



Village Voice



October 2009

How to Save Money on Health Care

Go for one of the plans that pays your Part B Medicare premiums for you and also gives you free gym membership, vision and dental coverage. No need for supplemental coverage or prescription plans. Sounds good? Beware!

To get your teeth cleaned it costs \$159 with this type of insurance. (Our local dentist only charges \$70 with NO insurance).

The co-payment for some prescription drugs is sometimes one-half of the retail cost. Authorization is required for all visits to doctors, prescriptions, tests and specialists. For example: Your chemo doctor wants a chest x-ray so you go to the primary doctor for an authorization. He then goes to the insurance company. The insurance company calls the primary doctor back, who notifies your

chemo doctor, who can NOW call the x-ray lab for an appointment. Time lapse (if no weekend is involved) four to five days.

Your pay per visit to the doctors is from \$5 to \$25. Multiply this by the number of doctor visits you make.

You pay 20% of the chemo and radiation treatments. In my case, it was over \$3,000. Six months after emergency hospitalization the insurance company still hasn't paid the claim because it was not billed as authorized.

My advice from experience is not to commit to anything other than Original Medicare and a purchased supplement.

(AARP accepts all unless end-stage renal disease.) You do the math. For me, it would have been much cheaper to pay more each month. Time to change plans in November!

Mary Keegan

Neighbors Helping Neighbors

We would like to relate an incident that demonstrates how important it is to update your contact telephone numbers with Robyn at the front desk. Recently Muriel Ellis was unfortunate enough to fall after loading her groceries into her car at Wynn Dixie, and hurt her arm. The store called 911 and she was taken to a hospital. Marge Collett, who works at Wynn Dixie, recognized Muriel as a SLCCV resident and Robyn was called. Robyn was able to call her son up north immediately to alert him as to what had happened as the number was available. It took

more time to find out which hospital Muriel was in, to bring her and a fractured arm home, arrange for a visiting nurse and for neighbors to bring food and comfort. It all shows that the system works very well and thanks to everyone who helped.

Neighbors Helping Neighbors has been busily working on several projects over the summer and will be discussing these at the next monthly HOA meeting. Please bring your ideas on how we can help our single seniors to socialize and enjoy our community as most of us do.

The Crafty Ladies

Over twenty years ago Lorraine Pawlowski started a group of knitters and crocheters, called the Crafty Ladies.

We have made lap robes, afghans, slippers for nursing homes, veterans hospitals and also Hospice. We also make many items for our family and friends.

Years ago the PowWow room was quite crowded with all the crafters, but today there are only a few of us since many of the 'old timers' are gone or unable to work any more.

There are so many new residents now and I'm sure they are not aware of our group. This is an open invitation to anyone who would like to join us any Thursday at 12:30 p.m. in the PowWow room. Just bring your needles and yarn. If you need help you will find plenty of advice and help from the experts!

(No contact name given)

Flip-Flops?

According to the American College of Sports Medicine, wearing flip-flops as primary footwear is harmful to your feet and legs.

Though they may seem comfortable, flip-flops lack the support that sneakers and other shoes give you. Then there's all the extra work you have to do to keep them on your feet. The ACSM found that flip-flops force people to change their gait, which may explain the foot, back and leg pains that come from wearing them for too long.

This doesn't mean that you should never wear them, just not all the time and when walking long distances. And replace them often, the ACSM says. But in the end, when it comes to sneakers and flip-flops, sneakers are the better choice.

From "First for Women"

The Importance of Walking

Walking can add minutes to your life. This enables you at 85 years old to spend an additional five months in a nursing home at \$7,000 per month.

My grandpa started walking five miles a day when he was 60. Now he's 97 years old and we don't know where he is.

I like long walks, especially when they are taken by people who annoy me.

I have to walk early in the morning, before my brain figures out what I'm doing..

I joined a health club last year, spent about 400 bucks. Haven't lost a pound. Apparently you have to go there.

Every time I hear the dirty word 'exercise', I wash my mouth out with chocolate.

I do have flabby thighs, but fortunately my stomach covers them.

The advantage of exercising every day is so when you die, they'll say, 'Well, she looks good doesn't she.'

If you are going to try cross-country skiing, start with a small country.

I know I got a lot of exercise the last few years,..... just getting over the hill.

We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it. AND

You could run this over to your friends, or give it to them next time you see them!



... Mailbox ...

How to say THANK YOU? I've already said it a million times since February 2008 when the cough started. The outpouring of affection from family, friends and especially fellow SLCCVers was phenomenal.

Before, during and after ... Dan and Bev, Jo, Ron ... were always there. Bonnie weeded our garden for over a year to help Ed out. Marie's sausage and peppers were enjoyed by all. Marge was sent from Heaven! She waited on her brother hand and foot and he loved it. They enjoyed many MLB games together. What a blessing!

Our children, Steve, Christine and Aaron, did a tremendous and moving memorial for Ed. It will long be remembered.

Hospice was unbelievable in their prompt, efficient and caring service. Special people there. Mel was so greatly appreciated for providing lodging for my son and family.

Thanks to all for the food, cards, e-mails and Mass cards. There is not enough ink in the printer to list them all, but know that you are remembered.

The family of Ed Keegan is grateful to all who made his passing peaceful.

Mary Keegan

Thank you, thank you, thank you. All the wonderful people of SLCCV for attending the "open house" party in the lounge, given by our daughters. A "Surprise" it was for Ken's 90th birthday. So many friends that we hadn't seen all winter long. We were north in The Villages, FL at our daughter Kathy's after leaving the hospital the month of October, then rehab until the middle of November. Doctoring up there till the end of April, came home May 1st to Home Sweet Home. Ken was so happy to see so many of our friends. Thank you all for the lovely cards, scratch-offs and other gifts. So sorry

that a few special friends didn't know about it and felt left out. They didn't know it was an Open House Party, not by invitation. It was the last time he was to see these people as he passed away July 23rd. God Bless Him, we will sure miss him.

Marie Goehring.

On June 25th after weeks of rainy weather the sun broke through the clouds, as I knew it would. That was Jack O'Callaghan beaming down on his daughter Karen, who was promoted to 'Chief of Department' in the Nassau County, Long Island police department. The highest ranking female every to achieve such a goal. Her picture also made the front page of *Newsday* with a nice article attached. This was also followed up in the *Bellmore Herald*, since that is where our family grew up.

Happily I was there for the occasion and, of course, extremely proud of Karen's accomplishments. The police commissioner who appointed her stated she was well qualified for the position due to her work in all areas of the department. I am also proud of the fact that she is well-liked, which is an important aspect of being the boss!

Those of you here in the Village who remember my husband know how he always bragged about his daughter. Can't you just hear him now? Well, I have to take over that job now. So watch out or I will bore you totally, or at least have you read her press coverage!

Lois O'Callaghan



Male or Female??

You may not know that many non-living things have a gender. For example ...

- 1) **Ziploc bags:** They are male, because they hold everything in, but you can see right through them.
- 2) **Copiers:** They are female, because once turned off it takes a while to warm them up again. It's an effective reproduction device if the right buttons are pushed, but can wreak havoc if the wrong buttons are pushed.
- 3) **Tire:** Male, because it goes bald and is often over-inflated.
- 4) **Hot Air Balloon:** Male, because to get it to go anywhere you have to light a fire under it, and of course there's the hot air part.
- 5) **Sponges:** Female, because they're soft, squeezable and retain water.
- 6) **Web Page:** Female, because it's always getting hit on.
- 7) **Subway:** Male, because it uses the same old lines to pick people up.
- 8) **Hourglass:** Female, because over time the weight shifts to the bottom.
- 9) **Hammer:** Male, because it hasn't changed much over the last 5,000 years, but it's handy to have around.
- 10) **Remote control:** Female. Ha! You thought it'd be male. But consider this, it gives a man pleasure, he'd be lost without it and while he doesn't know the right button to push, he keeps trying.



Stress Management

Just in case you are having a rough day (week, year, life), here is a stress management technique recommended in all the latest psychological Journals. The funny thing is that it really does work and will make you Smile.

1. Picture yourself lying on your tummy on a warm rock that hangs out over a crystal clear stream.
2. Picture yourself with both your hands dangling in the cool running water.
3. Birds are sweetly singing in the cool mountain air.
4. No one knows your secret place.
5. You are in total seclusion from that hectic place called the world.
6. The soothing sound of a gentle water fall fills the air with a cascade of serenity.
7. The water is so crystal clear that you can easily make out the face of the person you are holding underwater.

There!! See? It really does work. You're smiling already. .

Shuttle to Airports



There is now a good shuttle bus service to the airports, with pick-ups at the Jai-Alai Center in Fort Pierce. They do now service Orlando airport, but not Melbourne as there was little call for it. The buses run about every 2 to 3 hours, and will pick up at the airports for your return. Rate for round trip to Orlando is presently \$81.

Call Smart Shuttle Line in Melbourne at 321-409-5114 or 888-556-0004 for more information or to make reservations, which are required. If you have a computer you can reach them at www.smartshuttleline.com.

Computer Corner

Here is something everyone should read and learn from. If you don't, you are hurting yourself and your email friends.

1) Any time you see an e-mail that says forward this on to ten (or however many) of your friends, sign this petition or you'll get bad luck, good luck, you'll see something funny on your screen after you send it, or whatever, it almost always has a tracker program attached that tracks the cookies and e-mails all of those folks you forward to. The host sender is getting a copy each time it gets forwarded and then is able to get lists of 'active' addresses to use in SPAMs, or sell to other spammers. Even when you get that demand to send the e-mail on 'if you're not ashamed of God/Jesus' that's tracking and they're playing on our conscience. These people don't care how they get your email addresses - just as long as they get them. Also, e-mails that talk about a missing child or a child with an incurable disease – 'how would you feel if that was your child' e-mail tracking!!! Ignore them and don't participate!

2) Almost all e-mails that ask you to add your name and forward on to others are similar to that mass letter years ago that asked people to send business cards to the little kid in Florida who wanted to break the Guinness Book of Records for the most cards. All it was, and all any of this type of e-mail is, is a way to get names and 'cookie' tracking information for telemarketers and spammers and to validate active accounts for their own profitable purposes.

You can do your friends and family members a GREAT favor by sending this information to them; you will be providing a service to your friends, and will be rewarded by not getting thousands of spam e-mails in the future! If you have been forwarding the above kinds of e-

mails, now you know why you get so much spam! Do yourself a favor and STOP adding your name(s) to those types of listings regardless how inviting they might sound! ... Or make you feel guilty if you don't! ... It's all about getting email addresses - nothing more! You may think you are supporting a great cause, but you are not! Instead, you will be getting tons of junk mail later and very possibly a virus attached! Plus, you are helping the spammers get rich! Let's not make it easy for them!

Also: E-mail petitions are NOT acceptable to White House, Congress or any other organization.. To be acceptable, petitions must have a valid signature and full address of the person signing the petition, so this is a waste of time and you're just helping the e-mail trackers.

On a similar note, a warning about warranties. Many warranty cards ask for personal information (like date of birth, household income or number of children), then sell it to marketers who flood you with junk mail. And thieves rely on discarded junk mail to gather data. So skip the card and simply hold on to your receipt - the item is under warranty whether you register or not.

Note:

The Computer Club is still meeting on the 2nd and 4th Mondays at 1 p.m..in the Pow-Wow room for those who have some idea of what they are doing, so bring any problems you have for a possible answer. We miss Andy Shima, but Frank Buzzelli and Bill McCurdy are good replacements. The beginners' class will be the 2nd and 4th Tuesdays for those who need a little more help.

Cooking for One

It's dinnertime and you're hungry, but the idea of cooking just for you leaves you less than enthusiastic. Sick of spaghetti? Tired of doing higher math to figure out how to scale down recipes for four?

Before you pick up the phone to order take-out or search the freezer for a frozen dinner entrée, read this. You can make yourself a flavorful meal quickly and easily.

Just because you are cooking for yourself doesn't mean you shouldn't eat well. Some might say you have all the luck: you can eat what you want, when you want and indulge yourself. And, you only have to shell out cash for one steak—not four.

These techniques make cooking for one a snap. Learn to love your sauté pan. It's perfect for cooking individual-sized meals like a single steak, fish filet or chicken breast.

Make a zesty sauce, steam some asparagus or green beans, and dinner is served. You also can sauté the veggies in the pan for a one-pot meal that is tasty and easy to clean up.

Quick cook methods like grilling, broiling and high-heat roasting are perfect for solo cooks because they deliver fantastic flavor, fast.

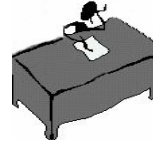
Another great method for solo chefs is cooking en papillote. The technique has a fancy French name, but it's simple: wrap a bunch of food in aluminum foil or parchment paper and pop it in the oven. You can make fish or chicken together with veggies in a single-serving sized packet. When you're done you don't have any pots to scrub—you just throw out the paper or foil.

The idea of en papillote is to steam food in its own juices. Wrap the meat and veggies tightly, forming a seal that locks in moisture and flavor, and then bake it. You can even do this in a toaster oven. You can add some wine or lemon juice for more flavor.

Food Network Kitchens

From the Editor's Desk

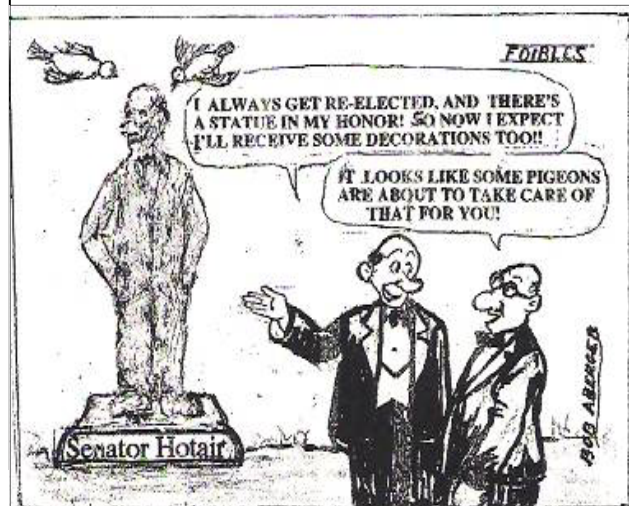
I was impressed by the turnout for the recent benefit dinner held for Wayne and Colleen Thibault. They haven't been here very long compared to so many others, but a need was seen and the troops rallied round to help. It may be just that everyone likes JoAnn's lasagna, with Anita's sauce, but I think the level of caring was high and it was a successful effort. Is this a great community, or what?!



It has been a quiet summer, weatherwise, fortunately, but busy enough for those who chose to remain south. The pool was excellent and a haven for many on these 90+ days. The stalwart few who played bocci one morning a week, and the tennis players, shuffle-boarders and golfers who don't let a few sweat-soaked shirts stop them, showed that life in Florida in the summer is quite bearable, and even enjoyable!

The happy hours were rockin', the gamblers among us busy with bunco, bridge, mahjong and probably many other games I have no knowledge of.

So, I welcome all the returning snowbirds and there will be much catching-up of news and visits to enjoy. A good winter to everyone!



Obama Care and Me

As I write this column my spouse is in her 137th day in a hospital (six placements in all, three in Vero Beach and three here in Connecticut. I have been with her 135 of these 137 days, sometimes two and three times a day. I do not report this to impress you, but rather to suggest that I have been inundated for over four months now with the medical system. I certainly did not ask for this experience, nor did my wife volunteer for it., particularly at this time when Health care is on the front burner.

However the need for reform is overwhelming, given my experience. What has struck me the most is the extent to which hospitals can do great harm, even unto death. You would be rightly advised to have an advocate who can be a liaison between you and your treater. Everyone (in the medical field) is in such a hurry. How often as some said to you (whether hospital or office) “the doctor is very busy, you know.. “

Each new doctor or facility involved wants to do their own evaluation or analysis, which means: same tests, same questions, same history, same CAT scans, same MRI, etc. Seems to me there are three possibilities. (1) no-one trusts the other; (2) there is money to made, and (3) based on (1) self-protection. It is this last ‘fact’ that begs the need for tort reform (not likely to happen in a government with attorneys composing 87% of its members.)

Important papers related to tests, transfers or referrals, are ‘misplaced,” they are never ‘lost.’

Staff across the board are no longer in the medical field because they have a vocation, but rather because they have a job. A critical distinction. It takes time to demonstrate care, concern, respect, valuing, comforting and reassuring. Time is now equated with money, minutes on the clock and not enough well-

trained staff to take the time, even if they were so inclined.

In one of my experiences, a group of student nurses was touring the unit. A staff person said to me “Dr. Fitzgerald, what words of wisdom do you have for these students?” I replied “Students, never forget your patient is first a person with dignity and after that a diagnosis or procedure”.

John F. Fitzgerald, FAMP

President's Corner



Well, here we are again kicking off another great season for 2009-2010. The season's recreation shows have been booked for 2010 already. All the clubs are putting together the programs for the season, as our snow-birds slowly start to come back to rejoin us in planning the great adventures, dances, games and our own shows.

The HOA has been having meetings with the other parks, as all five parks' board members have agreed to revive the HOA Joint Council. Also, all five parks have gotten together to create a fundraiser for our troops, called “Spanish Lakes Communities Seniors Supporting Soldiers.” Each park will be assigned 20 different items to collect and have shipped to our troops. It will be kicked off in October 2009.

A St. Lucie police officer will be present at our September HOA meeting to inform us how we will collect items to ship to our troops. Also, if anyone has a family deployed in the war zones, we would like to have their APO address so we can be sure they receive a package.

Tom Schneider

A Kiss for the Man in the Moon
(written 40 years ago, 7/18/69)

There are tears in the eyes of the MAN IN THE MOON ,
But they're tears of gladness and joy.
For he'll no longer be just an illusion
Through the eyes of each girl and each boy.

He has waited for years, decades, centuries
For someone to just set him free.
Like a Princess of Grimm
And her prince tall and slim
Awaiting the kiss hopefully.

Yet the KISS ON THE CHEEK OF THE MAN IN
THE MOON
Has been planned by men of old sod.
For years they have struggled to perfect his release
Through knowledge, through techniques and through God.

Now the old fair tale will be ended
And earth children will benefit well,
For the MAN IN THE MOON will be wakened,
And he'll have so much to tell.

For he'll built up a great wealth of knowledge
In the years he was captive up there,
And he'll gladly relinquish if after the kiss
To be studied and taught everywhere.

So watch little earthlings all over the Globe
And send your prayers straight up to Heaven
That MAN IN THE MOON will receive that first kiss
As he smiles on APOLLO ELEVEN.

Dottie Fenton

Need A Swimsuit?

One day someone at the pool aerobics class mentioned that there was a huge clearance sale on swimsuits at Sears. So off went some shoppers. They came back with tremendous bargains....\$12 swimsuits!!!!

They bought in huge quantities. One person bought almost 20 swimsuits!!, but she was sharing with others. After that a few more folks went shopping....more bargains! Five suits for one person, then some more went shopping ... bargains again! Rarely were less than two suits purchased at one time. It got to the point that the sales clerks realized that lots of their shoppers were from Spanish Lakes because we kept running into each other trying on suits. They even asked how many more folks were coming. The suit tally kept growing every day!... some realized they had wrong sizes, so did they return them???? NO... they traded with each other!!!! So far no two suits alike have been seen in the pool, but we are sure it will happen that some of the shoppers will show up in the same style suit on the same day, but that will just mean that folks have good taste in swimsuits. And know where to find a bargain!!!!

Madelyn Sandall

DEPARTED FRIENDS

We shall miss the following departed friends. This list is as known to the editor from June 9, 2009 to September 20, 2009.

Pat De Stout	Jane Butters	
Ken Goehring	Joan Torzilli	John O'Quinn
Adelaide Williams	Doris Clendenin	Gennie Hankish

VILLAGE VOICE

Newsletter of the Spanish Lakes Country Club Village

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