

*S. C. I*



*World*

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

## **News Bytes**

Dallas Golf Tournament is the Best Yet!



***Title sponsor Scott Boxer shown with board members of the foundation.***



**Former LPGA Pro Chelsea Kinnard provides tips during golf clinic**



**WBAP morning personality Stubie Doaks addresses group at dinner**



**Group from John Burns Construction tees off**



**Group from Air Systems Components poses at tee box**

On Monday, April 29 golfers once again gathered at Coyote Ridge Golf Club Carrollton, Texas for the 10<sup>th</sup> annual Joseph Groh foundation tournament. The weather was terrific, in fact it was the only good weather day in the 7 that surrounded it! Over 128 golfers turned out for the event, and a record amount was raised for individuals from the trades who are living with life altering disabilities. The foundation thanks all the sponsors, golfers, donors and volunteers for making this a record-setting event! Be sure to check out the Dallas Golf page on the website for other pictures from the tournament.



*Welcome Golfers*  
**2019 Service Experts Tournament**  
**CELEBRATING 10 YEARS**



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BRONZE SPONSORS		BEVERAGE SPONSOR		AWARD SPONSOR
		PICTURE SPONSOR	MEDIA SPONSOR	BALL SPONSOR

**THANK YOU TO OUR GENEROUS DONORS AND HOLE SPONSORS**

Illiana Gives Back

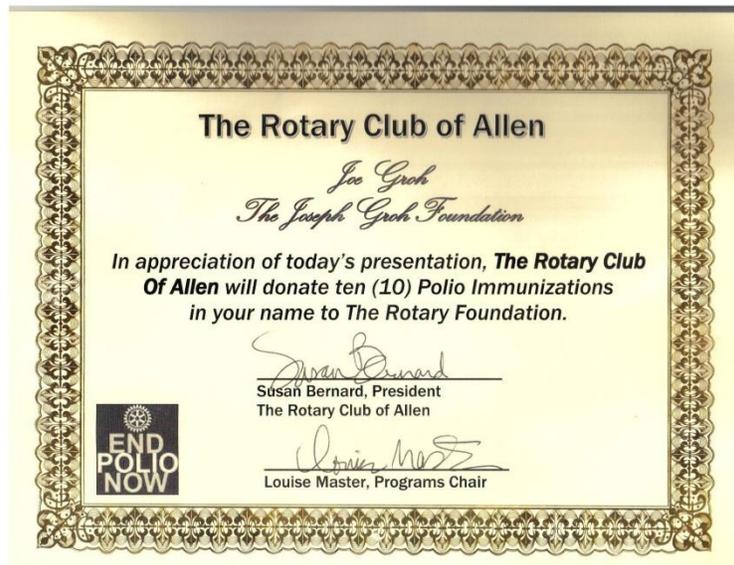
Illiana is an HVAC contractor in Cedar Lake, Indiana that runs a monthly campaign called "Illiana Gives Back." Every month, one of their employees chooses a nonprofit organization that they would like to name as the Illiana Gives Back Charity of the month. They give a donation of \$1500 back to the charity that is chosen. In April, 2019 one of their service technicians, Tyler Wilson, chose our foundation as his charity of choice. In addition, advertising that is run during the month of April also helps bring awareness to our foundation. On Wednesday, May 29 John and Vicki LaPlant personally traveled to Cedar Lake to accept the check on behalf of the foundation, and they gave a short presentation following. Joe was unable to be there, but he sent a previously filmed video to kickoff the presentation. The foundation wishes to thank Illiana Heating and Air Conditioning not only for their generosity, but for running such a terrific program in their company!



**John Laplant, Vicki Laplant & Tyler Wilson (L to R)**

### Stepping Up Rolls Along

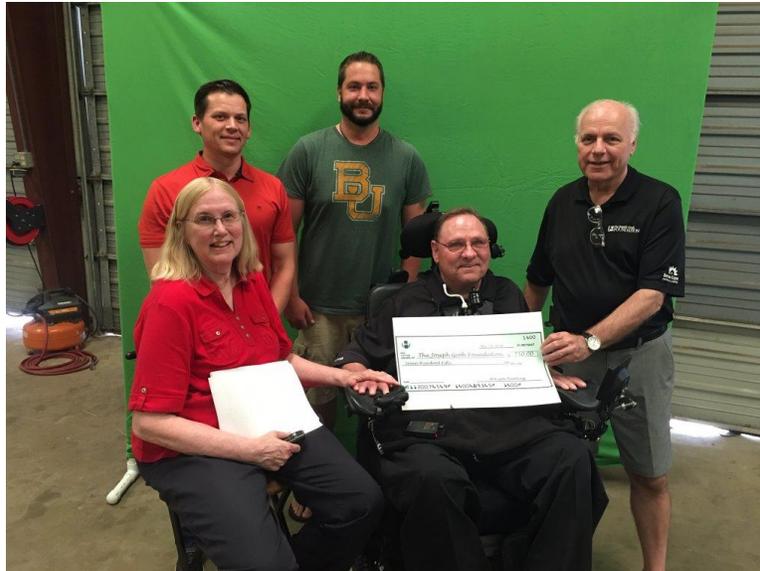
In late May, Joe and Sue Groh made three presentations to publicize Joe's newest book, *Stepping Up*. First, they made a presentation to the Allen Rotary of Allen, Texas. Rotary is a global network of individuals who see a world where people unite and take action to create lasting change, whether across the globe, in our communities or in ourselves. Rotary works to fight disease, provide clean water, sanitation and hygiene, save mothers and children, promote peace, support education and grow local economies. The foundation wishes to thank Susan Bernard and Louise Master for their support!



**Certificate presented to the foundation on behalf of The Rotary Club of Allen**

The next stop the tour was Callahan Roach Business Solutions and Horizon Plumbing of Arlington, Texas. Since 1989, Callahan Roach has set the pace for innovative solutions in HVAC flat rate pricing. They were the 1<sup>st</sup> flat rate

pricing provider in the industry, and all their consultants have experience working in, owning or managing HVAC companies. Horizon Plumbing is one of the largest plumbing contractors in the DFW Metroplex. Their specialties include tankless water heater installation and service, slab leaks, water softening infiltration systems, kitchen/bathroom faucet repair and replacement, and drain cleaning and inspections. The foundation wishes to thank Mike Hajduk of Callahan Roach and Chris Bookout and Andrew Kelly of Horizon Plumbing for their longtime support.



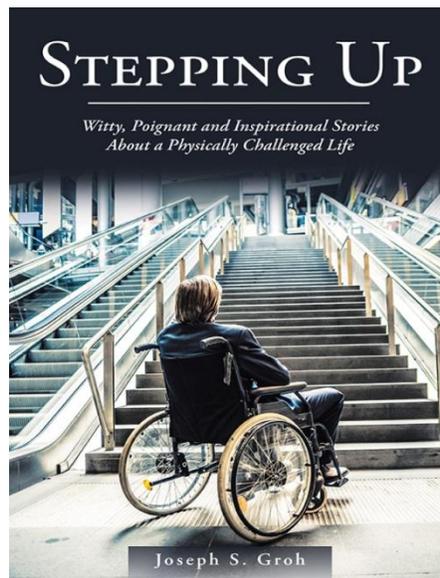
Back row, From L to R, Chris Bookout, Andrew Kelly, Mike Hajduk  
Front row, Sue and Joe Groh

The latest stop was at the First United Methodist Church (FUMC) of McKinney, Texas Joe and Sue's home church. The presentation was made to members of the adult education classes. FUMC McKinney originated in 1851 as a mission of the Dallas circuit. In 1858 it became the center of the McKinney circuit, and erected a building of its own in 1876. As a result of efforts by Rev. E.L. Casey, the current distinctive edifice was completed in 1901. This is McKinney's last ornate, turn of the century church building. The foundation thanks Rev. Dr. John Harmon for his support in bringing this together.



***First United Methodist Church in downtown McKinney, Texas***

*Stepping Up* is a collection of 59 witty, poignant and inspirational stories about living a physically challenged life. It is available through Lulu Publishing at <https://www.lulu.com/shop/view-cart.ep>



### Key Upcoming Events

- Minneapolis golf tournament on Monday, September 9
- Chicago golf tournament on Monday, September 23

Stay tuned to your emails and the website for details coming soon.

## **Henry Poling – Someone You Should Know**

Henry Poling is a rancher in Wheatland, Wyoming – and lives life in a wheelchair! Henry normally tries to run about 150 head of mother cows, but a bad drought made him sell off about 50 of them, and the build back has been slow. He says he really does not see much interest in in what he does, and that after his accident he continued to ranch for 2 reasons. The first was that it is the only thing he has ever really wanted to do, and the second is that it is the only way he knows how to make a living. After his injury, he did not qualify for any type of disability assistance, but then he was not really interested in a monthly check. One of the things he credits for his current situation are the friends and family who helped him after he got out of the hospital. He says they did not treat him as handicapped, but insisted that he go about his daily life as normally as possible. It didn't happen as easily as you might imagine however.

On a September day in 1993, Henry was part of a crew loading exotic yearling cattle onto trucks. By midafternoon, Henry was loading the last steer onto a stock trailer. Before the gate dropped, one of the steers decided to come out. Henry pulled himself up on the chute to let him go underneath, but the steer jumped and caught him in the midsection, folding him over his head. As the steer charged down the loading ramp, it slammed Henry against a latched gate at the bottom, shattering Henry's vertebrae. For the next several hours, Henry lay paralyzed while being attended to by cowboys and truck drivers, waiting for help to arrive. Finally, a life flight helicopter arrived to take him to Casper, and the next day he was flown to Colorado for surgery and specialized care. One month later he returned to Wheatland where his mother lived. For months, he laid on the couch, watching TV and feeling helpless. One morning, he woke up and decided he needed to get busy and do something again. The process started with a painful rehabilitation, but within 8 months he was mounting his horse, and within 10 months he was putting up hay.

Henry had always been drawn to what he called the "high lonesome" of the Laramie mountains and nearby Laramie plains, so in 1997 he purchased a small ranch of 1200 acres west of Wheatland, using the proceeds of a modest settlement from his injury. He bought a 4 wheeler, and between that and his horse, he was able to move cows. Working by himself in a remote area, Henry has had several accidents with his 4 wheeler that were serious. Perhaps for a lesser man, but Henry is not that. In both cases, his determination enabled him to overcome pain and weather in order to survive. Henry maintains a typical cow/calf operation where he maintains an Angus cow herd, and sells his calves in the fall. He leases a summer ranch for his cows in the mountains, but winters them back at his home ranch.

They graze on non-irrigated pasture, short grass prairie, which is excellent for weight gain, but it takes quite a bit of land. In 2008, he built his new house after living nearly 11 years in a trailer. It was a pole barn building, but with 2 foot eaves. Henry designed the house and acted as general contractor for its construction. He went with metal siding and a metal roof because of the wind and threat of fire in the summer. The building is anchored by 6 x 6 posts, set 4 feet in the ground in concrete. The walls are 8 inches thick, stuffed full of insulation. The attic has 18 inches of blown in insulation. A pole barn/house has no loadbearing internal walls, so Henry could lay it out anyway he wanted. It consists of 1680 ft.<sup>2</sup> and has 3 bedrooms, 2 baths, an office, a large kitchen with a breakfast nook, and a nice sized living/dining room. It is heated totally with wood cut from along a nearby creek. All of the water appliances are on one end of the house, so he can shut off the doors to the other end during the winter in order not to heat it. There are no halls and all doors are 36 inches wide, making it much easier to navigate in a wheelchair. The large snows common in spring make things more difficult, but Henry keeps his 4 wheeler at the end of his ramp where he can get on it. If things get too bad for too long with the weather, neighbors and friends pitch in to help. Henry is always looking for product he can raise or produce on his ranch to augment his income. He built a greenhouse and grows vegetables and strawberries year-round in a hydroponic system, and sells the harvest at a small stand in the parking lot of the Laramie Peak Museum. He raises tilapia in tanks in a heated greenhouse. He bakes pies and sells them at his stand during the holiday season. Recently, Henry started selling chokecherry jelly from fruit that he harvested near his ranch.

Henry says that cattle have taught him a lot over the years, including the lessons of moving on even when tragic things happen. He recalls watching a cow stay by her calf for a few days after it died, obviously saddened by the loss. Eventually however, they go back to the herd, re-integrate and go on living. He said this has probably been one of the best lessons for him in dealing with life in a chair. Mourn for a bit, because the loss deserves it, then move on and make the most of the rest of your life.

***Source: New Mobility Magazine and The Fairfield Sun-Times.***



***Henry in his wheelchair***



***Henry on his 4 wheeler by his house***

## **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 I**

Medicare, Medicaid, SSDI, SSI... It's enough to make your eyes glaze over. I hear people interchanging these terms all the time, which indicates to me there is less than full understanding of these terms across a wide range of the populace. In this column, I will endeavor to provide a "layman's perspective" for these programs. While I am not a subject matter expert by any means, I have certainly had enough involvement with these programs to provide such a perspective. While this topic inflames the passions of many, particularly in the current environment, this article simply seeks to inform without bias.

#### Medicare

Medicare is a single-payer, national insurance program administered by the US government. It was the name originally given to a program which provided medical care for families of individuals serving in the military as part of the Medical Care Act, which was passed in 1956 under the Eisenhower administration. Pres. Eisenhower held the first White House Conference on Aging in 1961, and during this conference the creation of a program of healthcare for Social Security beneficiaries was proposed. President Johnson championed this cause, and in July 1965, Congress enacted Medicare under Title 18 of the Social Security Act. This action provided health insurance to people age 65 and older, regardless of their income or medical history. The new bill was signed into law at the Harry S Truman Presidential Library in Independence, Missouri, and former President Truman and his wife Bess became the first recipients of the program. Before the program's creation, many of those over the age of 65 could not afford insurance because older adults paid significantly more for health insurance than younger people. The introduction of Medicare spurred racial integration throughout the medical field, because payments to healthcare providers were conditional on desegregation.

The Social Security Administration is responsible for determining Medicare eligibility, and the Department of Health and Human Services administers the program through the Centers for Medicare and Medicaid Services.

Today, Medicare has four parts: Part A, Part B, Part C and Part D. The initial creation however only provided for A and B. What does each cover?

Part A: covers inpatient hospital stays, including room, food and tests. Note, this coverage does not apply to time spent in the hospital under observation. A deductible of \$1361 applies to every occurrence, and this amount changes from year to year. The maximum length of stay that part a covers for hospital inpatient stay is typically 90 days. The first 60 are paid by Medicare in full, less the deductible. Cost and coverage beyond the first 60 days is less. After an individual has gone 60 days continuously with no payment from Medicare for hospitalization, a new pool of 90 days starts over again. There are no monthly premiums for Part A for individuals who are 65 and older, are US citizens and have paid Medicare payroll taxes for at least 10 years. In addition, individuals who are under 65 and disabled or those receiving dialysis for end-stage renal disease may be covered.

Part B: covers doctors and some services and products not covered by Part A. Part B carries a separate deductible. In 2017, this deductible was \$183, after which Medicare covers 80% of the approved services while the patient is responsible for the remaining 20%. A popular way to cover this remaining 20% is through "Medigap Insurance," which is provided by private insurance companies for a premium. Coverage for durable medical equipment (DME) is provided for under Part B. DME consists of items such as canes, walkers, wheelchairs, etc. An individual pays a monthly premium for Part B.

Part C: was created under the Balanced Budget Act of 1997, and is popularly known as Medicare Advantage. Under these plans, individuals eligible for Medicare coverage receive their benefits through private insurers instead of through the traditional Medicare system. Medicare Advantage plans are required to offer coverage that meets or exceeds that provided by original Medicare, but they do not have to cover every benefit in the same way. Individuals who choose to be covered by these plans typically pay a monthly premium, but this varies. People covered under Medicare Advantage plans may have coverage for their prescription drugs, dental and vision care, (these are not covered under traditional Medicare) but their network of doctors may be more limited than those under the traditional Medicare system.

Part D went into effect in 2006, and was created by passage of the Medicare Modernization Act of 2003. This covers self-administered drugs, and to receive this benefit a person with traditional Medicare must enroll in a stand alone Prescription Drug Plan which carries a separate premium. These plans are approved and regulated by the Medicare program, but are actually designed and administered by private health insurance companies and

pharmacy benefit managers. Plans choose which drugs they want to cover (within some limits) and can specify, with approval, what tier or level they wish to cover it.

Part A is funded by revenue from a 2.9% payroll tax which is levied both on employers and workers. (1.45% each) Self-employed people pay the entire tax. Parts B & D are partially funded by premiums paid by enrollees in the general revenue fund, while a surtax has been added to both for higher income recipients. Parts A and B/D use separate trust funds to receive and disburse funds. Part C uses these two funds as well, but is financed by a combination of enrollee premiums as well as traditional Medicare.

This is a rather simplistic overview of a very complicated subject, but for those completely unfamiliar with Medicare, it can serve as the beginning of your own research into this important topic.

**Sources: Centers for Medicare and Medicaid Services; Wikipedia**



***Hey, if I can understand this stuff anybody can!***