THE VALE NEWS March 7, 2012 Vol. 36 Issue No. 33 Rotaract & Interact Month - an opportunity to promote services to youth and young adults

Club Calendar & Speaker Assignments

- Mar 14 Dinsmore Fulton Sarah Seidman from VHAT 21 Henri Borel - Hospice Rep. 28 Jon Jamieson- Darryl Depot - 5 Puroclean
- Apr 4 Trish Hopkins
 - 11 Joe Klimek
 - 18 Joe Koch
 - 25 Dave Koepele

Editor's Note: Please inform Wini (496-6710) of the name of your speaker at least 2 weeks in advance. If you can't get a speaker for that date, please try to trade with another person on the list.

No Birthdays nor Anniversaries this week

Meeting News

In the Midwest, March came in like a roaring lion destroying everything in its path, but in our parking lots it was more like a polar bear plodding along on the icy driveways, but March still has a chance to go out like a lamb.

Guests today: exchange students: outbound next year - Sarah Hoyne to Belgium, Rebecca Thompson to France, Thea Cohen to Argentina and Sam Robinsen to Venezuela; Inbound this year - Henrique Ribas from Brazil and Marie-Lorraine Kauffmann from France. The whole group was photoed for the Valley Reporter. Other guests were Benjamin White and our speaker Brian Joslin.

Announcements made by Lorraine:

o Today's speaker is Brian Joslin on Medicare and Supplemental Insurance. Next week's speaker is Sarah Seidman - Vermont Horse Assisted Therapy

Good News - The World Health Organization has removed India from the polio-endemic list one year has passed without any new cases. Until 2009, India accounted for nearly half the number of the world's polio cases. Rotary International has played a major role in helping to stop the transmission of polio in India. Rotary has been a spearheading partner in the Global Polio Eradication Initiative since 1988, along with WHO, UNICEF and the U.S. Centers for Disease Control and Prevention. The Bill & Melinda Gates Foundation is also a key supporter of the initiative.

o Upcoming Rotary Leadership Institute classes Saturday, March 31st at Dartmouth-Hitchcock Medical Center Parts I, II, III. Encourage all members to consider. Registration is low. o Technical site visit coming up on March 12th

The Rotary Club of South Portland-Cape Elizabeth is celebrating its 50th Anniversary this year and honored that Rotary International President Kalyan Banerjee will be their esteemed guest for the evening. They want to ensure that he gets a warm welcome and meets many Rotarians and guests from our District and beyond.

The event will be held Friday March 30th at the newly updated Hilton DoubleTree Hotel (formerly Wyndham) Exit #45 (Maine Mall Rd.) off of I-95 in South Portland. Space is limited and your response is requested by Friday, March 16th. I will forward e-mail to everyone with more information.

Reminder - District Conference is scheduled for May 18-20 at the Mountain Club on Loon, in Lincoln, NH. Registration info can be found on District Website.

Heli - Bolton Ski Race will be held on March 9 th. Race entry and dinner \$47.; Dinner only \$30. Great place to sell raffle tickets (if the outhouse is still standing). Skiers will meet in M. R. Green parking lot at 3:45 - 4 PM.

Heli displayed the winner's cup that we received, they took away then returned to us. Heli asked non-skiers to attend the after race party, and raffle. It is always a lot of fun.

Corporate Sponsorship Update - Thus far \$8,100 in corporate sponsorship. Closing in on this - please follow up with any businesses - refer to website, see Lorraine.

Follow up to Matching Grant for Flood Recovery. A Rotary Foundation Technical Advisor will be making a site visit next Tuesday, advisor will be meeting with DG's Marilyn Bedell and Janice McElroy as will Northfield, Waterbury and Valley Clubs.

Again another thank you to Doug. Will look forward to an update next week from Doug. Marilyn and Janice are both optimistic that grant will be approved.

Doug did not receive any used crutches. Probably members are saving them for possible future use.

o Ken & Manny YBYI Update

Ken - good news - Manny is back after being hospitalized last week. Jack Simko - our charming salesman is back (no one can resist buying from him).

We are 101% ahead of last year's total sales, but need 13 volunteers for this weekend. Also 21 members haven't turned in the money and stubs from their personal tickets. They can bring their tickets to the sales venues this weekend.

Note: Do not sell any tickets after the public sales deadline. It is not fair for members to buy tickets after the sale is closed for the public this weekend.

Jim Leyton - Made plea for members to become Paul Harris members for EREY.

Jim offered tickets for the VSO concert at \$40 for the pair. They were bought pronto.

Megabucks: \$562 - Joe Klimek drew the 7 of hearts for \$5

Happy Bucks

Al Barillaro - Skiing is phenomenal Ken Amann - Happy to have Manny back Joe Klimek - bragging about grandchild Jim Leyton - Nice to see all the young faces of our exchange students Monk - Skied Colorado Stan - Thrilled to be back on ski slopes Dave Ellison - Returned unscathed after Heli-skiing in B.C. Joe Klimek -Impressed by Jack Mansfield practicing golf swing Bruce - Ken Amann doing great job on YBYI

Special Club vote on Green Cup Matching Grant - Carol Hosford

Carol led the discussion on the \$5,000 grant for restaurant equipment at the Green Cup. This grant will be quadrupled by other organizations. There were both pros and cons for our giving this donation to one business and the vote was tabled until next week. Jon Jamieson suggested it would be better to give this money to the Committee to Beautify the Bridge Street area - thus benefiting several businesses.

Dave Ellison said our club can afford this donation due to our recent successful fund raisers. We have only one more installment left on our donation to the Medical Center. Then the money will be available in August.

Others felt that Rotary should benefit community enterprises, not individuals.

Carol feels that a restaurant is needed to pull the rest of the Bridge Street businesses together.

PROGRAM

Brian Joslin is an 8th generation Vermonter, went to Harwood H.S. and loves outdoor sports. In 2009, he joined a Rotary program that performs free surgery on children in Ecuador. It is a great program and has been in existence for 10 years.

He is here today to tell us that supplemental insurance for seniors who have Medicare and are 65 or over are eligible.

Medicare differs from employee plans as both the cost and the amount of the deductible is lower.

Medicare has 3 divisions: A - hospital costs, B - Medical expenses (includes doctor bills, use of equipment, etc.), D- prescription drugs.

Monthly premiums which are deducted from social security range around \$100/month.

Doctors who take Medicare payments have agreed to accept the amount listed by Medicare but Medicare pays only 80% and the patient has to cough up the remaining 20%. If you have an operation or require chemo, this can amount to thousands of dollars.

This is where private supplement insurance comes in. It costs about \$300/month, but will pay the entire remaining 20% of your medical costs.

All carriers have the same coverage for plans A - F

After you meet your yearly out-of-pocket limit, Part B deductible (\$162 in 2011) the Medicare Supplement Plan pays 100% of covered services for the rest of the year. Out-Of-pocket-limit is the maximum amount you would pay for coinsurance and copayments.

Another item you should look into is long term care. Medicare pays for only the first 90 days in a nursing home, and then you need a private insurance policy to cover the cost after 90 days. Nursing homes are very expensive but you can also get insurance for patient care in your home.

THE FOUR WAY TEST of the things we think, say or do:

Is it the Truth?
Is it Fair to All Concerned
Will it Build Goodwill and Better Friendships?
Will it be Beneficial to All Concerned?

The Vale News

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