for example, created *Untitled (Corkscrew and Lampshade)* of 1927 by placing a corkscrew and lampshade on unexposed paper and turning on a light for a moment. He modestly called it a Rayogram.

The picture itself looks like something out of 1920s Italian or Russian Futurism. The lampshade is transformed into a geared machine, with the corkscrew seeming to function as a handle or lever.

Other artists employed different techniques to make images on paper without cameras. Asahachi Kono, for example, used the same negative more than once, in contrasting orientations, to create his photograms. Theodore Roszak shifted his light sources to produce multiple images from a single object placed on a sheet of photographic paper. Barbara Morgan in effect drew on paper with a handheld light.



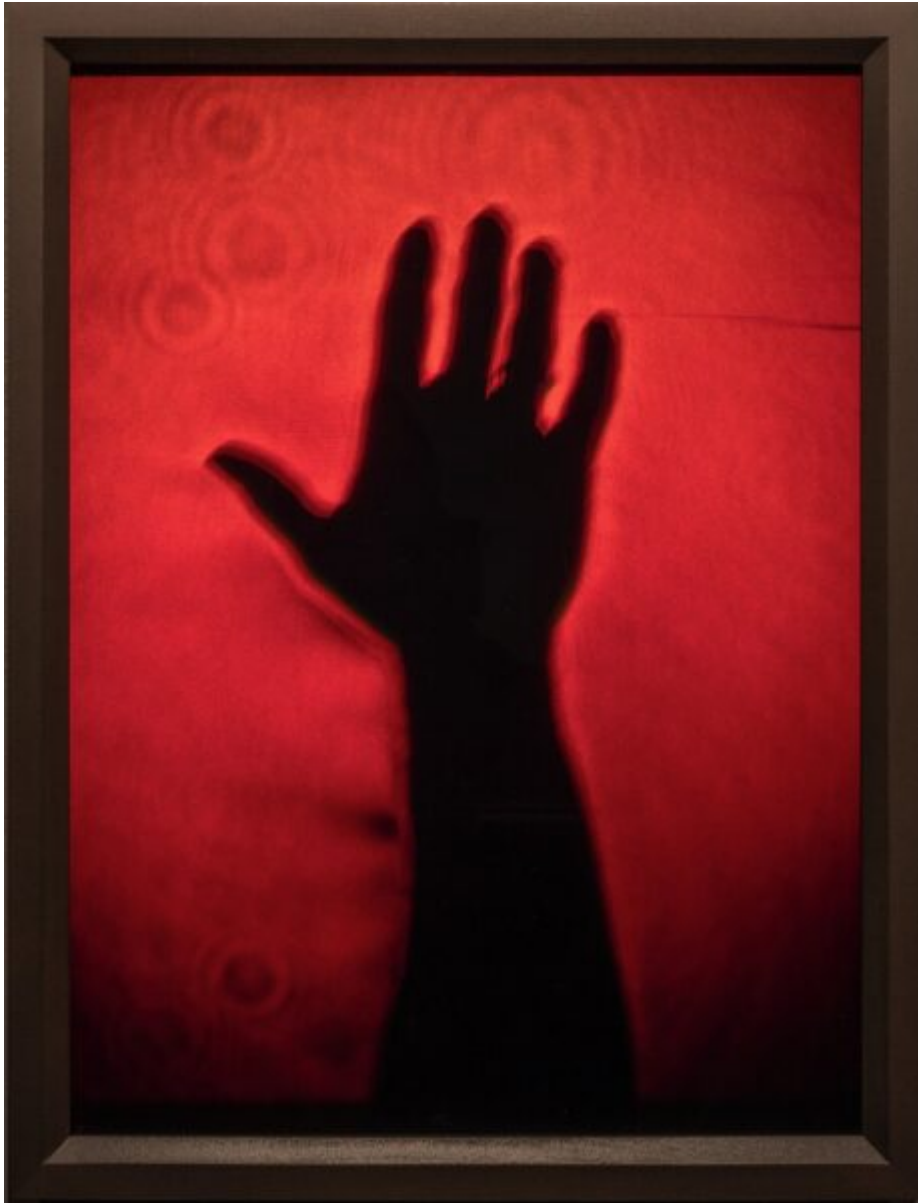
Edward W. Quigley (American, 1898-1977), *Vortex*, 1933, gelatin silver print, Getty Museum. © Estate of Edward W. Quigley.

Edward W. Quigley, described in a wall label as “secretive about how he achieved his special photographic effects,” may have used “long exposures and projected forms in motion.” However he produced it, *Vortex* of 1933 is a powerful and mysterious image. It could represent something as simple as a whirlpool in a stream or as massive as a black hole in space. In any case, it’s a knockout.

### Three Dimensions

Another exhibition in the photography galleries focuses on the three-dimensional but mainly monochromatic images known as holograms. “Sculpting With Light: Contemporary Artists and Holography” certainly features some big-name artists, including Ed Ruscha, Chuck Close, and John Baldessari. Yet to me, at least, they come across as gimmicks as much as powerful artworks. (Showing Chuck Close’s head and shoulders from five angles rather than one doesn’t really make it more interesting.)





Matthew Schreiber (American, born 1967), *Bowie 5*, 2016–2023, reflection hologram, courtesy of the artist, © Matthew Schreiber.

The younger artists in the show seem to make more of the holography medium. Matthew Schreiber, for example, is represented by two groups of images, one a series of eerie landscapes set in a small village in upstate New York.

The other, a group of eight images of Schreiber's own hand in various poses, was made as a homage to rock musician David Bowie after his death in 2016. The holograms are arranged in a simple horizontal row on the wall. Their variations in background colors – oranges, blues, greens — and his hand's positions within the frame creates a lively ensemble.

The Getty's experimental photography and holography shows run through November 24. The Lumen medieval art and science exhibition is on view through December 8, and the 18th-century microscope through February 8, 2024, all at the Getty Center, 1200 Getty Center Drive, Los Angeles. The museum is closed Mondays.

\*

Top image: *Tapestry of the Astrolabes* (installation view), about 1400-1450, Flemish, wool and

silk; Cabildo Catedral de Toledo, Primada de España, Toledo, Spain; photograph by Stephen West.

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## Companionship 2.0: How Innovation is Filling the Loneliness Gap

Our Friends · Friday, October 4th, 2024

Loneliness seems to be rising, even with the increased global interconnection facilitated by technology. Many studies indicate that there is a significant portion of the population who feel alone and isolated, especially among the youth. Innovation has come up to fill the gap of companionship as societies continue to face this problem of emotional epidemic, introducing a new form of social interaction.

### The Loneliness Epidemic

Nowadays, researchers compare the impact of loneliness on health with smoking and obesity. Social media was created to bring individuals together; however, it has greatly increased the number of shallow relationships among people. In addition, the Covid-19 epidemic has worsened the problem of loneliness and social isolation, as individuals are compelled to keep their distance from each other for a long time.

Research indicates that being alone can be detrimental for a person's state of mind and body. It adds to the development of illnesses like depression, anxiety as well as heart diseases. As a result, there is an increasing concern that has arisen over the years calling for new ways of improving social interactions.

### The Role of Technology in Combating Loneliness

Technology has often been criticized for contributing to loneliness, yet it is also being harnessed to combat it. Several innovative approaches have emerged, leveraging advancements in artificial intelligence (AI), virtual reality (VR), and social platforms to create new avenues for companionship.

1. **AI Companions:** [AI chat](#) and virtual companions are becoming increasingly sophisticated. These digital entities can engage users in conversations, provide emotional support, and even learn preferences over time. Users can get a personalized AI friend from such applications that will stimulate deep conversation and encourage emotional expression. This type of companionship can serve as a bridge for those who may feel uncomfortable engaging with humans due to social anxiety or other barriers.
2. **Virtual Reality Social Spaces:** Virtual reality technology is creating immersive social environments where individuals can interact in real-time, regardless of physical distance.

Platforms like AltspaceVR and VRChat allow users to create avatars and engage in social activities, such as attending concerts or playing games together. This immersive experience can foster a sense of presence and community that is often lacking in traditional online interactions.

3. **Social Apps and Communities:** Various apps have come up that help in linking people who have common interests, hobbies or lifestyle. These platforms are aimed at helping individuals make new friends beyond their usual social circle. Through this, they can engage in events, have fun as a group or just chat with each other and make some new connections along the way.
4. **Telehealth and Support Networks:** The rise of telehealth services has made mental health support more accessible than ever. Online therapy platforms provide a means for individuals to seek help and build connections with therapists and support groups. These platforms not only address loneliness but also contribute to overall well-being, creating a more supportive environment for those in need.



## The Human Touch in Innovation

Loneliness can be fought by technology, but it cannot work alone. Empathy and emotional intelligence should be given more importance than ever in these new solutions. Today, more and more businesses and engineers understand the need to create goods that would deeply touch the hearts of customers. It means that one should take into account the feedback of users, comprehend different emotional requirements and make sure that the technology improves real communication instead of substituting it.

## The Future of Companionship

The future of companionship appears promising. Advancements in technology are expected to fuse even more with our day to day activities thereby providing additional means for linking up and interacting with others. Nevertheless, one must be careful to ensure that they strike a balance between virtual reality and actual relationships.

It is difficult to make sure that technology enhances rather than replacing human interaction. This can be achieved by creating an environment that promotes real communication and emotional relationships among people, so that we solve the problem of loneliness but still take advantage of

technological progress.

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## Top Rugby Podcasts

Our Friends · Friday, October 4th, 2024

Whether you're catching up with the latest round of the Currie Cup, or staying updated on international fixtures, rugby podcasts are a fantastic way to delve deeper into the game. Here's a look at some of the best rugby podcasts that will keep rugby fans engaged.

### 1) The Big Jim Show

A spin-off from *The Rugby Pod*, *The Big Jim Show* is hosted by former Scotland international Jim Hamilton. Known for his charismatic personality, Hamilton conducts in-depth interviews with some of rugby's top player. [According to Rugby365](#), its blend of humour, insight, and serious conversations make it a must-listen for those interested in exploring rugby beyond the game itself.

### 2) RugbyBits

[RugbyBits](#) is a fan-driven podcast focused on South African rugby, offering a mix of light-hearted banter and tactical analysis on the Springboks, Super Rugby, and the United Rugby Championship. Known for passionate discussions, it keeps fans updated on the latest developments in both local and international rugby, providing an entertaining yet insightful experience.

### 3) The Good, The Bad & The Rugby

*The Good, The Bad & The Rugby* began in the UK but now has a South African spin-off hosted by former Springboks, Schalk Brits and Gcobani Bobo. This version covers both local and international rugby, with candid discussions featuring South African players and coaches. Combining humour, personal stories, and rugby insights, it brings the original's flavour to South African listeners.

### 4) SA Rugby Podcast

This is the official podcast of South African Rugby, making it a go-to for fans of the Springboks and local competitions. Covering the latest news from the world of South African rugby, this podcast includes interviews with current and former Springboks, as well as updates on Blitzboks and domestic competitions. For die-hard Springbok fans, it's an essential listen?.

### 5) To The Last Drop

Produced by veteran rugby journalists Brenden Nel and Liam Del Carme, *To The Last Drop* brings nearly 60 years of reporting experience to the table. The podcast covers everything rugby-related, from match previews to quirky anecdotes and in-depth analysis of South African and global rugby. It's ideal for fans seeking a detailed, journalistic perspective while staying entertained.

## 6) Under The Sticks

*Under The Sticks* covers rugby from a Southern Hemisphere perspective, including Super Rugby, Rugby Championship, and the international rugby scene. It features expert analysis, fan engagement, and interviews, catering to a global audience?

These rugby podcasts provide the perfect mix of humour, insight, and in-depth rugby knowledge, making them essential listening for any South African rugby enthusiast.

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## Building an Emergency Fund into Your Family's Budget

Our Friends · Friday, October 4th, 2024

Having quick access to a cash emergency fund can prevent your family from falling into debt. Building an emergency fund into your family budget provides financial protection when unexpected expenses arise. Follow these steps to create your family's rainy day fund.

### Assess Your Risk

Evaluate your family's risk level based on job security, health, homeownership costs, and other factors. Higher risk families should aim for a larger emergency fund equivalent to 6-12 months of living expenses. Lower risk households can start with 3-6 months' worth.

### Find the Money for Your Family Budget

Dedicate a percentage of your family's take home pay, such as a **foster care allowance**, to emergency savings each month. Start with 10% then increase the amount gradually. Look for areas to trim back, like eating out, to free up more savings. Temporary lifestyle cuts can help build the fund faster.

### Pick Your Savings Account

Choose an accessible low or no fee **savings account** to hold the emergency fund. Online banks tend to offer higher interest rates. Make sure you can easily transfer money into your everyday

spending account when urgent needs arise. Be wary of savings accounts that lock your money down for a fixed term.

## Make It Automatic

Set up an automatic monthly transfer from your household account to the emergency fund account so contributions happen consistently without effort. Some employers allow splitting direct deposit payments between different accounts.

## Track Your Progress

Note your monthly emergency fund contributions in your budget and check totals quarterly. Watching the balance grow will keep everyone motivated. Celebrate hitting key milestones like £1,000 or 3 months' worth saved.

## Protect the Balance

Avoid the temptation to tap the emergency fund for non-emergencies like holidays or new gadgets. Stick to using it only for true financial crises like job loss or major home repairs.

## Consolidate Accounts

If you have multiple savings pots, consolidate them into your emergency fund account so it's clear what is readily available. Keep longer term savings like university funds separate.

## Top Up Regularly

Review your emergency fund total every 6 months and top up as needed to stay near your target amount as your family's living expenses change. Aim to replenish the fund quickly after any withdrawals.

## Broaden Protection

In addition to cash savings, consider supplemental insurance for added protection from risks like illness, disability, or job loss. This can reduce how much you need in emergency cash reserves.

## Keep Some Cash

Hold a small amount of actual cash at home in a safe place. In a crisis where electronic bank access is disrupted, cash ensures you have funds to cover critical needs.

## Review Annually

Schedule time once a year to review your emergency fund goals and policies to ensure they still meet your family's evolving financial situation and risk profile. Adjust the fund amount and contributions accordingly.

Having 3-12 months' worth of living expenses in an accessible emergency fund provides enormous peace of mind. **Disasters happen**, but your family will be financially prepared with a dedicated rainy day savings buffer built into your budget.



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## 5 Ways a Criminal Defense Lawyer Can Fight Gun Charges

Our Friends · Friday, October 4th, 2024

Did you know that in 2024, Mississippi had the highest gun violence rate in the United States, with 29.7% incidents per 100,000 residents? Facing gun charges can be tough and can impact your freedom and future. And this is where a criminal defense lawyer comes into play.

According to a criminal defense lawyer from **Kevin A. Raudt, P.A.**, a skilled criminal defense lawyer can use different strategies to defend you, such as contesting the evidence presented by the prosecution or investigating potential legal defenses. Because of their extensive experience, these professionals are able to negotiate more favorable plea deals and provide you with strategic guidance.

But how exactly do they deal with these challenges and what techniques do they use to secure the best possible outcome for your case? Read on to find out!

### Challenging Prosecution's Evidence

A lawyer can analyze the evidence presented against you to identify weaknesses or inconsistencies that could be used to cast doubt on the case. Your criminal defense lawyer will work to discover any lapses in the chain of custody, mishandling of evidence, or lack of proper documentation that may undermine the prosecution's claims.

During the trial, your legal team will cross-examine witnesses and experts to probe the reliability of the evidence against you. By challenging the credibility and accuracy of the prosecution's evidence, you can create reasonable doubt in the jurors' minds. This can impact the outcome of your case, potentially leading to a reduction in charges or even an acquittal.

Your **gun charge lawyer** may propose alternate explanations for the prosecution's proof. You can deflect attention from incriminating material to a more favorable interpretation by creating a believable counter-narrative.

### Utilizing Legal Defenses

To strengthen your defense against gun charges, consider using legal defenses that can strategically challenge the prosecution's case and protect your rights. One effective defense is arguing lack of knowledge or intent, which means you were unaware of the gun's presence or that it was illegal. This defense can be successful if there's no direct evidence linking you to the gun or if you were in

a situation where you had no control over the presence of the weapon.

Another defense strategy is asserting your Fourth Amendment rights against unlawful search and seizure. If the gun was found through an illegal search, it may be inadmissible as evidence in court. Challenging the chain of custody of the gun or questioning the reliability of witnesses can weaken the prosecution's case against you.

## **Negotiating Plea Bargains on Gun Charges**

When facing gun charges, engaging in plea bargain negotiations with the prosecution can be a strategic move in securing a more favorable resolution. By working closely with your criminal defense lawyer, you can explore the possibility of reaching an agreement that may lead to reduced charges or lesser penalties.

Plea bargains involve you, the defendant, agreeing to plead guilty to a charge in exchange for a concession from the prosecution, such as dropping certain charges or recommending a lighter sentence. This negotiation process requires careful consideration of the evidence against you, the strength of your legal defenses, and the potential risks of going to trial.

Your lawyer can use their relationships with prosecutors, advocate for your best interests, and guide you through the complications of the legal system. By pursuing plea bargains strategically, you may reduce the consequences of your gun charges and achieve a more favorable resolution.

## **Seeking Alternative Sentencing**

Considering alternative sentencing options can be a strategic approach when dealing with your gun charges case. Your criminal defense lawyer may be able to negotiate alternative sentencing measures that can lessen the severity of your penalties. These alternatives could include probation, community service, electronic monitoring, or participation in a diversion program.

By advocating for alternative sentencing, your lawyer aims to show the court that you're willing to take responsibility for your actions and make amends without serving a traditional jail sentence.

Alternative sentencing can also demonstrate to the court that you're committed to rehabilitation and reducing any risk of future criminal behavior.

By proactively proposing alternative sentencing options, your lawyer showcases your willingness to address the underlying issues that may have led to the gun charges in the first place. This approach shows your desire for personal growth and improvement but also focuses on your potential as a productive member of society moving forward.

## **Providing Strategic Counsel on Gun Charges**

By collaborating closely with your attorney, you can build a strong defense for your specific situation. Your lawyer will assess the evidence against you, identify legal loopholes, and develop a strategic plan to challenge the prosecution's case.

During strategic counsel sessions, your criminal defense lawyer will provide valuable insights into the legal process, explain your rights, and offer guidance on the best course approach. By openly discussing the details of your case and being transparent about any relevant information, you

enable your lawyer to create a strong defense strategy that maximizes your chances of a favorable outcome.

Your attorney can use their expertise and experience to anticipate the prosecution's tactics and counter them effectively. Through strategic counsel, you and your lawyer can work as a team to deal with the complications of the legal system and protect your rights and liberty.

## Conclusion

A skilled criminal defense lawyer can greatly impact the outcome of gun charges by the following factors. If you're facing gun charges, you must seek the help of an experienced attorney who can fight for your rights and work towards the best possible outcome for your case.

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## The Benefits of Consulting a Tax Attorney for Your Business

Our Friends · Friday, October 4th, 2024

Did you know that the Tax Lawyers and Attorneys industry in the United States consists of approximately 3,877 businesses, experiencing a Compound Annual Growth Rate (CAGR) of about 1.3% from 2019 to 2024? Running a business involves handling complicated regulations and laws, especially regarding taxes, so having a tax attorney can be invaluable.

Many entrepreneurs may initially turn to accountants for tax-related matters. Still, according to **Goode Tax and Estate Planning Law Group LLC**, there are benefits to consulting a tax attorney for your business. A tax attorney can provide numerous benefits that help guarantee your company remains compliant and financially healthy.

From strategic planning to dispute resolution, the benefits of consulting a tax attorney are plentiful and significant for the financial health of your business.

## Expertise in Tax Laws

Tax attorneys help your business with tax law expertise. A **Jacksonville tax lawyer** advises getting specialist knowledge to handle complex and changing tax laws. Their expertise of your business's tax regulations, deductions, credits, and exemptions ensures compliance and tax savings.

Tax attorneys can explain how tax rules affect businesses. They can assist you understand new tax laws and plan your business dealings to minimize taxes. Their experience can help you make tax-optimal decisions and reduce audit and penalty risk.

Tax attorneys can represent your business in dealings with tax authorities, including audits, appeals, and disputes. Their expertise in tax laws equips them to effectively advocate for your interests and negotiate favorable outcomes on your behalf.

## Strategic Tax Planning

Strategic tax planning helps businesses maximize their tax situation and boost financial efficiency. To reduce tax payments, strategic tax planning analyzes your business structure, income sources, deductions, and credits. A tax lawyer can help you create tax-compliant methods that meet your business goals.

Effective tax planning can help you take advantage of available tax incentives, credits, and deductions that may reduce your overall tax burden. By strategically timing income and expenses, structuring investments, and utilizing tax-efficient retirement plans, you can maximize tax savings and improve cash flow for your business.

Strategic tax planning enables you to adapt to new tax laws and regulations, ensuring that your business remains tax-efficient in the long term. By working closely with a tax attorney, you can stay informed about potential tax-saving opportunities and make informed decisions that benefit your business's financial health.

## Maximizing Deductions

One of the key benefits of consulting a tax attorney is their expertise in helping you identify and take advantage of all available deductions.

They can provide valuable insights into which expenses qualify for deductions, ensuring you aren't missing out on potential tax savings. By carefully reviewing your financial records and business activities, a tax attorney can help you optimize your deductions while following tax laws.

From office supplies and travel expenses to employee wages and charitable contributions, a tax attorney can assist you in dealing with tax deductions. They can advise you on documentation requirements and best practices for substantiating your deductions in case of an audit.

## Handling Tax Disputes

To effectively handle tax disputes, consider seeking guidance from a tax attorney who can assist you in handling complex legal processes and resolving issues with tax authorities.

A tax attorney can help you respond to IRS notices, represent you in audits, and negotiate settlements with tax authorities. They can advise on the best strategies to minimize penalties and interest charges. By working with a tax attorney, you can make sure that your rights are protected and that you have the best possible outcome in resolving your tax dispute.

## Compliance and Risk Management

By consulting a tax attorney, you can effectively deal with tax regulations and minimize the chances of facing penalties or legal issues. A tax attorney can assist you in developing strategies to make sure that your business operations align with current tax laws, helping you avoid costly mistakes that could arise from non-compliance.

A tax lawyer can provide valuable insights into risk management, helping you identify and address potential tax-related risks before they escalate. This proactive approach can save time and money for your business in the long run, as it lessens the chances of facing audits, fines, or other legal consequences.

By working closely with a tax attorney to create strong compliance and risk management practices, you can protect your business's financial well-being and reputation in the marketplace.

## Conclusion on Consulting A Tax Attorney

Consulting a tax attorney offers numerous benefits for your business. Using their expertise, you can handle tax laws easily, keep your business out of legal trouble, and improve your financial results. Seek professional guidance to guarantee your business complies and maximizes its tax benefits.

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## Retatrutide Dosage Recommendations for New and Experienced Users

Our Friends · Friday, October 4th, 2024

### Retatrutide Action in the Body

Targeting mostly glucose control and appetite management, retatrutide is a new GLP-1 agonist. It works by simulating the action of GLP-1 (glucagon-like peptide-1), a hormone in control of insulin release. When it binds to the GLP-1 receptors, retatrutide improves insulin release in response to increasing blood glucose levels, thereby preserving glucose homeostasis. It also slows down stomach emptying and increases fullness, resulting in a lower total calorie consumption. For those with type 2 diabetes, this twin action not only supports improved glucose control but also helps with weight control.

### Comparisons Between Retatrutide and Other GLP-1 Agonists

While Retatrutide works in a way similar to other GLP-1 agonists like liraglutide and exenatide, it also has some unique pharmacological properties that may help explain its therapeutic benefits. Its improved receptor binding affinity is one obvious distinction; this could lead to longer extended activity and maybe less frequent dosage required. Furthermore, **Retatrutide dosage** molecular structure could be more effective in weight control than that of its rivals, providing an additional advantage for people looking for both metabolic and weight loss benefits. These variations highlight Retatrutide's adaptability as a flexible choice in the treatment terrain for type 2 diabetes.

## Why Success Requires Correct Dose

Like any medicine, Retatrutide's effectiveness mostly depends on the right dose. Correct dosage guarantees that the medicine reaches ideal therapeutic levels in the body, therefore optimizing its advantages and reducing possible negative effects. Maintaining exact glucose levels is critical for those with type 2 diabetes, and by increasing insulin sensitivity and hence fostering satiety, a suitable dose of Retatrutide can assist in striking this balance. Moreover, following the recommended dosage helps to avoid underdosing, which can cause inadequate glycemic control, or overdoing, which increases the risk of adverse events. One cannot effectively include Retatrutide dosage in a complete diabetes care plan unless they understand and faithfully follow the advised dosing schedule.

## Risks from Inaccurate Dosage

For patients, improper Retatrutide dosage might cause major health concerns. Excessive effects like hypoglycemia—where blood sugar levels are dangerously low—may result from overdosing and could cause dizziness, confusion, or even loss of consciousness. On the other hand, a low dosage can result in insufficient control of blood glucose levels, which can reduce the efficacy of the treatment and potentially lead to long-term consequences due to poorly controlled diabetes. Furthermore, improper dosage administration might aggravate gastrointestinal adverse effects, including nausea or vomiting. Therefore, careful attention to recommended dosage guidelines is required to reduce these hazards and ensure the safe and efficient administration of Retatrutide.

## Changing Retatrutide Dosage for Long-term Users

Dose changes may become required for long-term Retatrutide users to preserve the best therapeutic results. If the present dose no longer offers enough glycemic control or weight control benefits, a dosage increase may be advised. Any changes should be done under the direction of a medical practitioner who can closely track the patient's reaction to raising dose. Typically, dose increases should be modest and slow in order to track body response and reduce the possibility of side effects. Healthcare professionals can guarantee a customized strategy by varying the dosage depending on therapeutic goals, blood glucose monitoring findings, and specific patient traits.

## Signs You Might Want to Change Your Retatrutide Dosage





Photo: indipendenz via Canva

Long-term Retatrutide users may require a dosage change based on a variety of indications. These symptoms could include a clear plateau in weight loss progress, a continuous spike in blood glucose levels despite following the recommended diet, or an increase in appetite, which would result in more calories consumed. Moreover, if a patient has repeated hypoglycemia episodes or changes in gastrointestinal side effects, it could mean that the present dosage needs review. By means of these indicators, one may ascertain the necessity of modification and guarantee the efficacy of the treatment.

Long-term users of Retatrutide should schedule frequent follow-ups with their healthcare providers to review treatment goals and change dosages as necessary to preserve their effectiveness over time. Evaluating the Retatrutide dosage through diet, keeping an eye on weight, and doing regular blood sugar tests can tell you a lot about how well the treatment is working and if any changes to your lifestyle affect it. Apart from dosage changes, it is imperative to keep consistency in lifestyle changes, including diet and exercise. Patients can help to maintain the long-term advantages of Retatrutide treatment by using a comprehensive approach that combines lifestyle choices with drug management.

## Elements Affecting Dosage

Age and gender can influence Retatrutide metabolism, which in turn affects the recommended dosage. Generally, age-related physiological changes cause alterations in drug metabolism in older persons, which calls for cautious dosage control to reduce dangers. Gender variations could also be important; for example, changes in female hormones might affect glucose metabolism and drug reaction, thereby possibly changing the amount needed. Healthcare professionals should consider these elements when creating a customized dose schedule to ensure safety and effectiveness for patients of all ages and genders.

### *Current Medical Issues*

When deciding on the Retatrutide dosage, patients with pre-existing medical issues should be given special consideration. Diseases such as renal or liver damage may affect drug clearance, thereby changing the body's drug levels. Under such circumstances, closer observation and possible dosage changes are absolutely essential to prevent side effects and guarantee the potency of the treatment. Furthermore, stressing the need for cautious dosage management, people with a history of pancreatitis or gastrointestinal problems may be more susceptible to side effects.

### *Interaction Among Different Medications*

Concurrent drug use can significantly alter Retatrutide's efficacy and safety profile. Retatrutide's pharmacokinetics can be changed by drug interactions; hence, dosage changes might be necessary. Medicines that affect stomach motility or insulin sensitivity, for instance, should need particular care when taken with Retatrutide dosage. Also, some drugs can make hypoglycemia more likely when taken with GLP-1 agonists. This shows how important it is to carefully review medications and work with doctors to make sure a complete approach to managing diabetes.

### *Dosage for Senior Patients*

Because of age-related variations in medication absorption, distribution, metabolism, and excretion, elderly people sometimes need special consideration when deciding their retinitide dosage. Older people's physiology may be slightly different, increasing their sensitivity to both the medication's therapeutic and side effects. Healthcare professionals should therefore approach dosing carefully, usually starting at the lower end of the dosage range and adjusting progressively depending on the patient's response and tolerance. Only regular monitoring of blood glucose levels and renal function can ensure the safety and effectiveness of elderly patients' medication.

## **Important Learnings for Retatrutide Users, New and Expert alike**

Especially with the customized Retatrutide dosage for various patient populations, retatrutide is a beneficial way for controlling glucose levels and aiding weight management. Maximizing results depends on both new and experienced users following recommended dosages and consistently monitoring health markers. Understanding potential drug interactions and the impact of individual factors like age, current medical conditions, and lifestyle can enhance the effectiveness of the treatment. Stressing the need for combining medicine with lifestyle changes including physical exercise and a good diet would help to provide more complete diabetic control.

It is impossible to overestimate the value of consulting medical experts since they are essential in offering tailored counsel fit for every person's particular health needs. Frequent visits with healthcare providers help to evaluate therapy efficacy, required dosage changes, and early side effect identification. Professional advice is especially important for patients with unique considerations—i.e., individuals with kidney or liver problems, pregnant and nursing women, elderly people, or those navigating the complexity of Retatrutide dosage therapy safely. Successful, tailored diabetes therapy will ultimately depend on patients and healthcare professionals working together.

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## Thimbles: A Fun and Engaging Casino Game of Skill and Chance

Our Friends · Thursday, October 3rd, 2024

Tired of colorful slot machines? It's time to test your instincts and reflexes to win in the unique creation, [Thimbles Casino Game](#). This option is a riddle of finding a stone under the right thimble. Sharpen your sight and hearing to win real money.

## The Fast Game of Hidden Secrets: How Thimbles Keeps You on Your Toes

In 2018, EvoPlay, known for the [Lucky Card Game](#) and other solutions, released a solution that repeats the game of thimbles. To hit the jackpot in Thimbles, you need to follow the instructions.

1. Select a casino where this game is accessible.
2. Register and make your first deposit.
3. Click on the game and wait for it to start.
4. Read the rules to know all the intricacies.
5. Set the bet amount and the game variation. One stone is suitable for more risky players, while two stones will lower the chance of losing.
6. Watch the stone and click on the desired barrel after the movement is finished.
7. Get a win if the guess is correct.

Be prepared for interest and tension in the pursuit of big money. Use your skills to carefully watch the stone and find it even with the barrels moving quickly.

## Outplay the Odds: Strategies to Outsmart the Shuffle

Thimbles is not only a game of luck. Your skill and attentiveness still significantly impact the outcome of each round. Try to use these strategies to increase your chances of winning.

- Play with sound effects. Some gamblers say you can hear the stone moving, making it much easier to find the right barrel.
- Your skills are the key to your success. Be attentive, and do not lose sight of the desired barrel to know the location of the stone. Concentrate as much as possible since this game requires concentration on the object.
- Don't forget about luck. You can try to randomly choose the desired barrel. Perhaps, this method

is not the most lucrative, but it will definitely add fun to your gameplay.

Strategies may differ depending on the chosen goal. If you prefer to relax, choose the option with two stones and try your luck. Choose at random and have fun.

If you are serious about the game, try the difficult option with one stone and concentrate as much as possible. Then, the win will not take long to come, and your efforts will be justified.

## Heart-Pounding Excitement: Why Players Love Thimbles

Hundreds of players choose this game on 1xCasino. Why? What is so special about the gameplay? Read on.

- Quick result (the round lasts a few seconds);
- Variations (you can play with 1 and 2 stones);
- Difference from the usual games (if you are tired of slots, this solution will help you out);
- Unpredictability (this game happens quickly, making predicting the outcome difficult).

Thimbles is a great alternative to slots and traditional games. Here, you can use your skills and luck to maximize your winnings.

## Big Wins, Small Bets: Thrill of Thimbles for Every Budget

Thimbles is not only about risk and concentration. Depending on the chosen direction, your game may differ.

Bet	Pros	Cons
×2.88	Higher win More excitement	More risk More need for concentration
×1.44	Allowance for inattention Less chance of losing	Less win Possibility of quick boredom

Choose the format that you like. If you are ready to take risks, try one stone. If it becomes difficult, play with two stones at the same time. Fun and excitement will conquer you, and Thimbles, with an RTP of 96%, will be able to give you stable gameplay.

## Ready to Take On the Thimbles Challenge? Get in the Game!

Are you ready to test your reflexes? Prove that you are the most attentive player and win an increase of your bet for one correct decision. Launch Thimbles on 1xCasino and test your concentration to the fullest!

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## Business Income Loss: How to Seek Compensation After a Car Accident

Our Friends · Wednesday, October 2nd, 2024

A car accident can quickly overwhelm you with medical bills and vehicle expenses. As a result of your injuries, you may not be able to work, making it impossible for you to pay for living expenses such as groceries, rent, and utilities.

Employees who work for a company may receive paid sick days or leave to offset costs. It may be more challenging to seek full compensation from an insurance company if you are self-employed and don't have financial benefits to rely on. Thus, **loss of income is devastating for entrepreneurs** after a car accident.

Fortunately, the insurer of the at-fault driver has legal obligations to cover victims' lost wages regardless of their employment status. However, self-employed individuals or entrepreneurs can have difficulty proving costs. This guide will show you how to overcome obstacles and fully recover your lost income.

### What Are Lost Wages for Entrepreneurs and Self-Employed Workers?

Often, "lost wages" is used interchangeably with "lost income," "lost compensation," and "lost benefits." These are all terms referring to lost income and profits. Among these earnings are the following:

- Recent profits
- Lost business opportunities
- Upcoming contracts
- Lost goodwill

You should not confuse the concept of lost wages with lost earning capacity. Lost wages refer to income that you were supposed to receive had you not been injured. Meanwhile, lost earning capacity is when you're no longer able to work and earn the way you used to. Future earnings are another way you can claim damages following a car accident claim.

### How to Prove Lost Wages and Income

The burden of **proving lost wages and income** may be greater for self-employed individuals than employees. Without proof of lost wages or self-employment income, you will not be able to claim compensation. You will need to provide supporting evidence and documents to the insurance company or the court.

Profit and loss statements are typically created by the person who handles your books. Your

income should be verified before and after the accident to prove the loss of income you're claiming.

You can use the following forms of proof of income:

- Deposit statements from the bank
- Pre- and post-accident profit and loss statements
- The tax return you filed the previous year
- Contracts signed shortly before the accident
- Invoices and receipts

Hiring a **forensic accountant** will be helpful in cases involving loss of income after a car accident. This is because they can examine previous income and predict future income. Additionally, they will prepare a detailed forecast of future income, taking into account the growth rate of your business and new customers.

It won't be necessary to hire a forensic accountant if your business isn't that complicated – just providing financial statements and tax returns for the past few years should be sufficient to prove your loss of income after a car accident.

Including proof that you were close to acquiring a customer can help prove that you lost them when you were injured. Even better is if they can confirm they would have become a customer if you hadn't been injured.

You should not exaggerate your financial losses because every document you submit for evidence will be analyzed carefully. If you have any documentation supporting your calculations, speak to your accountant about preparing a financial report. Self-employed people can't be denied reimbursement simply because they are self-employed, but the adjuster might first dispute the amount. It comes down to proving that the accident caused you to lose your wages or income.

## Filing a Claim After a Car Accident

A car accident involving another driver may entitle you to compensation for lost business income. You must [hire a lawyer to claim damages](#) whenever you get into a car accident.

### Do you qualify for a claim?

People often get confused about what 'lost work income' means. Injuries sustained in a car accident could leave you taking several months off work. You may lose clients or businesses, which can have serious financial consequences. A claim can be filed in these cases.

### How long do you have to make a claim?

You must file your claim for lost earnings within two years of the accident. The court can grant you an extension if you don't file your claim within this timeframe. However, this is mostly likely if special circumstances hindered you from making your claim earlier.

### How do you file a claim?

Ensure you have all the supporting evidence before [filing your personal injury claim](#). It is also necessary to provide supporting medical documentation to prove your incapacity to work and earn



an income. In some cases, to claim lost earnings, you must show that you attempted to mitigate your losses by returning to work as soon as possible.

Immediately contact your accountant and explain that you will incur a loss due to your injury. Ask them to gather information about your accounts from the three months preceding the accident.

Furthermore, you should collect all the paperwork you were unable to follow through on due to your accident, such as work diaries, invoices, and contracts. Using this information, you can calculate the net loss to your company.

### **Calculating the loss of future earnings**

It's possible to include future earnings in your personal injury claim if you demonstrate that your injury will impact your future earnings. Make an appointment with your doctor so they can assess your injuries comprehensively.

Once you are at your maximum level of recovery or you've reached maximum medical improvement, outline your capabilities and limitations. You should consider the financial implications of different career options and the impact this will have on your regular duties.

## **It's Important to Hire a Car Accident Lawyer**

Pursuing legal action after a car accident involving lost work income can be frustrating and lengthy. However, you should wait until you know the full value of your claim before making any decisions. When it comes to settlements, be sure to consult your lawyer.

Self-employed people who are recuperating from car accidents already have a lot on their plates. You don't have time to investigate and gather evidence to support your insurance claim because your business is running, and you must make ends meet.

You should hire an experienced lawyer if you need extra documentation to prove your lost income claim when you're self-employed. It is better to hire an expert attorney who can collect evidence for you so that you can concentrate on running your business and recovering physically.

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