

October 2016

Issue 8 40th Year

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#### Check medical bills with care

ealing with health insurance claims can be frustrating and time-consuming. Multiple bills from different departments for what seems like one medical procedure can baffle even the most organized consumer. The key is to keep track of insurance claims and keep detailed records. Follow this advice:

- **Review records**. Verify that the medical provider has the correct billing information. Also, check the identification or group number of your insurance plan on claim forms.
- Follow up to be sure the claim is being processed. Contact the provider or insurer after receiving a bill to confirm receipt. Write down the names of everyone you speak to, noting the date of the call and any available confirmation numbers.
- **Verify all the expenses.** Check to see if you are being billed twice. Similarly, verify that the contracted rate between the insurer and the provider is actually what you are being billed for.

#### Revamp your finances to save more money

If you can figure out how to save just \$125 per month, then set up an automatic savings to a mutual fund that yields an average of 7 percent, in five years you will have almost \$9,000. In 20 years, that amount will have grown to \$65,000! Here are four suggestions for coming up with that \$125 per month:

• Look at your cable TV bill. Do you need all those channels? You can roll your bill back by getting rid of premium channels or subscribing to a smaller, cheaper package.

- Stop picking up magazines from the supermarket or newsstand. Save yourself some money by reading online or subscribing to your favorite magazine instead. And if you're subscribing to anything you don't read, cancel it.
- Change your cell service. Shopping around can get you a better deal that will save you bucks. Just make sure you won't be penalized for breaking a contract early.
- Call your credit card company. You may be able to get a lower interest rate just by asking.



#### Some challenges spur imagination and success

magination performs best when it's challenged. Perfect freedom leaves the imagination listless, and whatever is created is lifeless as well. Only when a challenge presents itself does the imagination perk up. How can the problem be solved? What other paths could you follow?

Take for example, American writer Flannery O'Connor. She was stricken with lupus erythematosus in her mid-20s. She spent almost all of her life (she died at age 39) on her family's farm. But as the disease made movement more and more difficult, it also pushed her to sit at her typewriter every day and write. The stories she churned out are full of wild imaginings and a great spirit of hope.



#### Just listen

man whose marriage was in trouble sought advice from his minister. The minister heard the man out and then said, "You must learn to listen to your wife."

The man took this advice to heart, but he returned a month later to say the marriage was still unhappy, even though he had learned to listen to every word his wife said.

The minister said with a smile, "Now go home, and listen to every word she isn't saying."

#### Learn to let go

A little boy was playing one day with a very valuable vase. When he put his hand inside it and couldn't draw it back out, he called for his mother. His mother tried gently to slide his hand free, but it remained stuck.



She was ready to break the vase when she said, "OK, let's try one more time, Open your hand and hold your fingers out out straight, and then pull."

"Oh, no, mommy!" the boy cried. "If I do that, I'll drop my penny!"

Storytellers have as profound a purpose as any who are charged to guide and transform human lives.

—Nancy Mellon



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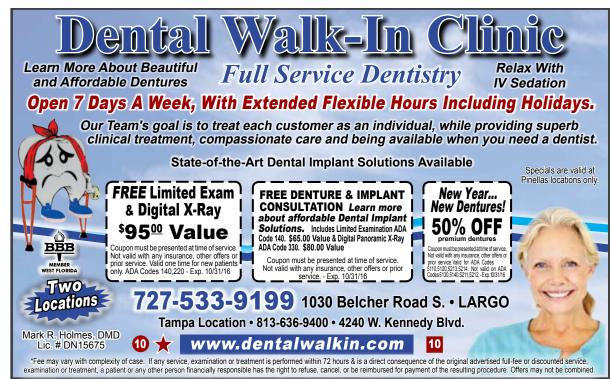
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#### Did you know that October is also...

**Italian-American Heritage Month.** The goal of Italian-American Heritage Month is to inform the public about the contributions made by Italians and Italian-Americans, especially in the arts, the humanities, and the sciences, and to celebrate the impact that Italian culture and language have had on the United States.



**National Bullying Prevention Month.** A campaign held during October, uniting communities nationwide to educate about and raise awareness of bullying prevention, National Bullying Prevention Month is recognized in communities across the United States, with hundreds of schools and organizations signing on as partners.

**National Cybersecurity Awareness Month.** The internet touches almost all aspects of everyone's daily life, whether we realize it or not. National Cybersecurity Awareness Month is intended to engage and educate public and private sector partners through events and initiatives with the goal of raising awareness about cybersecurity and increasing the resiliency

of the nation in the event of a cyber incident.

National Walk Your Dog Week, Oct. 1-7. According to the American Veterinary Medical Association, more than 40 percent of dogs—a total of about 17 million—in the United States are overweight. Walking your dog just 30 minutes a day helps both of you maintain a healthy weight and a good heart.

**Earth Science Week, Oct. 9-16.** This year's Earth Science Week celebrates the theme, "Our Shared Geoheritage"—the collection of natural wonders, landforms, and resources that have formed over eons and come to this generation to manage, use, and conserve effectively.

Free Speech Week, Oct. 16-22. A yearly event to raise public awareness of the importance of free speech in our democracy and to celebrate that freedom. Express your right to free speech by posting a message online, composing a poem, writing a letter to the editor, or whatever works best for you.

National Massage Therapy Awareness Week, Oct. 23-29. Research suggests that symptoms of stress, anxiety and depression may be ameliorated with massage therapy. Athletes at all stages have also benefited from massage therapy. By combining your exercise routine with a massage therapy treatment, you will be able to train longer and harder and make the most of your workout.

World Animal Day, Oct. 4. An international day of action for animal rights and welfare, celebrated annually on the feast day of Francis of Assisi, the patron saint of animals.

**National Chess Day, Oct. 8.** Play a game that sharpens your mind, challenges your intellect, and brings you closer together with other people.

Columbus Day, Oct. 10. Observed on the second Monday of October to commemorate Christopher Columbus's arrival on the North American continent on Oct. 12, 1492.

Ada Lovelace Day, Oct. 18. Considered one of the world's first female computer programmers, Ada Lovelace helped develop an early predecessor of the modern computer in the 19th century.

Halloween, Oct. 31. Trick or treat!

#### Try these tips for better napping

leep is important to your health, and regular naps can make a positive difference. One Harvard study found that people who nap at least three times a week for a half hour or more have a much lower risk of heart disease. Other studies suggest that a 40-minute nap can improve performance on the job.

So what's the best way to nap? The Science of Us website summarized the findings of different studies. First, try to sleep for at least an hour to get a deeper sleep, even though shorter naps have positive benefits as well. Second, lie down for your nap; you'll wake up feeling more alert than if you sleep sitting up in a chair.

Finally, nap in the morning if possible. You're more likely to get REM sleep because your brain still craves it from the night before. Although, on the other hand, afternoon naps tend to be more restorative and improve memory.

#### Chest pain? Worry—but don't panic

ou're having chest pains. Should you rush to the hospital? Although you shouldn't ignore the pains, don't panic. According to an article on the Medline Plus website, fewer than 6 percent of chest pains are symptoms of a heart attack. That's the good news. The bad news is that doctors usually can't determine the cause of chest pains, and they can be evidence of a serious illness.

Researchers studied a database containing records of emergency room visits, looking at 11,000 cases of chest pain unrelated to other trauma. They found that only 5.5 percent of patients suffered from life-threatening ailments. The most common diagnosis was simply "nonspecific chest pain," accounting for more than five in 10 patients complaining of discomfort.

Chest pains cause more than 8 million trips to emergency rooms each year, second only to abdominal pains.

#### **Heart health improving for Americans**

mericans are taking better care of their hearts, according to the Centers for Disease Control and Prevention. According to a study published in the American Journal of Preventive Medicine, the rate of heart disease in Americans over 40 dropped to 8 percent in 2011-12, down from 10 percent in 2001-02. Among Americans 60 and older, the rate dropped from 19.5 percent to 15 percent in the same time frames. The researchers found no significant change either way in Americans 40-59 years old, however.

One factor influencing the improvement was having access to health insurance, according to the study. Better management of risk factors like high blood pressure, cholesterol, smoking, weight, and diabetes probably contributed to the decline, the report suggested.

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### Go for the quick laugh

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- I sold my vacuum cleaner—all it was doing was gathering dust.
- I give all my dead batteries away—free of charge.
- I hate elevators, so I take steps to avoid them.
- I know a man who drinks brake fluid. But he says he can stop any time.
- When will all the rhetorical questions end?
- Women really should not have children after 35. After all, 35 children are enough.
- It's hard to explain puns to kleptomaniacs because they always take things literally.
- A hard-boiled egg in the morning is hard to beat.
- There are only 10 types of people in the world—those who understand binary and those who don't

#### **Hot tip**

man was watching TV one night when his wife walked up behind him and smacked him on the back of the head with a newspaper.

"What was that for?" he demanded.

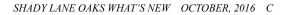
"I was doing the laundry and I found a piece of paper folded up in your back pocket with the name 'Carol Anne' written on it," she said.

"Oh, honey," the man said. "I was at the track the other day and a guy gave me a hot tip on a horse named 'Carol Anne.' I won \$50."

Unconvinced, the wife said, "All right, then," and went back to the laundry.

Two nights later the husband was watching TV again when the phone rang. A minute later, his wife walked up behind him and once again hit him with the newspaper. "What are you doing?"

"The phone call? That was your horse."



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#### **Get your imagination going when you paint**

ou don't have to be a Picasso to find satisfaction and enjoyment in creating art. When you're searching for ideas or subjects to paint, consider these approaches:

• Seek inspiration. Spend some looking at art—paintings, sculpture, drawings. Listen to music to stimulate your creative juices.

- Start small. If you're hesitant, or blocked, don't tackle a big art project. Start with something small and easy. Work on one section of a painting you're planning, and don't think of the rest of the project. You'll accomplish something concrete, and your success may give you the momentum you need to continue.
- Switch things around. If you usually paint or draw horizontally, switch to vertical. Instead of painting what you see, paint what you feel. If you draw with your right hand, try switching to your left. A small change can make a big difference.
- Try an exercise. Pick a common saying: "Once in a blue moon," for instance. Draw or paint what the saying means to you. What kind of rare occurrence springs to your mind? How would the world look under blue moonlight? Choose other clichés and catchphrases to illustrate, and you'll keep your perceptions sharper.

#### Fear criticism? Do it anyway

he cliché that you can't please everyone is a simple lesson on dealing with criticism. You'll always have detractors, so you may as well follow your heart and do what's right.

That's what Julia Butterfly Hill learned. Hill made headlines a couple of years ago when she climbed into a California redwood and lived there for two years to protest logging in the ancient woods. After she came down, she wrote a book about her experience, The Legacy of Luna (Luna is the name she gave to her tree home).

Then came publicity—and criticism from loggers whose livelihood she was curtailing and environmentalists who accused her of selling out.

"For every action, there's an equal and opposite criticism," Hill said. So do it anyway.



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#### Skin cancer risk—your feet

ou probably know to check the areas of your skin that get the most exposure to sunlight for symptoms of melanoma, but don't neglect the rest of your body. The WebMD website reports that skin cancer can develop on the soles of people's feet, particularly the spots that get the most stress from walking or running. Those areas include the ball of the foot, the side of the arch, and particularly the heel.



Melanoma on the sole of the foot is rare, accounting for just 2.4 cases per million for Caucasian Americans and 2.2 per million among African-Americans. However, because most of us don't think to check our feet for signs of cancer, it's often very advanced when discovered. So don't forget your feet when examining your skin.

#### Sea sponge could hold key to fighting deadly infections

RSA (methicillin-resistant Staphylococcus aureus) is a bacterial infection that kills an average of 11,000 patients every year in the United States. But scientists now believe they've discovered an Antarctic sea sponge that produces a chemical compound capable of stopping it.

According to the UPI website, researchers studying the defense mechanisms of sea sponges—as well as algae and underwater invertebrate organisms—found the compound, named darwinolide, in Dendrilla membranosa. It works by penetrating MRSA's protective biofilm, a coating of proteins, carbohydrates, and DNA that current antibiotics can't get through.

Harvesting the sponges from the sea floor is neither practical nor environmentally sound, so the scientists are looking for a way to produce the compound synthetically. Fortunately, UPI states, most chemical compounds found in nature can be reproduced in the lab by chemists.

#### Poison found on ancient arrowheads

Primitive humans may have hunted prey with poison-tipped arrows at least 13,000 years ago, according to an article on the Sci-News website. Archeologists in eastern Africa uncovered several artifacts made from bone in the Kuumbi Cave—implements that included five slender projectile points. The cave also held traces of ancient charcoal from the Mkunazi plant, which has poisonous fruit.

Ancient humans probably used poison-tipped arrows of bone because stone-tipped arrows and spears didn't have the stopping power to take down large prey like zebras or buffalo.

#### ACROSS

- 1. Unit of electrical capacitance
- 6. Smooth and gleaming
- 11. Not arm
- 14. Classical music theatre
- 15. Breed of dog
- 16. An Australian flightless bird
- 17. Vengeance
- 19. Card with just 1 symbol
- 20. Anagram of "Leaps"
- 21. S S S S
- 23. Chinese cinnamon
- 27. There are 50 of them
- 28. Associated with the Christian church
- 32. Regions
- 33. Impersonate
- 34. Electro-encephalogram
- 37. Shipped
- 38. Flamingo or heron
- 39. Protagonist
- 40. East southeast
- 41. Doughnut-shaped roll
- 42. Freight
- 43. The arrangement of windows of a building
- 45. Infirm due to age
- 48. Makes angry
- 49. Nymph
- 50. An anesthetic
- 53. Doctrine
- 54. Ardent supporters
- 60. Beak
- 61. Moral weaknesses
- 62. A squeaking noise
- 63. N N N N
- 64. An ancient Hebrew unit of dry
- measure
- 65. An abrasive board

60

- 4. Arrangement (abbrev.)

- 9. Self-importance
- **bodies**
- 12. Master of ceremonies
- 13. Suppose or surmise
- 18. Sheep sounds

- 1. Since or because
- 2. Gorilla
- 3 Drench
- 5. Newspapers
- 6. Porgy fish
- 7. Parcels of land
- 8 A Great Lake
- 10. Relating to the motion of
- 11. The smallest amount

22. Pouch

61

- 23. Stop
- 24. Units of area
- 25. Vista
- 26. A thin strip of wood

**DOWN** 

- 27. Agitate
- 29. Picture
- 30. Assistants
- 31. Capelin
- 34. Strange or spooky
- 35. A plant disease
- 36. Thugs
- 38. Ebb
- 39. Caps
- 41. Accept as true

42. Impulse

62

19

- 43. Type of tree 44. Regrets
- 45. Gleam
- 46. A red fluorescent dye
- 47. Makes insensitive
- 50. Engrave
- 51. A Titaness of ancient
- mythology
- 52. A call for quiet
- 55 Small bite
- 56. Forelimb
- 57. Perceive visually
- 58. Asphalt
- 59. The air above us









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#### Gas giant found orbiting two stars could host life

Jupiter-size planet in the habitable zone of two suns may have moons capable of supporting life, scientists say. Kepler-1647b is 3,700 light-years from Earth, and its two parent stars are about the size and age of our sun. It's a gas giant without a solid surface, the largest planet discovered in a two-star system, and it orbits the stars in 1,107 days.

As the MSN website reports, almost half of all sun-like stars discovered exist in binary systems. Most of their planets are closer to the size of Saturn and circle relatively closer to their parent stars, not in the zone where liquid water could exist. The discovery of

Kepler-1647b by the Kepler space telescope suggests that other such Tatooine-like worlds (after Luke Skywalker's home in the Star Wars movies) could be waiting elsewhere in the universe.

#### **Volcanoes on Mars? Maybe**

The Curiosity rover has made an unexpected discovery on Mars that's making scientists re-examine what they know about the history of the red planet.

As reported on the ScienceDaily website, Curiosity drilled into a rock at a location on the Martian landscape known as "Buckskin," collecting powder that was analyzed by X-ray diffraction. Scientists identified the powder as tridymite, a silicate mineral.

What's surprising? Tridymite is associated with volcanism— which wasn't thought to be a feature of Mars. The discovery has scientists wondering whether active volcanoes were at one time present on Mars despite its lower temperature. Mars, it seems, is still full of surprises.

Science is not about control. It is about cultivating a perpetual condition of wonder in the face of something that forever grows one step richer and subtler than our latest theory about it. It is about reverence, not mastery.

-Richard Powers

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#### **EVENTS & PROGRAMS**

CRAFT SHOW, Saturday, October 8th, 9am – 3pm, St. Paul United Methodist Church, 1199 Highland Avenue, Largo, FL. 95 Vendors/95 Prizes. Indoor & Outdoor Show. Food Court & Pumpkin Patch. \$1.00 Admission goes toward the homeless.

Annual Craft Fair Saturday 11/05/16, Paradise Island Clubhouse, 1001 Starkey Rd. Largo. Open 9am-1pm. A variety of handmade crafts, Bake sale, and Canteen open for food.

CRAFT SHOW 12/10/16 Four Seasons Estates, Largo. Vendors wanted. Email medmatchpay@yahoo.com for application, or 727-200-3240 for more info.

Craft Show 10/29/16 from 8am to 1pm. Crafters Wanted. Caribbean Isles, Largo. \$10 per Table. Please call Barb 727-674-0137.

Crafters Wanted: Paradise Island Annual Craft Fair. Sat. 11/5/16. Tables \$10 & \$15. Call Sammye 727-474-2660

Annual Bazaar - Ranchero Village MHP, 7100 Ulmerton Road, Largo Florida. Sunday, November 13th, 12-4pm. Many vendors and food available. Craft Sale Saturday December 3rd, 2016 8:30 am - 1:30 pm Sugar Creek MHP @ Clubhouse - 10265 Ulmerton Road, Largo (Behind Pier One Store). Bake Sale and Lunch. Tables \$10.00 - Call Sally 727-584-2404

HOLIDAY BAZAAR 11/12/16 All indoor craft show. First Lutheran Church, 1644 Nursery, Clearwater. Vendors: 727-744-3806 or eobrien2429@gmail.com

Junk In The Truck Rummage Sale: Saturday, Oct. 22nd 8am - 12:30pm. St Catherine of Siena Catholic Church 1955 S. Belcher Rd, Clearwater, FL 33764

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-Monthly Media Staff

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(Allow 4-6 weeks f	or mailing of check).	This month's cash	winners ar
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Walter Hook	\$10	E & E Gliddon Air Conditioning, Inc.
John Matus	\$10	AMS West Coast
Frank Marmarose	\$10	Modern AC & Appliance Service
Nancy Wallace	\$10	Rod Runners, Inc.
		Doll Brothers Carpet Cleaners
		Jones & Sons Plumbing, Inc.
Debra Santee	\$10	Buggin Out Termite & Pest Control
Debbie Cammarn	\$10	Appliance Specialty Contractors, Inc.
		Bill the Carpet Guy
Sandy Ravelin	\$10	Battleline Termite & Pest Control
		Denny's Plumbing, Inc.
Martha Bunker	\$10	Bill the Carpet Guy
Cindy Trenkamp	\$10	Royal Enterprises
		AMS West Coast
Terry Smith	\$5	Boss Electric Corp
Jenny Naegele	\$5	Sunset Appliance Service
Kenny Eckhart	\$5	Battleline Termite & Pest Control
Helen Bare	\$5	Barron's AC & Appliance Service
Bruce Janckila	\$5	Jones & Sons Plumbing, Inc.
Marcia Light-White	\$5	AMS West Coast
Russell Jones	\$5	Royal Enterprises
Vicki DeFrank	\$5	
Shirley Jansma	\$5	Doll Brothers Carpet Cleaners

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Paul Gray	\$5 .	Bill the Carpet Guy
Barbara Champion	\$5 .	Boss Electric Corp
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