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The Bulldog Bulletin ®

Greenfield Township Volunteer Fire Company (GTVFC)

Fire/EMS Station 24

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How Medicare Plans Differ

Source: The AARP Bulletin

Original Medicare provides basic coverage for hospitals (Part A) and doctors and outpatient services (Part B). It doesn't cover vision, dental or hearing care, routine checkups or prescription drugs. You can go to any doctor or hospital nationwide that accepts Medicare.

Medigap Supplementary Insurance covers some out-of-pocket expenses not paid by original Medicare and may cover extra service, depending on the individual policy. You can choose one of 12 policies that offer standard benefits but are sold by many insurers.

Medicare Prescription Drug Plans (PDPs) covers only outpatient drugs and are mainly intended for people in original Medicare who have no other drug coverage. You can enroll in both a PDP and an MA plan even if the plan doesn't include drug coverage, unless it's a PFFS plan. If you enroll in an MA plan, whether or not it covers drugs, you will automatically lose your current PDP coverage.

Medicare Advantage (MA) Plans covers everything original Medicare covers, but may offer lower costs and extra services. Each plan has a different mix of costs and benefits and may or may not include prescription drug coverage. Original Medicare will no longer provide your benefits if you enroll in any of the following MA plans:

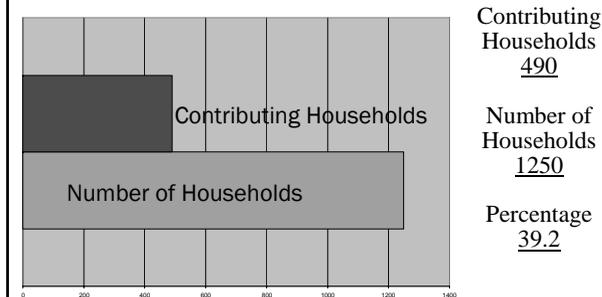
HMOs are managed care plans that require you to go doctors and hospitals in the plan's network, except in a medical emergency.

PPOs are managed care plans that allow you to see specialists without a referral. You pay more if you go to a doctor or hospital outside the plan's network, except in a medical emergency.

PFFS plans are private fee-for-service plans that allow you to go to any doctor or hospital that accepts their terms. Not all providers agree to them; they can reject or accept a plan on a visit-to-visit basis. In an emergency the plans must cover treatment by any doctor or hospital.

SNIPS plans are special needs plans that are only for people who live in long-term care facilities, receive both Medicaid and Medicare or have certain illnesses.

2007 FUND DRIVE PROGRESS



GTVFC THANKS ALL WHO DONATED!

Favorite Recipes

By M. S. Karolyi—Administrative Member

Holiday time is cookie time! Cookies not only taste good anytime but the following recipe can also be a fun time if you have little ones that like to "help" in the kitchen.

Cut Cookies

1 cup shortening; 1 ½ cups sugar; 2 eggs well beaten; 1 ½ tsp vanilla; 3 ½ cups sifted flour; 1 tsp baking soda; ½ tsp salt
Starting with shortening beat the sugar in gradually, blending in the eggs and vanilla.

When you have a creamed consistency, gradually blend in the flour, baking powder and salt. Chill well for at least 4 hours. Roll dough to approximately ¼ inch thickness right on a floured baking sheet, cutting shapes with your favorite cookie cutters. Remove excess for re-rolling. Bake at 400 degrees F for about ten minutes or until the bottoms are slightly brown. The cookies can be decorated with colored confectioner's sugar glaze if you desire. Quantity depends on size of cutters.

The following recipe is from www.allrecipes.com, submitted by Mellan

Apricot Cream Cheese Thumbprints

1 ½ cups butter, softened; 1 ½ cups white sugar; 1 (8 oz.) package cream cheese softened; 2 eggs; 2 tbsp lemon juice; 1 ½ tsp lemon zest; 4 ½ cups all-purpose flour; 1 ½ tsp baking powder; 1 cup apricot preserves; 1/3 cup confectioner's sugar for decoration

Using a large bowl. Cream butter, sugar and cream cheese together until smooth. Beat in the eggs, one at a time, and then stir in the lemon juice and lemon zest. Combine flour and baking powder; stir into the cream cheese mixture until just combined. Cover and chill until firm, about 1 hour. Preheat oven to 350 degrees F. Roll tablespoonfuls of dough into balls and place them 2 inches apart on ungreased cookie sheets. Make a thumb indentation in each ball center and fill with ½ tsp apricot preserves. Bake for 15 minutes, or until edges are golden. Cool cookies on sheets for 2 min. before removing to wire racks to cool completely. Sprinkle with confectioner's sugar. Makes 7 dozen.

Cookies without something to drink are like a day without sunshine. A nice holiday punch is always welcome. This recipe is from the Joy of Cooking 75th Anniversary edition cookbook by Irma S. Rombauer, Marion Rombauer Becker and Ethan Becker.

Pineapple Punch

Combine in a large bowl and stir well: 2 cups cooled strong tea; 2 cups orange juice; ¾ cup lemon juice; 2 tbs lime juice; 1 cup sugar; leaves from 12 sprigs mint. (Use mint tea if mint sprigs not available). Refrigerate for 2 hours. Shortly before serving, strain liquid and add: 10 slices fresh pineapple or (1) 20 oz can sliced pineapple, including juice; 2 ½ liters ginger ale; 2 liters club soda. Pour over large chunks of ice in a punch bowl. 20 servings.

I hope you enjoy the recipes. Send me a favorite recipe at the GTVFC address for a free monthly breakfast ticket.

Fire Fighter Professional Standards

By F. M. Bales, CFPS, CFI, Fire Chief / EMT

On September 18, 2007 the “National Fire Protection Association (NFPA) and the U.S. Department of Homeland Security (DHS) announced the adoption of 11 NFPA standards for emergency responders by DHS. The newly adopted standards will set requirements to assist federal agencies, state, and local officials responsible for procuring equipment and services used by emergency responders.”

Ok so big deal. Well in many ways, it really is a BIG DEAL. Despite what many people think, there are no set minimum training requirements for fire fighters in Pennsylvania. Yes, that’s right folks; training in PA is a local issue. While the Environmental Protection Agency (EPA) does have minimum training requirements for persons responding to hazardous material incidents, the fire-side of the house has no mandated training requirements.

SO, you can imagine that the PA fire service is abuzz, guessing as to what this new adoption means. Some say that “we’re volunteers; they cannot force us to train”. Wrong! Volunteers in other states are forced to meet certain minimum standards, by way of state law. Some people are saying that this is the Federal government’s way to get rid of volunteers. Nothing can be further from the truth. The fact is the volunteer fire service is dying. Yes, DYING! People just don’t come out to volunteer any more. It’s that simple, it has nothing to do with training it has to do with civic pride. In today’s busy “what’s in it for me” world, people just do not take the time to support volunteer services. AND its more than just the fire service. Talk to the Red Cross, United Way, or even you local church leaders. The story is the same; we just don’t want to take part in making our community better.... Oh, but I digress. Back to the rumor mill, some say that this is a precursor to training being attached to federal grant money. Well, let us look at history.

Two years ago the Federal Grant programs available to the fire service started requiring training in the Incident Management System, adopted by DHS. Simply stated, if you wanted money you had to show you did the training. And wow, did people run out for this “new” training. That is except for Greenfield Fire Fighters, we “ALREADY HAD IT”. Then last year the folks in the DHS Grant Offices said if you want a fire engine grant you need to show that you are training your people to the NFPA 1002, Standard for Fire Apparatus Driver/Operator Professional Qualifications. So many fire companies ran out to get a few people trained so they could be ready for a grant, maybe in the future. That is except for Greenfield Fire Fighters, we “ALREADY HAD IT”.

Why are the DHS Grant people pushing for training to national standards? James M. Shannon, NFPA president offered in a press release on the adoption that “It is enormously important that first responders have the tools and qualifications necessary to perform their duties well - their lives and the lives of others depend on it. DHS has taken an important step in

supporting the needs of first responders with the adoption of these standards.” Greg Cade, Administrator of the US Fire Administration, offered, “The threat of fire in any home, school, or business is a reality. To expect first responders to run into the current all hazard environment without training, equipment and the basic tools to do their jobs, is unacceptable. These newly adopted standards by DHS further ensure communities have well-informed, well-trained, and well-equipped first responders, supported by manufacturers, and outside agencies dedicated to protecting the people of this nation.”

Keep one thing in mind, these are not “NEW” standards, they have been around for many years. Much of the push to adopt these standards comes from the lessons learned in New York as a result of 9-11. That is when thousands of fire fighters flocked into NYC to “help”. But many did not have training that matched others who were there to “help”. Kind of like trying to drive a car with two people having their hand on the wheel. Works fine if both speak the same language and learned to drive the same way. Simply put if everyone is trained to the same standard, then we can work smarter, faster, and safer. MOREOVER, everyone gets the same level of service.

SO, how do you determine if a person is “trained” to a NFPA standard? Well that’s simple, test the fire fighter to the standard though the certification process. It is fairly simple, take the fire fighter to a Nationally Accredited Testing site, and have them challenge the particular test in question. If they pass the written exam, practical exam, and have the required prerequisites (often some other certification), they pass. The tests are not cheap, they run about \$140 each, plus the costs for travel and lodging at test locations. SO yes, the certification does have a price, but in the end, it means the fire department is eligible for more opportunities. More opportunities ultimately lead to more grants, and more grants means less local taxes to cover the cost of fire equipment. IN ADDITION, the public gets a better fire fighter (or at least one that has proven ability). How would you rather spend your money? On equipment for under trained fire fighters or on training that leads to new equipment and better service?

So what standard training standards did DHS adopt:
NFPA 1001, Standard for Fire Fighter Professional Qualifications
NFPA 1002, Standard for Fire Apparatus Driver/Operator Professional Qualifications
NFPA 1006, Standard for Rescue Technician Professional Qualifications
NFPA 1021, Standard for Fire Officer Professional Qualifications

OK, that is great info, what does it mean to Greenfield Fire Fighters and the taxpayers of Greenfield? Well in one way nothing. WE have been having our fire fighters certified for nearly 20 years. On the other hand, it is a re-

affirmation that the Greenfield Fire Company leadership, both past and present, chose correctly when they took the road least traveled and pursued certification. What road least traveled? Well that is a whole other issue. Certification was not welcomed warmly in Northeast Pennsylvania. Many other fire companies turned their noses up at the idea of certification. Some even became hostile toward Greenfield Fire Fighters who were “pushing” training. Well, in the end, we are proud of our choice to pursue education and training. We are pleased to see that every standard adopted by DHS, is already held by Greenfield Fire Fighters. In fact, Greenfield Fire Fighters hold certifications in more than 10 different fire service categories and in excess of 30 different levels. Additionally, we are very pleased to see several nearby fire service providers take up the mantle of certification, and we are happy to be part of helping them achieve their goals.

What does all this mean to you our customer? Your fire department was looking forward. We saw what was to come and chose to be ready when it came. Some ask why we did so much, while others just went with the flow. That is the easy part. YOU deserved it.

Home Winter Heating Safety

By A. F. Karolyi—Administrative Member

With the increasing cost of heating our homes, in addition to paying more attention to our home heating systems, many are turning to alternative home heating methods using space heaters, wood stoves and fire places.

Home Heating Systems require as much attention as alternative heating methods. Your home heating system does not consist only of the furnace sitting in your basement! Consider the whole system; heat distribution piping, whether it is hot and cold air ducts or baseboard hot water piping; your chimney and your fuel source handling. Furnaces should be cleaned and inspected by a qualified specialist who will insure all controls and emergency shutoffs are in proper working order. Chimney flue linings should be inspected on a regular basis so no cracks have developed. Flue pipe seams to the chimney should be tight without indication of soot escaping; the pipes should not have any holes and be well supported. If you notice discolored walls or ceilings near the furnace or chimney add protective insulation or additional clearance between piping and solid surfaces. Have your specialist check the automatic water flow to your hot water system to assure your furnace will not over-heat due to excessive running, trying to heat an insufficient amount of water in the piping. Keep all combustibles away from the heating system!

Alternative Heating Methods: Some people think a fireplace, by itself, will provide heat. Wrong! Most of the heat generated by a fireplace goes out the chimney taking heat from the house due to draft required keeping a fireplace going. There is the danger of sparks and embers popping into the house without

proper screening. Better use of your fireplace for heat, is investing in a fireplace insert pellet or wood stove with the opening blanked off, except for flue pipe passage, installed by a professional. Installing insulated flue pipe in the chimney at the same time is the safest unless your chimney has been cleaned and certified safe. Follow all instructions for use as specified by the manufacturer. *Here are some nevers!* Never use flammable or combustible liquids in a solid fuel burning device! Their flue spaces are not designed to withstand the rapid temperature changes occurring with a liquid fueled fire. Never burn charcoal indoors! Burning charcoal releases carbon monoxide! Never discard hot ashes inside or near your home; place them in a metal container outside well away from the house!

Kerosene Heaters: Kerosene heaters are primarily room space heaters and should not be used without proper room ventilation to prevent carbon monoxide buildup. Make sure your heater is in good working condition without any carbon buildup and has an emergency shut off if the heater is tipped over. *Here are some nevers!* Never use any heater fuel other than specified by the manufacturer! Never refuel the heater while it is hot or operating and refuel outside the home! Never allow small children near the heater, especially wearing loose clothing! Never leave a kerosene heater burning un-attended. Never store fuel inside the home or in any non-approved, container!

Electric Heaters: Most electric heaters are UL approved with all safety devices such as tip over and temperature shut off switches. The dangers involved with electric heaters are using frayed or underrated extension cords, overloading circuits, or allowing any combustibles, such as clothing or bedding within 26” of the heater. Avoid using electric heaters in bathrooms or other water prone areas.

The most important safety devices a homer owner can have are working smoke and carbon monoxide detectors on every level of your home. Do you have them? Are they in good working order?

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