

S. C. I



World

***Newsletter of the Joseph Groh Foundation
Fall 2019***

News Bytes

Wet and Dry for Minneapolis and Chicago Golf Tournaments



Table Toppers With List Of Sponsors in Minneapolis



Golfers Queue up at Registration



Banner Greeters Golfers at Entrance



Good Form, Nice Shot!



Shirt given to golfers by title sponsor, Daikin

On Monday, September 9. 52 golfers met under cloudy skies at the Links at North Fork in Ramsey, Minnesota to play in the sixth annual tournament for the Joseph Groh foundation. Unfortunately, mother nature did not cooperate very well, and play was suspended before the round could be completed. Nevertheless, golfers met in the clubhouse where prizes were raffled, and dinner and camaraderie were shared. Despite the weather, about \$25,000 was raised to benefit individuals from the construction industry who are living with life altering disabilities! Thanks to all our sponsors, below.



Welcome Golfers to the 2019 Daikin Tournament for the Joseph Groh Foundation



PLATINUM SPONSOR



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DON STEVENS, LLC

DINNER SPONSOR



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On Monday, September 23, 74 golfers gathered under perfect skies for the sixth annual Chicago tournament at the Highlands of Elgin, in Elgin, Illinois. A links style course, it provides plenty of challenges for golfers, but that are somewhat smoothed out by the fact that it is a best ball tournament. After the last golfer hits their ball, the foursome decides which was the best shot and plays their next ball from that spot. Of course, if all four shots are bad then... 😞 Following play, golfers gathered for adult beverages to share their tales of heroism and woe. Prizes were distributed, and food and fellowship were shared. At the end of the day, about \$25,000 was raised for individuals and their families from the construction trades living with the kinds of life altering situations few of us can imagine.



The Grumpy Goat Tavern Welcomes Golfers



Not a Cloud in the Sky for Joe McNamara, Scott Johnson & company, Chicagoland friends of the foundation



Trent Yarborough, Titus VP & James Livingston of Ruskin tell the group why they title sponsor year after year



Janeen Norwood of Just-In-Time HVAC in Sandwich, Illinois talks about the van the foundation helped purchase for her brother-in-law



Hand wrought keychains by Wendell August Forge, America's oldest, were given to golfers in Chicago

Why We Support the Joseph Groh Foundation

The costs of a life-altering injury like quadriplegia or paraplegia are staggering; hundreds of thousands of dollars in the first year alone, millions over a lifetime. Sadly, all the costs aren't covered by health or disability insurance. The injured and their families tap out their savings, if they have any, and then what? Medical costs are the number one reason for declaring personal bankruptcy in the USA – 62% of all personal bankruptcies. It could happen to any of us at any time. What would you do? Who would help you?

Donal Edwards was a hard-working tradesman. He focused on his education, knowledge, and skills. Over the course of his career he had licensing in Electrical, Plumbing, and HVAC. Eventually he went to work for the Greater Indianapolis YMCA where he was in charge of the mechanical, plumbing, and electrical systems for all 11 YMCA locations – a big job! On a cold February day he was completing final installation of a new rooftop unit, then went to get some more items to finish the work. He slipped on the snow and fell 7 feet to a lower roof! The fall damaged his spinal cord and he couldn't move. He lay in the snow and the cold for 7 ½ hours until his wife convinced people that something had happened. Imagine lying in the snow and cold, unable to move, hoping that someone will help you.

There are many stories about people like Donal Edwards who have been helped by the Joseph Groh Foundation. These are tremendously moving

stories, but equally moving are how people in our community step up to help; they help with cash donations, and they help with their time. I'm proud to say that a huge portion of Service Roundtable members support the Joseph Groh Foundation. People like Don and Kathie Todd, Eric Dutton, Ken Goodrich, David Moore, Ben Stark, Rory and Mindy Krueger, Mark Brennan, and so many more.

At Service Roundtable our mission is to help contractors improve their businesses. Together with our members and our vendor-partners we're a network of people working to improve lives. Supporting the Joseph Groh Foundation is a natural extension of that mission.

We're a community. These are our people. That's why we support the Joseph Groh Foundation. If you're reading this, you're part of the community, too. Thanks for your help!

David Heimer
Senior Vice President
Service Nation, Inc

The Foundation thanks Service Nation, Inc. for their support. They have been responsible for helping dozens of people from the contracting industry lead more comfortable and productive lives, and we couldn't do what we do without their help!

Key Upcoming Events in 2020

- Dallas golf tournament on Monday, May 4 (**confirmed**)
- Minneapolis golf tournament on Monday, September 14 (**tentative**)
- Chicago golf tournament on Monday, September 28 (**confirmed**)

Brought to You by... Duffy Marketing Services

Since 2012, Duffy Marketing Services has been a proud supporter of the Joseph Groh Foundation. Owner Barbara Duffy was first introduced to the foundation by longtime friend and business acquaintance, Vicki LaPlant. Since that time, Duffy Marketing has donated the creative and printing of the brochures for all of the golf tournaments. Read on to see how you can help them help us even more.

Since the early 1990s, Barb and her direct marketing company support primarily the HVAC, plumbing and electrical industries. Barb was the

marketing manager for Neal Harris Heating & Air Conditioning in Kansas City, Mo., when the company joined forces with others to create Service Experts. From there, her experience and support of the industry continued to flourish as she built an amazing team of professionals operating as an outsourced marketing department for Lennox Industries, AireServ franchises, and many independent companies over the years.

Today, the team at Duffy Marketing executes exclusive marketing contracts to companies across North America to perform these services:

- Creative Artwork: Library of Tested & Custom Designs
- Brand Creation & Management
- Campaign Maximization & Team Marketing Training
- Database Management & Analysis
- Direct Mail Services – Targeted & EDDM
- Event Planning & Execution
- Full-Service Printing
- Internet – Website, Email, SEO, SEM, PPC & Reputation Management
- List Procurement
- Marketing Consultation
- Media – Negotiation, Placement & Management
- Promotional Materials – Research & Fulfillment
- Strategic Marketing Planning – 5-yr, 3-yr, 1-yr, or by Campaign
- Reporting – Custom Dashboards for ROI on KPI's & Campaigns
- Video – Production, Editing, Marketing

Besides the Joseph Groh Foundation, Barb and her team give back in many Pink™. Diagnosed with stage 3B breast cancer in 2008 with a 30 percent chance to be here today, Barb wanted to give back and make a difference. Everyone who has participated in the Catch Me In Pink™ campaign is proud to have raised over \$27,000 for breast cancer research and support since 2016. With continued growth and participation, the excitement has flourished with the Vera Bradley Foundation for Breast Cancer as a partner and donation recipient. To learn more or to sign up for this amazing turnkey campaign for next October, visit duffymarketing.com by June 1, 2020.

Referrals are the cornerstone of Duffy Marketing Services. If you have any marketing needs for your business, call on Duffy Marketing. When you do business with them for the first time, Duffy Marketing will donate \$200 to the Joseph Groh Foundation on your behalf. Be sure to mention you read about them in this newsletter and tell them Joe sent you!

duffymarketing.com | 816.734.0014 | barbduffy@duffymarketing.com



The Foundation thanks Barb Duffy and her company for all of their support. They have provided all of the golf and organizational brochures for the foundation since 2009!

Kathleen De Silva – Someone You Should Know

In 1968 16 year old Kathleen De Silva and 2 other members of her Shreveport high school gymnastics team were practicing on the uneven parallel bars. Attempting a move they had seen at a meet, De Silva lost her grip and landed on her forehead. She could not move or breathe so a gym teacher performed mouth-to-mouth resuscitation until an ambulance arrived. The prognosis was devastating, she suffered a C1-C2 spinal cord injury, meaning she was paralyzed from the neck down. De Silva could not breathe without a ventilator. The original prognosis was that she had from a few months to 3 years to live. A few months after the accident, she was flown to The Institute for Rehabilitation and Research in Houston. "Learning to breathe with a machine was the most difficult thing I had to do, and it was terrifying," she said. "I never thought I was getting enough air. When you get nervous or anxious, you breathe rapidly, but the machine does not change the breathing rate because of your emotions." Gradually she became more comfortable with breathing, taught herself to talk again and to type with a mouth stick. "Life in rehab was frightening and also a little boring," she said. "All I did was lay in bed all day. That's why school was so important. It was a way to keep my mind occupied."

De Silva entered Rice in 1970 and her mother pushed her wheelchair and took notes for her in classes. "My mother would have to pop me up and down curbs. There weren't any ramps, although they did later put up some makeshift wooden ramps," De Silva said. Rice was not wheelchair accessible in those days. She would sometimes miss classes because she had to spend time in the hospital, but one former professor described her as absolutely rigorous in her work. She slept at her home and had a room at Brown College where, between classes, she and her mother would take breaks. At

Rice, she made many friends and even dated. In 1974 however she faced another devastating event. Her mother died of a brain aneurysm. Student volunteers began taking her notes and pushing her to classes. While attending Rice a social worker reported that Kathleen was setting unrealistic goals for herself, goals which included attending law school. Following her cum laude graduation from Rice, De Silva did in fact go on to earn her law degree from the Bates College of Law at the University of Houston.

Since her accident, De Silva has had several near-death experiences. Just one year after her accident the motor of the iron lungs she was sleeping in caught on fire. Her mother came to her rescue after smelling smoke and she never used an iron lung again. In 1991 while she was having lunch at a private club, the battery in her breathing machine quit and she had forgotten to bring her back up bag for emergency breathing. She was saved by a waiter who found another battery. In 1996 she nearly died when the humidifier on her ventilator turned over, causing the machine to pump water into her lungs. Despite such scary moments she has refused to take a cautious approach to life and was always motivated to independence. She says it is frustrating to be dependent, "having to have someone else do everything for you. It would be nice to get up one morning and get out of bed and watch the sunrise. I can't do that unless I get up at 3 AM, because it takes 2 to 3 hours to get out of bed. Your whole life is basically scheduled. You just have to learn to live with it."

Upon graduation Kathleen became the in-house counsel to The Institute for Rehabilitation and Research Systems (TIRR) as well as the director of risk management. The Institute is a nationally renowned center for treating individuals after catastrophic accidents. "One of my favorite things about working here is the opportunity to meet new patients," Kathleen said. "I like to show them how I work in my office, what I do and maybe it can encourage them to think about what they can do with their own lives. After a catastrophic injury", De Silva says, "it's pretty common for someone to think their life is over, but that's just not true. At some point you decide that you'll get on with your life and that's what I try to convey: That you can still achieve your goals, but you might have to change them slightly. My 1st goal was to be a doctor, but I had to change it and be a lawyer, but that's okay."

Later in her career Kathleen joined the board of METRO in Houston where she chaired the METRO Lift Advisory Committee. The chairman of the board of METRO described De Silva as one of the most courageous people he had ever met and one of the most intelligent. "Certainly she has her achievements as an attorney, but it's her personality, passion and optimism that make her such a joy to work with," he said. She also chaired the

Personal Assistance Service Task Force Of the Coalition for Texans with Disabilities, a group that lobbies state legislators for home community-based services funding for the disabled. In addition, she was the chairperson of the Houston Mayors Committee for Employment for People with Disabilities, a group providing educational scholarships and recognizing exemplary employers of the disabled.

In 1984 she was featured in an Esquire Magazine cover story, "The Best Of The New Generation," showcasing people under 40 who are changing America. The only other Houstonian recognized was then Mayor Kathy Whitmire. Around the same time she met and married husband Peter Simmons, whom she described as "the joy of her life." Simmons, a computer consultant, has been disabled since he broke his neck at the age of 28 in a motorcycle accident. He has movement in his upper body and is self-sufficient however. Describing the special nature of their relationship, she remarked that Simmons often "wakes up in the middle of the night to get me a drink of water or to scratch my nose."

According to her doctors, De Silva was the longest living C1-C2 spinal cord injury survivor in history. Kathleen attributed her long survival in part to "luck and good fortune. And it helps," she said, "to have been blessed with a very supportive family." She noted that her late parents gave her constant messages of love and encouragement and made sure she had the finest medical care. Kathleen De Silva passed away on August 7, 2015 at the age of 63. De Silva once said she hated being put on a pedestal and considered herself an ordinary person with hopes and dreams. "I want to be looked at as anybody else," she says, "a person trying to make a good life for herself."

Information courtesy of United Spinal Resource Center

<http://www.houstonchronicle.com/news/houston-texas/houston/article/Longtime-disabled-advocate-Kathleen-DeSilva-dies-6447858.php>



Kathleen DeSilva

A Day in the Life

This feature is a sometimes humorous, sometimes offbeat, and sometimes irreverent look at life as seen through the eyes of a severely disabled person. Management takes no responsibility for these ramblings.

Medicare and More – Part II

This article seeks to provide a basic understanding of Medicare, Medicaid, SSI and SSDI. In Part I of this series, I wrote about Medicare – what it is, what it covers and how it is paid for. This article covers Medicaid, SSI and SSDI.

Medicaid

Medicaid is an insurance program that provides free or low-cost health coverage to low income people, families and children, pregnant women, the elderly and people with disabilities. It is a complicated program made even more so in recent years by state expansion enabled by the Affordable Care Act, a.k.a. Obamacare. Qualification for coverage depends partly on the job whether your state has expanded its program, and benefits along with program names vary somewhat between states. It is funded jointly by states and the federal government.

The Center for Medicaid and Chip Services (CMCS) serves as the focal point for all national program policies and operations related to Medicaid, The Children's Health Insurance Program, (CHIP) and the Basic Health Program. (BHP) Authorized by Title XIX of the Social Security act, Medicaid was signed

into law in 1965 alongside Medicare. While the federal government establishes certain parameters for all states to follow, each state administers their Medicaid program differently. In 2014, the Affordable Care Act provided states the authority to expand Medicaid eligibility to individuals under 65 in families with incomes below 138% of the federal poverty level, and it standardized the the rules for determining eligibility and providing benefits through the health insurance marketplace. The Children’s Health Insurance Program was signed into law in 1997, and it provides matching federal funds to states to provide health coverage to children in families with incomes too high to qualify for Medicaid, but who can’t afford private coverage. Nearly every state provides coverage for children up to at least 200% of the federal poverty level. The Basic Health Program was enacted by the Affordable Care Act, and it provides states the option to establish health benefits to cover programs for low income residents who would otherwise be eligible to purchase coverage through the health insurance marketplace. This is designed for people whose income fluctuates above and below Medicaid and CHIP levels.

2017 Federal Poverty Level Guidelines

Persons in Household	2017 Federal Poverty Level	Medicaid Eligibility (138% of FPL)
1	\$12,060	\$16,643
2	\$16,240	\$22,411
3	\$20,040	\$28,180
4	\$24,600	\$33,948

Federal law requires each state to provide certain mandatory Medicaid benefits while also defining optional benefits states may cover if they choose. Examples of mandatory benefits include things like inpatient and outpatient hospital services, periodic screening, diagnostic and treatment services, home health services, physician services, nursing facility services, laboratory and x-ray services, family planning services, pediatric services, birth center services, transportation to medical care and others. Optional services include things like prescription drugs, physical and occupational therapy, respiratory care services, speech, hearing and language disorders services, optometry and dental services, hospice care and others.

SSI – Supplemental Security Income

Supplemental Security Income is a federal income supplement program funded by general tax revenues – not from Social Security taxes. It is designed to help the aged, blind and disabled people who have little or no income and it provides cash to meet basic needs for food, clothing and shelter. Definitions of terms listed in the previous sentence are listed below.

Aged = people who are 65 or older

Blind = people who have a central visual acuity of 20/200 or less in your better eye with use of a correcting lens, or visual field limitation in your better eye less than a certain degree of angle.

Disabled Child = person under the age of 18 who has a medically determinable physical, mental, emotional or learning problem such that results indicate marked and severe functional limitations or can be expected to result in death or can be expected to last for not less than 12 months.

Disabled Adult = person 18 or older who has a medically determinable physical or mental impairment, including an emotional or learning problem, which results in the inability to do any substantial gainful activity and can be expected to result in death or can be expected to last for more than 12 months.

Substantial Gainful Activity is defined as the ability to perform work with the earnings averaging over \$1170 per month. The state Department of Disability Services (DDS) will determine whether you are disabled under Social Security law.

Maximum Benefits define what qualified individuals can receive if they have no other income which would reduce the maximum benefit, such as Social Security benefits and gross wages. For an individual, maximum benefits are \$735 per month and for a couple \$1103 per month. Income which does not count against SSI includes things like benefits received from the Supplemental Nutritional Assistance Program, (SNAP) income tax refunds, small amounts of income received if irregularly or infrequently, grants, scholarships etc. used for tuition and educational expenses and a host of others.

SSDI – Social Security Disability Insurance

Social Security Disability Insurance pays disability benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. In order to qualify for SSDI, you must have worked a certain amount of time based on the age in which you become disabled, and your earnings must have been subject to FICA deductions. You must also meet strict tests for disability, as determined by a doctor designated by Social Security. The Social Security administration maintains a listing of disabling impairments in a publication known as the "Blue Book." The official title of this book is "Disability Evaluation under Social Security." This book is used by state run Disability Determination Services (DDS) to determine whether or not a person meets the Social Security Administration's criteria for total disability. The book contains 14 categories of impairment such as those related to the cardiovascular system, digestive system, hematological disorders, immune system disorders, mental disorders, musculoskeletal system disorders, neurological problems

and seven others. Within each of these categories, there are a specific list of conditions that fall within evaluation of that category. For example, under the musculoskeletal systems disorder category, there are forty-nine specific conditions, each with its own set of criteria which define disability. One of these forty-nine is a spinal cord injury. In making a determination for disability benefits given a spinal cord injury, you typically will be examined by a doctor and must provide related medical imaging from x-rays and MRIs along with a record of surgeries and other treatments related to your condition. You will also be assessed relative to your capabilities under the activities of daily living. These capabilities have to do with your ability to do things for yourself such as eating, bathing, dressing, toileting, transferring in and out of a bed or chair without assistance and maintaining continence. Monthly disability benefits are based on your average lifetime earnings, and your first Social Security disability benefits will be paid starting in the sixth full month after the date of your disability began. Medicare coverage for those receiving Social Security disability begins automatically after you have received disability benefits for two years. Before that however, you must find coverage under COBRA or some other insurance program.

All of the programs described in these two articles are much more complex than its presentation here, but hopefully this will provide a "layman's version" for basic understanding. For more information, you are on your own!

Sources: Healthcare.gov; Medicaid.gov; Social Security Administration

