

# RETIREES' NEWSLETTER

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# Two Horses

Author Unknown



*Just up the road from my home is a field, with two horses in it.*

*From a distance, each horse looks like any other horse.*

*But if you stop your car, or are walking by, you will notice something quite amazing....*

*Looking into the eyes of one horse will disclose that he is blind. His owner has chosen not to have him put down, but has made a good home for him.*

*This alone is amazing. If you stand nearby and listen, you will hear the sound of a bell.*

*Looking around for the source of the sound, you will see that it comes from the smaller horse in the field.*

*Attached to the horse's halter is a small bell. It lets the blind friend know where the other horse is, so he can follow.*

*As you stand and watch these two friends, you'll see that the horse with the bell is always checking on the blind horse, and that the blind horse will listen for the bell and then slowly walk to where the other horse is, trusting that he will not be led astray.*

*When the horse with the bell returns to the shelter of the barn each evening, it stops occasionally and looks back,*

*Making sure that the blind friend isn't too far behind to hear the bell.*

*Sometimes we are the blind horse being guided by the little ringing bell,*

*Other times we are the guide horse, helping others to find their way....*

*Good friends are like that... You may not always see them, but you know they are always there..Please listen for my bell and I'll listen for yours, and remember...*

*Be kinder than necessary-*

*Everyone you meet is fighting some kind of battle.*

*Live simply, love generously, care deeply, speak kindly.....*

# Medicare Part B

Submitted by Delores Clayton (Retiree-Parks) & Volunteer MO CLAIM Counselor

Coverage includes:

Doctor's office visits, outpatient hospital services, home health, ambulance transportation  
Therapy – Physical, Occupational, and Speech

Clinical Lab Services

Durable Medical Equipment

Preventative Services – Medicare covers a full range of preventative services to help keep you healthy and help find problems early, when treatment is most effective. Ask your doctor which of these services is right for you.

Preventative Services

One time "Welcome to Medicare" Preventive Visit-within the first 12 months you have Medicare Part B  
Yearly "Wellness" Visit – get this visit 12 months after your "Welcome to Medicare" preventive visit or 12 months after your Part B effective date.

Women/Men Wellness Exams

Immunizations = Flu, Pneumonia, Hepatitis B

Smoking Cessation (counseling to stop smoking)

Your "Medicare & You" handbook and Your "Guide to Medicare's Preventive Services" have more information about these services, including costs and conditions that may apply. Visit [www.medicare.gov/publications/pubs/pdf/10050.pdf](http://www.medicare.gov/publications/pubs/pdf/10050.pdf). Or [/10110.pdf](#). Or Contact Missouri Claim at 1-800-390-3330 to request a copy.

Part B has an annual deductible (\$140.00 for 2012) and will increase in coming years. Medicare pays 80% of Medicare approved charges. The Medicare beneficiary is responsible for the remaining 20% of the Medicare approved charges or must have a Medigap or supplemental policy that pays what Medicare does not cover. The Physician must accept Medicare Assignment for Medicare to cover the charges. The average monthly premium for 2012 is \$99.90. **A 10% Late Enrollment Penalty per each 12 month period is incurred once a beneficiary missed the open enrollment period for Part B or should discontinue Part B coverage and need to enroll at a later date. This penalty is capped at 300% and added to the monthly premium at time of enrollment.**

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## Press Release by Electro Savings Credit Union (ESCU)

Submitted by Brian Bass (Retiree-Highways & Traffic)

St. Louis, MO (March 31, 2012) from the desk of Lisa Farnen at ESCU

Brian Bass was appointed, for a term of one year, Chairman of Electro Savings Credit Union's Supervisory Committee at the credit union's board meeting on March 27, 2012. Mr. Bass replaces former committee chair Ray Meurer. Electro Savings Credit Union was organized in 1941 by the employees of Union Electric, now AmerenMO.

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## County Older Residents Programs

Submitted by Donia Hunter (Retiree-Human Services)

Perhaps the following might be of interest to our retired employees, many of whom are "watching their pennies". The St. Louis County, Dept of Human Services, has a division known as CORP. I just retired from this division. It has a legal division that prepares advance health care directives and wills for FREE for Senior Citizens living in the County who are 60 or older. They accept donations. Their main telephone number is 615-4516. Ask for the CORP Legal Division. You can also ask for Joan Horn or Ellen Sherman in that Division.

May, 2012

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**STLCCRA**  
ST. LOUIS COUNTY  
CIVILIAN RETIREES  
ASSOCIATION

(A non-profit organization  
incorporated 1/30/2006  
Charter #N00713612)

**MISSION:** "To promote the well being,  
enhance the quality of life & encourage the full  
potential of St. Louis County retirees by  
promoting socialization while supplying  
helpful information on issues & matters  
important to civilian retirees

#### 2012 PROGRAMS, TOURS, & MEETINGS

Monday, June 4 11:00 a.m.-2:00 p.m.

Eat at high noon!

PICNIC: Vago Park in gazebos (at back)

Maryland Heights, MO 63043

Potluck (bring a dish & soda), BBQ brats  
and hot dogs + condiments furnished

(RSVP Requested by June 1 to

President below)

Monday, July 9 9:30 a.m.

Thornhill St Louis County Library Branch

12863 Willowyck Dr, 63146

(Library Phone 314 994 3300)

**PROGRAM:** Esley Hamilton, STL County  
Historian on County Parks--Development,  
Colorful Characters, Political Battles

Brief business meeting to follow

Monday, August 6 10:00 a.m.

TOUR: St Louis County Animal Shelter

10521 Baur Blvd, 63132

(NE Corner Baur & Ashby Rd)

(Shelter Phone 314 615 0650)

Monday, September 10 10:00 a.m.

TOUR: Wings of Hope

Spirit St Louis Airport

18270 Edison Ave, 63005

(Airport Phone 636 532 2222)

GUESTS ARE ALWAYS  
WELCOME AT ALL ABOVE

\*\*\*\*For details &/or RSVPs.....

c/o President, Marian McCreary

Telephone: 314 291 1867

E mail: mmccre8814@aol.com

**Website:** www.STLCCRA.com

## Civilian Retirees' Association News

Website URL: [www.STLCCRA.com](http://www.STLCCRA.com)

**You can find the next event highlighted on  
the home page, a link to this year's entire  
calendar of events, and a downloadable pdf  
membership brochure. Bookmark the page  
for future reference!**



City Garden  
Tour

May 7, 2012

**On a rainy  
Monday morning,  
some members  
strolled this jewel**

**of a downtown tourist spot & then ate at the  
city's newest chili parlor nearby.**

Employees Benefits Advisory Committee

The STLCCRA representative reports that the  
responses to the Request for Proposal for medical  
and dental plans have been received and are now  
being evaluated. Criteria being used for both plans  
includes: cost, benefit plan designs and access to  
providers. The information on the plans available  
for October 1, 2012 will be sent in mid-August to  
retirees with St. Louis County medical or dental  
plan coverage.

## Retired Police Association News

NEW PROGRAMS:

- 1. Designing & sending "caring" get well & condolence cards to members as needed**
- 2. Pictorial Directory of members to be assembled & continued long term**

AVAILABLE FOR PURCHASE:

**Tee shirts both long & short sleeve with  
Association Retired Police emblem over left  
breast pocket**

**Baseball caps with emblem still available**

**COUNTY POLICE HISTORY: An artifact  
display for first floor HQ building is a work  
in progress--to donate or lend items  
contact Sgt. McWilliams at 314.615.4260.**



St. Louis County Police Retirees  
Association Incorporated  
(A non-profit organization  
incorporated 5/9/1996  
Charter #N00054375)

*"Strength thru Unity"*

**MISSION:**

*"To review & promote the improvement of  
existing retiree benefits including but not  
limited to financial remuneration, health and  
welfare, death benefits, along with surviving  
spouse or guardian benefits*

*"To promote & strengthen the mutual  
comradeship & friendship established by  
many years of service together in the St.  
Louis County Department of Police*

*"To visit sick members & to aid & assist  
members*

*"To offer condolences to the family of a  
deceased member*

*"To offer & provide any assistance possible  
to the St. Louis County Department of  
Police that is within our capabilities*

*"To provide guidance and assistance to the  
widows/family members of our deceased"*

#### 2012 PROGRAMS & MEETINGS

Thursday, August 23 7:00 p.m.

Police HQ Board Room Clayton

Business Meeting

(Enter bldg. thru Forsyth front doors)

Saturday, September 15 Noon

FALL PICNIC:

Stovall's Grove-Rockhorse Saloon

18720 Stovall Lane, Wildwood 63069

Free to members & their families

\*\*\*\*For details &/or RSVP.....

Association Information:

c/o President, John D. Robertson

Telephone: 636 458 3166

E mail: [jdracer168@sbcglobal.net](mailto:jdracer168@sbcglobal.net)

# Options--"In Their Own Words.."

**"What options in life has retirement given you that you didn't have before?"**

**"To be even busier than when I worked."**

Janet Beasley (Highways & Traffic)

**"Travel, not having to rush, spending quality time with friends and relatives, visit museums, go to bed late, do what you want to do when you want to do it. Working was great for 42 years, but now I'm enjoying the freedom of retirement."**

Marcia Becker (County Exec)

**"Since I retired from the St. Louis County Police Department, my wife and I have had more time to travel, and have been able to spend our summers at our cabin in southwest Colorado on the western slope of the Rocky Mountains. We both have time to volunteer with charitable organizations. I have volunteered with the Boy Scouts of America for a total of 40 years in the capacities of Assistant Scoutmaster, Scoutmaster, Committee Member, and Trail Guide. Since retiring, I have (also) been volunteering for the last 6 years at Wings of Hope (a medical air transport charity located at Spirit of St. Louis Airport). My job at Wings of Hope is purchasing aircraft parts for our MATS planes here as well for others at outposts throughout the world."**

Gene Dixon (Police)

**"Sleeping late as I like (especially on a snowy morn), meeting friends for breakfast, and taking day trips."**

Mary Ellen Dominick (Health)

**"My retirement has not been that long as I worked 5 1/2 months part-time for the County after retirement in July, 2011. But since then I have been able to spend more time and babysit my great grandson who is very special to me. I'm thankful my health will let me keep an 18 month old a few days a week. I have also volunteered through my church to sing with the group at 3 different nursing homes every month. The people are so appreciative and I enjoy it even though we are not singers."**

Joanne Griggs (Highways & Traffic)

**"I'd say freedom to do what I want when I want! Create my own schedule and time table for getting things done. It's great but I still don't have enough time to accomplish all the things I have chosen to do. I'm taking organ lessons, line dancing lessons, and go out with friends and family members. I go on trips and, basically, have fun."**

Sue Hendricks (Spirit STL Airport)

**"Since retiring, I have been able to read more, travel, spend time with my great grand children and just rest and do nothing."**

Leatha Long (Health)

**"Freedom to plan my time as I like and do traveling to places I had wanted to go. I have time to actually reflect on life and give thanks everyday for whatever blessings come. I can take time to spend with my family that I truly enjoy."**

Betty Parran (Health)

**P.S. Kirk McCarley, Director of Personnel St. Louis County, was heard to say at the May 24, 2010 Retirees Ceremony: "Working from age 20-65 years equals 45 years of service with the equivalent of 15 years of this time being spent on preparing for work, thinking about work, traveling to and from work."**

May, 2012

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## RETIREES' DEATHS

James I. Sullivan	2/4/2012	Police Department
Loren Hewitt	2/8/2012	Judicial Administration
Ralph Bowser	2/20/2012	Administration
Charles Highley	2/20/2012	Police Department
Bobbie Barnes	2/29/2012	Health Department
Jordaan Eggers	3/10/2012	Highways & Traffic
Larry Signaigo	3/16/2012	Health Department
Milbourn R. Wilson	3/19/2012	Highways & Traffic
Richard Quinlisk	3/27/2012	Sheriff's Office
Sam Merenda	3/28/2012	Health Department
Barbara Johnson	4/2/2012	Human Services
Mary Morgan	4/8/2012	Revenue
Dorothy Richardson	4/10/2012	County Counselor
Marshall Stark	4/18/2012	Highways & Traffic

## Savvy Seniors

### 30/30 Hikes Program (all ages)

Enjoy 30 St. Louis County Park trails that take approximately 30 minutes to walk. This program encourages individuals to get those 30 minutes of daily exercise that are so critical for good health. Get the master maps & 30 individual maps free online at [www.stlouisco.com/parks](http://www.stlouisco.com/parks) or map packet & punch card for \$10 at any of the five recreation complexes, Clayton Office, Laumeier Sculpture Park or Faust Park. Once all 30 sites are visited and punched on your card, you will be able to turn in their card and receive a 30/30 Hikes patch. Call 314.615.8822 (from St. Louis County Parks Activity Guide March-August 2012--guide has 20 pages of indoor and outdoor activities that are great fun.)

St. Louis HELP (Health Equipment Lending Program) Provides individuals with mobility problems and disabilities access to free assistive technology medical equipment through its recycle and reuse program. Examples of some of the equipment available: wheelchairs, walkers, shower chairs, raised toilet seats, lift chairs, ramps, and MORE!

This is a place you can donate such equipment or checkout a needed piece of equipment. This can make someone's day MUCH BETTER! Tel 314 567 4700 or [www.stlhelp.org](http://www.stlhelp.org)

Find Product Recalls  
[www.recalls.gov/recent.html](http://www.recalls.gov/recent.html)

Info on recalls related to vehicles can be found at:  
[www.nhtsa.gov/Vehicle+Safety/Recalls+&+Defects](http://www.nhtsa.gov/Vehicle+Safety/Recalls+&+Defects)

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## Quotes

"I don't look at my life as behind me. Old is when memories exceed dreams." Tom Layton's Secret of Longevity (Senior Olympian 101 years of age)

"Nothing is 'impossible'. The word itself says 'I'm possible!' Audrey Hepburn

"We can't help everyone but everyone can help someone." Ronald Reagan



Magazine Just About Missouri

Events  
Travel  
Dining

More info at  
660.882.9898

[www.missourilife.com](http://www.missourilife.com)

Ask the next County retiree you see if they are reading this quarterly newsletter.

If the answer is no, have them call Reporter Rosemary for a copy of the latest edition.  
Ph: 314.997.3474



Smart Phone Bar Code to Newsletters' Archive

# COUNTY RETIREES

## FEBRUARY 2012

Gant, Richard	Highways & Traffic	10 years 1 month
Geraci, Philip	Highways & Traffic	30 years 6 months
Karl, Michael	Sheriff's Office	10 years 5 months
Koriath, Karen	Sheriff's Office	10 years 6 months
Lawson, Roberta	Highways & Traffic	33 years 0 months
McCarthy, Christopher	County Counselor	33 years 11 months
Rockers, John	Health Department	19 years 4 months
Shields, Elmer	Public Works	9 years 4 months

## MARCH 2012

Buescher, Thomas	Highways & Traffic	13 years 6 months
Combs, Randall	Police Department	28 years 6 months
Dennis, Deborah	Prosecuting Attorney	26 years 7 months
Fergus, Edward	Parks & Recreation	10 years 8 months
Hines, Leonard	Justice Services	26 years 6 months
Johnson, Michael	Justice Services	26 years 6 months
Kamil, Carol	Human Services	20 years 6 months
Leahy, Karen	Revenue	24 years 0 months
McCauley, Michael	Parks & Recreation	12 years 5 months
Reed, Ramon	Police Department	27 years 7 months
Williams, Cynthia J.	Health Department	17 years 2 months
Wolford, Helen	Health Department	15 years 4 months

## APRIL 2012

Clark, Lawrence L.	Sheriff's Office	12 years 3 months
Gilmer, Thomas D.	Police Department	31 years 1 month
Green, Susan H.	Revenue	20 years 2 months
Johnson, Robert H.	Health Department	14 years 8 months
Lee, Timothy A.	Revenue	30 years 1 month
Rickard, Terrance L.	Health Department	15 years 4 months
Stille, Christy M.	Prosecuting Attorney	41 years 4 months
Taylor, Richard W.	Parks & Recreation	41 years 6 months
Terranova, Rosemary C.	Human Services	18 years 5 months