

Medicare Unraveled

Why Use An Agent?

by Nan Thornton, www.nanthornton.com
772-559-2794
and
Lynn Welch, www.welchinsurance.org
772-202-2760
Licensed health insurance agents

What a difference a few weeks make! It was only a few weeks ago that we expected to devote our April and May Tattler articles to explanations of terminology. Now we have changed the topic so that we can be responsive to the pandemic that has gripped us.

We are occasionally asked, "Why should I use an insurance agent?" Good question! Here are some reasons. It is very likely that your insurance agent knows more about Medicare than you, has more resources for conducting research, and has a better understanding of the application process. Typically, agents are supported by entities that ensure compliance with state and federal law. We also have high-powered electronic research capability that makes it possible for us to match your unique needs to available products that meet those needs. Additionally, many of us represent more than one insurance company and therefore, we can offer you choices to meet your needs.

Agent commission is provided by the insurance companies. You do not pay for our annual Medicare reviews or the filing of enrollment documents. Insurance companies charge the same premium for their product whether you use an agent or not. Agents are available to provide service to you after you are enrolled in your chosen plan.

Now, the important reason to use an agent during the pandemic. Many of us are capable of conducting the entire process, from first discussion to the final enrollment electronically. That means you get all the support and assistance you need without leaving the safety and comfort of your home! We do not need to meet in person!

Please stay safe.

A Word from Our Community's Clubs

AMERICAN LEGION AUXILIARY

The American Legion Auxiliary hopes everyone is bearing up under our restrictive conditions. Americans can do whatever it takes to overcome the current virus pandemic. We are the "Land of the free and the home of the brave." Under the present conditions Unit 366 has cancelled all its meetings until October 2020. At that time, we will hold our yearly election of officers. The yearly "Girls State" project has also been cancelled by the Department of Florida. It is with great sadness that this project will not be held until 2021. Unit 366 had two wonderful young ladies excited to go on this adventure in Tallahassee at the seat of government. However, in their college resumes, they will be able to mention that they were chosen to attend this program, but were not able to go due to the restrictions of the current virus shutdown.

On a bright note, our Poppy distribution on March 13 and 14 was very successful and will provide money for our service men and women and veterans. Thanks to all who contributed and volunteered to distribute poppies.

Please adhere to the current restrictions regarding the virus. Stay well and we will be better than ever when this is over. For God and country,

Sue Reddy, 1st vice president

IRISH CLUB

The Irish Club November to April season is over for another year. March carry-out dinners and no picnic in April was a sad way to end the season, but completely necessary for the safety of our members. Please, members, continue to practice safe stay-at-home ways. Stay at home as much as possible and avoid crowds of ten or more.

We will regroup with Frosch Travel near the end of May to determine our next season's day trips and cruises. Hopefully the "troubles" will have passed and we can reset the various trips.

Members, we need to support RJ's Family Restaurant by ordering carry-out breakfast, lunch and dinner as much as possible. It is very important to the Irish club that RJ's stay in business. There aren't many places out there who will cater 200 dinners at a price our club can afford, plus they are wonderful people to work with.

One of the projects that your officers and members at large will be handling over the summer is a study of the club's by-laws. A committee has been formed to study the by-laws and come up with good overall suggestions. Then the officers and at-large committee members will meet and vote on the new by-laws. If members have any by-laws suggestions call Bob Peet at 772-664-9473.

Over the summer months you can call me if the need comes up. Mike Freeman, 814-528-2677.

Everyone headed north or anywhere, please have a safe trip.

Mike Freeman

Ladies' 9 Hole Golf League

March 3, 2020

LOW PUTTS

Flight 1:

1st: Barbara Simone 15
2nd: Suzanne Peterson 16
3rd: Sandy Bent 17

Flight 2:

1st: Catherine Duggan 15
2nd: Mary Ellen Davis 16
3rd: Mary Lou Callahan 17
Bonnie Lynds 17
Barbara Minklein 17

Flight 3:

1st: Pam Rice 14
2nd: Rosemary McCloskey 16
3rd: Anne Marie Brown 17
Denise Kateley 17

Flight 4:

1st: Pat Lussier 14
2nd: Lynn Morey 16
3rd: Judi Elder 18
Kathy Fulton 18

Birdies: #7 - Judi Elder,

#9 - Terri Murphy

March 10, 2020

AQUARINA 1,3,5,7,9

FLIGHT 1:

1st: Priscilla Kaiser 24
2nd: Cindy Shamansky 27
3rd: Rosemary McCloskey 28

Flight 2:

1st: Terri Murphy 26
2nd: Anne Marie Brown 27
3rd: Barbara Martin 28
Lynn Morey 28
Grace Peet 28
Birdie: #15 - Barbara Simone

March 17, 2020

ONE MULLIGAN

Flight 1:

1st: Debbie Oldakowski 41
Joann Price 41
2nd: Roz Byers 45
3rd: Suzanne Peterson 46

Flight 2:

1st: Mary Ellen Davis 46
Catherine Duggan 46
2nd: Mary Draper 47
Rosemary McCloskey 47
Barbara Minklein 47

Flight 3:

1st: Bonnie Lynds 46
2nd: Priscilla Kaiser 47
3rd: Mary Lou Callahan 48
Cindy Shamansky 48

Flight 4:

1st: Grace Peet 47
2nd: Barbara Martin 49
3rd: Lynn Morey 50

March 24, 2020

REGULAR GOLF WITH HANDICAP

Flight 1:

1st: Joann Price 25
2nd: Roz Byers 28
3rd: Sandy Bent 32

Flight 2:

1st: Bonnie Lynds 24
2nd: Mary Lou Callahan 27
3rd: Priscilla Kaiser 30

Flight 3:

1st: Elaine Armstrong 30
2nd: Debbie Ferguson 31
3rd: Grace Peet 32

Flight 4:

1st: Pat Moody 28
2nd: Linda Doran 31
3rd: Claire Cox 32

March 31, 2020

11, 12, and 13

Flight 1:

1st: Joann Price 12
2nd: Roz Byers 13
Catherine Duggan 13

Flight 2:

1st: Mary Lou Callahan 13
Rosemary McCloskey 13
2nd: Tina Husty 14
Pam Rice 14

Flight 3:

1st: Grace Peet 13
2nd: Bonnie Lynds 14
3rd: Anita Little 15

Flight 4:

1st: Debbie Ferguson 12
2nd: Claire Cox 15
3rd: Judi Elder 15
Sheila Johnson 15
Eileen McAuliffe 15

Birdies: #13 - Debbie Ferguson,

#15 - Cindy Shamansky

Men's Golf Association

March 18, 2020

4 Man 3 BestBalls on par 3's, 2 on par 4's

1. Dave Lane, Rickie Smith, Giz Gillen, Dan Strom - 14

2. Ed Angelo, Bruce Amoss, Tom Jackman, Paul Steinhauer - 5

Flight 2

1. Tom Kessler, Bob Ragnone, Jack Trella, Manny Pereira - 10

2. Ed Constantino, Bob Gerzanick, Paul Strom, Andre Bordeau - 10

Flight 3

1. Charly Rauscher, "Fast Eddie" Saska, Jas Sellers, Ed Reardon - 16

2. Charlie Lefebvre, Paul March, Dean Kwek - 12

Closest to the Pin - Tom Rock, Tom Kessler, Billy Stewart

March 25, 2020

Individual Low Net

Flight 1

1. Dave Maslanka - Even
2. Dave Lane - Even

Flight 2

1. Paul Strom - 3
2. Jim Andrews - 2

Flight 3

1. Joe Forsyth - 2
2. Brady Mitchel - 1
Closest to the Pins - None

April 1, 2020

Individual Low Net

Flight 1

1. Paul Shamansky - 1
2. Tom Jackman - 1

Flight 2

1. John Chickadee - 4
2. Dennis Denobile - 3

Flight 3

1. Charlie Lefebvre - 2
2. Joe Dow - 2

April 8, 2020

Quota 50% Handicap

Flight 1

1. Dave McGrath + 3
2. Paul Shamansky - 2

Flight 2

1. Charlie Lefebvre - 2
2. Tom Kessler - 2

Flight 3

1. Steve Morris - 7
2. Dave Wheaton - 8

Snowbirds, Don't Forget!!



You can subscribe to the Tattler and have it sent via First Class Mail to your home in the North for only \$3.50 per month.

664-9381

222 Kiwi Dr. • Barefoot Bay, FL 32976