THE NEW LOOK OF THE SHOAL BROOK NEWS

AROUND THE BLOCK

Shoal Brook II Neighborhood Association — Building Pride in Our Neighborhood

VOLUME 4, ISSUE 1 — JANUARY, 2011

HAPPY NEW YEAR!

Shoal Brook II neighborhood association is now in the midst of our third year. We are so pleased so many of our neighbors are supportive of our efforts. The Board wants to wish everyone and their families and most happy, healthy, and safe New Year.

Here are a few fun facts about New Year's Day:

The celebration of the new year is the oldest of all holidays. It was first observed in ancient Babylon about 4000 years ago. In the years around 2000 BC, the Babylonian New Year began with the first New Moon (actually the first visible crescent) after the Vernal Equinox (first day of spring). The tradition of making New Year's resolutions also dates back to the early Babylonians. Popular modern resolutions might include the promise to lose weight or quit smoking. The early Babylonian's most popular resolution was to return borrowed farm equipment.

The tradition of using a baby to signify the new year was begun in Greece around 600 BC. It was their tradition at that time to celebrate their god of wine, Dionysus, by parading a baby in a basket, representing the annual rebirth of that god as the spirit of fertility. Early Egyptians also used a baby as a symbol of rebirth. The use of an image of a baby with a New Years banner as a symbolic representation of the new year was brought to early America by the Germans. They had used the effigy since the fourteenth century.

Traditionally, it was thought that one could affect the luck they would have throughout the coming year by what they did or ate on the first day of the year. For that reason, it has become common for folks to celebrate the first few minutes of a brand new year in the company of family and friends. Traditional New Year foods are also thought to bring luck. Many cultures believe that anything in the shape of a ring is good luck, because it symbolizes "coming full circle," completing a year's cycle.

One of the most venerable New Years traditions is the toast at midnight to ring in the new year. Toasting can be traced back to the ancient Romans and Greeks who would pour wine, to be shared among those attending a religious function, from a common pitcher. The host would drink first, to assure his guests that the wine was not poisoned. In those days the wine was not as refined as it is today so a square of burned bread (toast) would be floated in the wine to absorb the extra acidity of the wine in order to make it more palatable. Eventually, the act of drinking in unison came to be called a toast, from the act of "toasting" or putting toast into the wine.

The song, "Auld Lang Syne," is sung at the stroke of midnight in almost every English-speaking country in the world. At least partially written by Robert Burns in the 1700's, it was first published in 1796 after Burns' death. "Auld Lang Syne" literally means "old long ago," or simply, "the good old days."

SPECIAL POINTS OF INTEREST:

- *Please report any neighborhood map changes or additions to any board member listed on the back of this publication.*
- *We are looking for a new newsletter editor. Please contact Trish Martin at 468-7993.*

INSIDE THIS ISSUE:

HEALTH CARE	2
ACTIVITES	2
FORECLOSURES	3
ANNOUNCE	3
RECIPES	4
CONTACTS	4
VIP NUMBERS	4

2011 HEALTH CARE CHANGES

Medicare recipients who fall into a prescription-drug coverage gap known as the "doughnut hole" may reap the biggest windfall of the law in 2011. Enrollees whose total drug costs for the year fall between $2,840 and $6,448 will get a 50% discount on branded prescriptions. That's compared with a $250 rebate the law gave them in 2010 to offset the cost of paying for those drugs entirely out of pocket. The seniors' group AARP estimates more than three million people fall into the doughnut hole each year.

In 2011, pharmaceutical manufacturers will see the first major industry tax of the law, a $2.5 billion levy that will be distributed across drug makers based on their sales volume for the year. The industry worries the tax will eat into companies' budgets for finding new drugs.

Also under the law, about 20 preventive health services, including colorectal cancer screenings, mammograms and smoking cessation services, will be free for people on Medicare.

Seniors with privately administered Medicare Advantage plans may see fewer extra benefits, such as eyeglasses and free gym memberships, as insurers prepare for federal reimbursement cuts to those plans in 2012.

Consumers will no longer be able to use their flexible spending accounts—tax-free funds set aside for medical costs—to pay for most over-the-counter items unless they are purchased with a prescription.

For many consumers, Jan. 1 will mark the first opportunity to tap into a slate of benefits that began taking effect Sept. 23. That's when the law called for insurers to allow parents to keep a child on their policy until their 26th birthday, among other things. Employers didn't need to make that batch of changes until they started a new plan year.

Nurse midwives also will see change in the new year. Until now, certified nurse midwives were paid 65% the rate of physicians for performing the same services by Medicare. Now they will be paid at the same rate.

Such practitioners provide senior women with basic medical services, such as Pap smears and cholesterol screenings, as well as providing gynecologic services to the three million women of child-bearing age who receive Medicare because they are disabled. The payment change was designed to bolster such care in rural areas, where physicians can be scarce, said Patrick Cooney, lobbyist for the American College of Nurse Midwives .

Free Medicare counseling is provided by Claims, a state health insurance assistance program by calling 1-800-390-3330 or online at:

www.missouriclaims.org

ACTIVITY COMMITTEE EVENTS

The 2010 Shoal Brook II Holiday Lights Contest Winners:

The Withees'—Best Overall

The Stigalls'—Most Elegant

The Merinos'—Bright Lights

The Severenuks'—Holiday Spirit.

We had so many more decorated houses to chose from this year. It sure added to the Christmas season to see some many of our neighbors decorating their homes. It made my spirits bright. I hope everyone had a chance to view the displays; the past warm weather prompted some neighbors to dismantle them before I had an opportunity to take pictures. (Sure wish Santa had brought me the new camera I asked for.)

We will be having two trash dumpsters this year as well as the annual picnic. If there are other events you are interesting in us hosting, please contact Susan Fair, the activity committee chair, at 436-8619 or via email at:: susanleefair@gmail.com.

We are always happy to hear from you and look forward to your input.

THE FORCLOSURE NEXT DOOR

Vacant homes in our neighborhood can hurt the value of our property; here are four things we can do to help prevent our neighbor's foreclosure from hurting our home.

Most of us have been safe from the threat of foreclosure; however, one of our neighbors recently was forced into that unhappy state. Foreclosures, especially those that are starting to look run down, can drag down the property values of an entire neighborhood. If the curb appeal of your neighborhood is lacking, so is the value of your home.

And having a foreclosed home or two (or more) in our neighborhood isn't just potentially bad for curb appeal. It can also invite crime, which could cause our homeowners insurance to increase.

But there are things we can do to help maintain the value of our homes —and our neighborhood.

Contact the lender of the foreclosed home

The foreclosure process can be long and can leave a property in limbo until the lender obtains the title. However, once that happens, it is the lender's responsibility to maintain the property. Make a contact at the bank so you have a go-to person to call whenever there is a problem that needs to be fixed, such as a broken window or overgrown lawn.

If the lender is unresponsive to our requests for repairs, we can contact the code enforcement division of your city's building department, which has the power to charge fines and penalties against the lender.

Set up a Neighborhood Watch

Please keep an eye on foreclosed homes. Pay attention to who is coming in and out of the neighborhood. Report any suspicious activity to the police.

Do minor maintenance ourselves

While technically we shouldn't be on someone else's property mowing the lawn or trimming the hedges, we may need to do just that in order to maintain the value of our own property. Some of us may need to take turns with minor landscape maintenance to lighten the burden—after all, the vacant homes in the neighborhood hurt their property value as well!

Keep up appearances

Along with maintaining the foreclosed home's landscaping, there are other things we can do to help ward off criminal activity in a vacant home. Shovel the snow from the sidewalk and driveway, pick up flyers and papers left at the front door, park your car in the driveway—these actions will make the house appear lived-in and will help keep criminal activity at bay.

DID YOU KNOW……

Beginning with this issue, the Shoal Brook newsletter, "Around the Block", will be produced on a quarterly basis. The next publications will be in April, July and October.

Shepherd 's Center of the Northland provides a wealth of free volunteer services for seniors including free transportation, personal shopping and handyman services. They also offer some fun "learning and laughter" events on a monthly basis. For more information , call 816-452-4536 or visit them online at:

shepherdscenternorth.org

We have had nearly 30 neighbors agree to pay an additional $10/year to fund our effort to provide for our own snow removal. That means we are half-way to the goal number the Board felt we needed to provide for adequate seasonal funding. If you have not provided input regarding this effort, please contact any board member listed on the back of this publication. We thank you for your continued support. We have some great neighbors!

Classic Texas caviar

Ingredients

2 (15.8 ounce) cans black-eyed peas, drained

1 (14.5 ounce) can petite diced tomatoes, drained

2 fresh medium jalapenos, stemmed, seeded and minced

1 small onion, cut into small dice

1/2 yellow bell pepper, stemmed, seeded and cut into small dice

1/4 cup chopped fresh cilantro

6 tablespoons red wine vinegar

6 tablespoons olive oil (not extra virgin)

1/2 teaspoon salt

1/2 teaspoon ground black pepper

1/2 teaspoon garlic powder

1 teaspoon dried oregano

1 1/2 teaspoons ground cumin

Directions

Mix all ingredients in a medium bowl; cover and refrigerate 2 hours or up to 2 days. Before serving, adjust seasonings to taste, adding extra vinegar, salt and pepper. Transfer to a serving bowl and serve with your favorite chips or crackers.

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The NEW look of the Shoal Brook News

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We're on the Web!

neighborhoodlink.com/kc/sbii

If you provide a service, live in the neighborhood and would like to have your information published in the newsletter at no charge, please contact Trish Martin at 468-7993.

Building Pride in Our Neighborhood

Contact Information

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