

# NEWS OF THE BLUES

OCTOBER 1962



Florida Blue Cross-Blue Shield Employee Publication







# SENIOR CITIZEN PROGRAM ANNOUNCED



From October 15 through November 15, permanent residents of Florida who are sixty-five years of age or over will have opportunity to enroll in either of two special plans for senior citizens. Florida Blue Cross and Blue Shield is joining with other Plans throughout the nation in a coordinated project to make protection against the expenses of illness available to older persons, with each Plan offering the type of coverage and scope of benefits deemed most suitable in the area they cover.

During this open enrollment period, only Florida senior citizens may make application for one of these special programs without having to supply health information, or being required to prove themselves medically insurable. Essentially the only requirements are that they must be at least sixty-five years of age, permanently residing in the state, and do not have other Blue Cross-Blue Shield coverage. One-person or family coverage

will be available, but without maternity benefits. Husband and wife may enroll separately for one-person coverage if they prefer. Contracts will become effective December 1, 1962.

One of the choices open to these senior citizens will be a "Preferred" type of Blue Cross contract with seventy days of in-hospital coverage, a portion of which may be obtained as an in-patient in an approved nursing home or care in the patient's home by a visiting nurse organization. If he prefers, the applicant may elect a lower benefit, less expensive plan with a thirty-one day "J" Blue Cross contract, without nursing home or visiting nurse coverage. Each contract provides a hospital room and board allowance of \$12 per day.

Both options will provide payment for services of physicians under the new "L" type Blue Shield contract, which is a "K" contract modified to conform to the income

requirements considered suitable for older persons, most of whom are retired from active employment. This special coverage is offered only in the combined form, neither Blue Cross nor Blue Shield may be obtained separately.

Beginning October 15, 1962, applications for Non-Group enrollment by persons sixty-five years of age and over will no longer be accepted. Subscribers in this age grouping, presently covered under any contract, will not be required to convert to the senior citizen program, but may elect to do so during the open period.



**DICK DIETRICH BECOMES REPRESENTATIVE IN JUNE**



**Dick Dietrich**

Representing Blue Cross-Blue Shield in the Sales field is Dick Dietrich who became a representative June 25. He now services approximately 150 accounts in South Gainesville and Ocala, and over 2,000 subscribers in the University of Florida area.

Dick is a native of East Orange, New Jersey, but moved to Jacksonville as a youth. After graduating from Landon High School, he entered Jacksonville University and graduated this past June with a BS degree in Business Administration.

Not only is Dick an active member of the Junior Chamber of Commerce in Gainesville, but he also is interested in Photography, and sports such as football and basketball. He and wife, Lynn, attend the Methodist Church.

**HOWARD LAND IS JULY'S "SALESMAN OF THE MONTH"**

The Sales Spotlight for July shines on Howard Land as "Sales-

man of the Month." Representing the Southern Region, Howard is a representative in the Ft. Lauderdale Office.

Out of the three Enrollment Regions, he was selected for this honor for his excellent sales record in July and for the entire year. In July, Howard enrolled three new groups for 118 application cards, and 12 reworks with additions. This totaled 222 cards. Also he sold Master Medical to an old group of 43 employees, and he had two groups changing to the K Blue Shield.

Most of you will remember that Howard Land formerly worked out of our Jacksonville office as a Hospital Relations representative. As of March 3, he will celebrate his five year anniversary with Blue Cross-Blue Shield. Congratulations to Howard Land, our "Salesman of the Month."



**Howard Land**

*A woman was telling her psychiatrist about a strange dream she'd had. "It seems I was walking down the street," she recounted, "with nothing on but a hat."*

*"And were you embarrassed?" the psychiatrist asked.*

*"Oh yes," replied the woman. "It was last year's hat."*

**YOUR CHALLENGE FOR 1963**

**THIS IS WHERE YOUR MONEY GOES**

1. American Red Cross
2. Arthritis and Rheumatism Foundation
3. Boy Scouts
4. Boys' Home Association
5. Boy Service Council - Big Brothers
6. Brewster Hospital
7. Camp Fire Girls
8. Catholic Charities
9. Children's Home Society
10. Children's Museum
11. Child Guidance Clinic
12. Clara White Mission
13. Community Planning Board, CC-UF
14. Daniel Memorial Home
15. Blodgett Nursery
16. Brentwood Nursery
17. Cumberland Nursery
18. Naldo Nursery
19. Family Consultation Service
20. Girl Scouts
21. Goodwill Industries
22. Jewish Family & Children Service
23. Legal Aid Association
24. Mental Health Association
25. Multiple Sclerosis Society
26. Old Folks Home
27. Pine Castle Day School
28. Pine Castle Workshop
29. Salvation Army Corps
30. Salvation Army Emergency Home for Women
31. Salvation Army Red Shield Transient Lodge
32. Senior Center
33. Speech & Hearing Center
34. Travelers Aid Society
35. United Cerebral Palsy
36. U.S.O. Jacksonville - U.S.O. Beaches
37. Visiting Nurse Association
38. Y M C A Central Branch
39. J. W. Johnson Branch
40. Opportunity Branch
41. Arlington Branch
42. Y W C A Central Branch
43. A. L. Lewis Branch

*A woman was bemoaning the fact her husband had left her for the sixth time.*

*"Never mind," consoled her neighbor, "he'll be back."*

*"No, he won't," sobbed the wife. "This time he's taken his golf clubs."*





## UPTREND IN UTILIZATION

Business is booming — claims business, that is. A marked uptrend in subscriber utilization of benefits has produced increased activity throughout the office, with immediate noticeable effect on the Claims Department, along with the Mail Room and IBM.

During recent weeks, there has been a persistent increase in Blue Cross and Blue Shield claims over the same period last year. The rate of receipt of claims is never static, it is up one day, down the next, but a steady upward trend has been evident for some time.

From the viewpoint of numbers of claims, those for Blue Shield are the most impressive. On an average, two-and-one-half Blue Shield claims are received for every one

for Blue Cross. This is because there are invariably several doctors providing services during a hospital confinement, and because there are claims for out-patient services as well as for those received in a hospital. Over a period of six weeks, the number of Blue Shield claims increased by approximately 650 claims per week over the same period in 1961. At no time during the period were there fewer claims than during the identical week last year, with the range of variation from about 200 to over 1000.

Likewise in Blue Cross. Although the total number of claims is less than half that for Blue Shield, percentage-wise and dollar-wise the differential in claims volume is even greater. Similar uptrends are apparent in basic benefit

claims for Federal employees, and for out-of-state hospital claims handled through the Bank.

Claims processing, always a major phase in supplying health benefits to subscribers, is further complicated by supplemental coverage. Handling basic claims is less involved, less time-consuming than that required for Extended Benefits, Master Medical and Supplemental Benefits for Federal employees. These claims must be checked against basic benefits already paid, analyzed in terms of the particular type of coverage and the benefits determined after careful examination of itemized bills and supporting statements from doctors and hospitals. This is frequently referred to as catastrophic coverage, and it is not unusual for the benefit to uphold this connotation.

*(Continued on Page 11)*



# 4 EMPLOYEES REACH MILESTONE



**Edwina Thornton**

A day in October was a special one not only in the heart of this employee but in the hearts of her fellow employees. On October 16, Edwina Thornton celebrated 20 years of faithful service with Blue Cross-Blue Shield.

Although Edwina has lived in Jacksonville 16 years, she was born and raised in New Orleans. After graduating from high school, she attended business school in New Orleans two years.

In 1942 she began working at the Plan as secretary to H.A. Schroder, who at the time was Assistant Manager of the Plan. In 1946, Edwina came to Jacksonville to resume her duties as secretary to Mr. Schroder inasmuch as he accepted the position of Executive Director of Florida Blue Cross-Blue Shield.

Edwina and husband, Joe, reside at 2147 River Boulevard. Every year they look forward to their annual trip to New York City to see the current Broadway plays as both have an interest in going to the theatre. In her spare time, Edwina enjoys sewing.

Celebrating his fifth anniversary is this member of the field force, Bill Opper. October 14, five years ago, Bill began his career in the Miami Office as a representative.

You can say that Bill is outstanding in the field of Sales as he has reigned as "Salesman of the Month" twice for his excellent sales records.

Bill comes to us from Baltimore, Maryland. After graduation from high school, he attended Baltimore City College, Kent State University, and Franklin Marshall College. In 1948, he graduated from Franklin Marshall College with



**Bill Opper**

an AB degree in Economics. After graduation, he was employed at Black and Decker, Inc., and National Brewing Company, both in Baltimore.

Bill and wife, Betty, and two children, Carl, 6, and Jane, 3, are members of the Key Biscayne Community Church. Being the athletic type, Bill enjoys boating and bowling in his leisure time.

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It was October 1 that Ruth Sodek celebrated her fifth year of employment with our company.

Having lived in Jacksonville most of her life, Ruth graduated from Lee High School. She and husband, Frank, Jr., who is employed at International Mineral & Chemical Corporation as a foreman, are very proud parents of four children, Frank, III, 17, and Rosemary, 15, who attend Lee High School; and Bill, 11, and Gary, 9, who are students at West Riverside Grammar School.

At Lee High School Frank is a member of the Kappa Hi-Y and Paramedical Clubs, and Rosemary is an active member of the Delta Y-Teens. Bill is also a member of the School Boy Patrol at West Riverside Grammar School.

Employed in the billing correspondence section of the Billing Department, Ruth is a section leader in charge of four dictators and a mail desk. This section is responsible for handling correspon-



**Ruth Sodek**

dence coming in from subscribers regarding group billings. They also write directly to subscribers and groups concerning their billings, and handle conversions of groups to direct.

This busy section leader and her family are members of the Friend-Baptist Church. They reside at 1008 Cherry Street.



October 21 will be an important date to Margaret McPhaul as she will celebrate her fifth anniversary with Blue Cross-Blue Shield. This makes her eligible to join the Five Year Club next year.

"Mac," as everyone knows her, was born in Quincy, Florida, near Tallahassee. There, she attended school and graduated from Gadsden County High School.

Before she began working at Blue Cross-Blue Shield, "Mac" was a WAC in the Army for five years. During that time she worked in the Signal Corps as a switchboard operator and mail clerk; a driver of trucks, jeeps, and staff cars; and later she was transferred to the position of Administrative Specialist. "Mac" was stationed at such bases as Camp McCoy, in Wisconsin, Camp Blanding, in Florida, and Ft. McPherson, in Atlanta, Georgia.

After she completed her enlistment with Uncle Sam, she was employed at St. Vincent's Hospital for 5½ years as a billing clerk. Since her employment at Blue Cross-Blue Shield, she has worked in the Hospital Claims Department as an approval clerk.



**Margaret McPhaul**

"Mac" resides at 1018 Barrs street, and attends nearby Riverside Methodist Church. Her chief interests include traveling, sewing, and dancing.

# CAPTION CONTEST TIME AGAIN!



Caption time again! Most of you will remember our contest two years ago and how you racked your brains to think of a winning caption. By popular demand your editor has gone through the files in search of a picture to challenge your imagination and here it is.

For those of you who missed the contest, we will explain the rules. There will be a prize given to the **employee** submitting the

cleverest caption for the picture. Entry blanks will be enclosed in each issue for you to fill out and return to the editor, Janet Turley, no later than Wednesday, October 31.

You can submit as many entries as you like so if you need more blanks, call Janet at Ext. 65. The winner will be announced in the November issue so get out those humor pills and be the lucky winner!



MIAMI ENROLLED GROUP  
CELEBRATES FIFTEEN YEARS  
OF SERVICE TO THE PUBLIC



An employee of Mechanics' Uniform Service.

Mechanics' Uniform Service, a division of Everglades Laundry, Inc., in Miami, recently celebrated their fifteenth year of service to the public. It numbers its customers in the many thousands. This company rents industrial uniforms and Diplomat executive service to the trade. President of the company is Jack S. Popick, and Vice President is Al Sherman.

Mechanics' employs approximately 200 workers. These employees maintain their own Federal Credit Union, and blood bank.

Since their enrollment with Blue Cross-Blue Shield, February 1, 1951, they changed their type contract from a JJ to 5JJ, in 1957. January 1, 1962, the company enlarged and the type contract has been changed again from 5JJ to MO4074PK which means that there is a pre-existing waiver on the Master Medical.

Mechanics' Uniform Service group has been enrolled with our company 11 years and we at Blue Cross-Blue Shield wish to congratulate them on their fifteenth anniversary.

## OFFICE NEWS NOTES!

### Sharon Walters.....TRANSFERS

The Transfers Department reports more vacations this month. Mildred Braddock spent her vacation this year in Gattlinburg, Tennessee, and Atlanta, Georgia, visiting with friends.....Ellen Hersey spent three enjoyable days in Delray Beach.

### Chuck Kicklighter...PRINT SHOP

Have you employees seen John L. Bentley's new car? He is driving a new 1959 Chevrolet Impala red and white hard top....."Big John" Williamson had a fabulous vacation. He drove to Minnesota and on the way he visited relatives and friends in Chicago.

### Helen Wells.....NON-GROUP, PHYSICIANS, HOSPITAL & PUBLIC RELATIONS

Mel and Eleanor Snead celebrated their 25th wedding anniversary October 2. Congratulations to this happy couple.

### Ann Deese.....SUBSCRIBERS SERVICE

Louise Atkinson is a grandma again! Her grandson, Harry Lester, was born on Labor Day! Congratulations Louise!.....Catherine Cavey is very happy that her husband is recovering nicely from his recent operation. Best wishes for a speedy recovery!.....We hear that Betsy Bates was in the hospital last month. Glad to hear that you are better Betsy!.....Ann Deese certainly was thrilled when her boyfriend, Louis Gregory, was elected Treasurer of the Freshman Class at St. John's River College. Congratulations Louis!.....Ruth Sodek is very proud of her son, Frank, who recently became a member of the Kappa Hi-Y Club. He is also running for the office of Treasurer of the Senior Fellows at Robert E. Lee High School.....Beverly Allen's daughter, a second grader in school, is taking Spanish. She now speaks

it to her mother. Comprendre' Beverly?.....Kathy Graham became engaged to Claude Hollett August 18. Congratulations and best wishes to you Kathy!.....Lynn Chester just got back from a fabulous two weeks vacation. Hope she is out of her cast for good as she recently injured her leg doing the twist!.....Contracts wishes to extend their sincerest welcome to Brenda Hart, Mr. Gibbons new secretary.

### Marie E'Dalگو.....TELEPHONE POOL, ACCOUNTING & MEDICARE

Did all of you get a chance to see Marilyn Davis' lovely bouquet? The department surprised her with this in honor of her ten year anniversary.....Vivian Watkins tells us that she had the honor of attending the Mayors Ball. She had a wonderful time! Also Vivian and husband, Tommy, had a wonderful weekend at Cocoa Beach. They visited with relatives at Patrick Air Force Base and had fun learning the twist at the Satellite Club.



"Miss Blaze," Bonnie Turner, will represent the Southside Estates Volunteer Fire Department in the annual "Miss Flame" contest to be held October 20. Bonnie is the daughter of Virginia Turner, Contracts. Best of luck to you Bonnie!

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*Arriving at home after a day at the office, Amelia relaxes for a while in her favorite spot in the house, her Florida room.*

## PERSONALITY OF THE MONTH ---

### *Amelia Frostic*

The Personality of the Month spotlight shines on a certain employee in the West Palm Beach Office this month. This employee is Amelia Frostic, secretary.

Amelia comes to us from Evansville, Indiana, where she obtained her education at Central High School. Shortly after graduation, she moved to Detroit and was employed for several years as a secretary at Detroit Trust Company. In December of 1950, she moved to Florida.

May 29, 1952, ten years ago, Amelia was employed at Blue Cross-Blue Shield. She is the only secretary in the West Palm Beach Office so her work is varied. To sum it up briefly, she answers the telephone, takes care of subscribers who

come into the office, plus the work of the two representatives, Bruce Lynes, and Ed Healey.

Amelia's husband, Rolland, better known as "Bud," is the manager of Helmly's Warehouse Furniture Company in West Palm Beach. They have a daughter, Barbara, who is 19 years old, and is a sophomore at Palm Beach Junior College where she is taking a two year executive secretarial course.

The Frostic family are members of the Memorial Presbyterian Church in West Palm Beach. Amelia comments that with the wonderful beaches in the area, they enjoy going to the beach and taking occasional fishing trips. Since the family just recently moved into their new home at 418 North Ware Drive, most of the spare time is spent working around the house.

*Seated with our Personality is husband, "Bud," daughter Barbara, and a definite member of the family, "Trixie," whom we must admit is very photogenic.*





# HOW TO FIGHT FATIGUE

Fatigue is the hidden curse of millions. It is perhaps the greatest single obstacle to a sense of well-being.

Fatigue deprives you of the most important human freedom — the right to enjoy life. Fatigue can change your personality drastically. It can make you irritable, depressed, intolerant, unreasonable. It can make you feel frustrated. It robs you of vitality, efficiency, and the ability to make maximum use of your brain power.

Occasional feelings of fatigue are quite normal. A little rest, sleep, recreation, exercise, or change of pace, and we bounce back to our usual zestful selves. But when fatigue becomes chronic — as it so often does in middle and later years — you must do something about it as surely as you must treat an infection of the body. To fight fatigue intelligently, however, you must understand its causes.

## WHEN FATIGUE IS PHYSICAL

The most understood cause of fatigue is physical in nature. Such fatigue may have its origin in either muscular exertion, illness, or organ defect.

**Muscular fatigue.** Everyone undoubtedly has experienced the tingling, head-to-toe weariness that comes after strenuous exercise or after a day of hard, manual labor. A great amount of muscular activity has filled the body with toxic substances and the body cries out for respite to counteract the toxicity.

**Illness fatigue.** It is natural to become fatigued frequently and easily after a bout with illness.

Remember the last time you had a bad cold, influenza, or the "grippe?" Even long after your aches and sniffles had disappeared, you were not quite up to par.

## WHAT TO DO ABOUT FATIGUE

We should always keep in mind that a certain amount of fatigue at all age levels is to be expected. From time to time, things go on in our bodies that are not completely normal, but not necessarily serious. Slightly erratic functions of the organs of the body may reduce our normal quota of daily energy, taking the edge off our usual zest. Don't worry about occasional fatigue!

The time to be concerned about fatigue is when you are constantly and unduly tired and do not bounce quickly back to normal. Then you must be sure to see your doctor.

But, if you have had a clean bill of health, if your organic house is in order, you should find in one or more of the following suggestions the weapons with which you can win the war against fatigue.

Here are a few helpful hints to prevent fatigue: Be sure to get an adequate amount of sleep; do not give in to boredom; avoid loneliness; keep physically fit; be careful not to overeat; review your work habits; get plenty of recreation; make the most of your vacations; take an interest in other people; and do not rely on stimulants.

It is really no trick to beat fatigue. Among the suggestions you have just read, surely you can find one or more weapons with

CLAIMS DEPARTMENT HAS GUEST FROM PENSACOLA'S BAPTIST HOSPITAL.



September 11, Earline Lindsey, who is employed in the Insurance Department at Baptist Hospital, in Pensacola, spent the day at Blue Cross-Blue Shield touring the building and spending some time in the Claims Departments.

Blue Cross-Blue Shield had a guest to tour the building recently. Tuesday, September 11, Earline Lindsey who is employed in the Insurance Department at Baptist Hospital, in Pensacola, made a special point to visit with us while on vacation.

Being a teletype operator at Baptist Hospital, she especially wanted to meet the people whom she commuted with daily. Head lining the day was a complete tour of the building. Acting as host was Dan Lewis, Claims Administrator.

The rest of the day was spent visiting various sections in the Claims Departments of Blue Cross-Blue Shield learning operational procedures.

.....  
which to arm yourself in the war against fatigue — the curse of millions.





Judy Rand, Cashier, was one of 15 finalists in the "Miss Jacksonville" contest held September 22.

September 12-22 was one of the most important week's spent in the life of one Blue Cross-Blue Shield employee, Judy Rand. Judy, an employee of the Cashiers Department, was among the 15 finalists chosen to compete in the "Miss Jacksonville" contest.

Beginning September 12, Judy and the other contestants spent an exciting week attending meetings, dinners, meeting judges, posing for pictures, practicing and more practicing until the big day - September 22!

"I enjoyed participating in the "Miss Jacksonville" contest very much. It is something I'll never forget. Not only did I make lots of new friends but I also gained a higher knowledge of Jacksonville and our state." These were Judy's comments when asked her feelings about the contest.

Participating in beauty contests is not something new to Judy as she was among the top five contestants in the "Miss Golden Isles" contest sponsored by the St. Simons Island JayCeas.

# TESTING ONE TWO THREE

1. You go to bed at eight o'clock in the evening and set the alarm to get up at nine in the morning. How many hours of sleep would this allow you?
2. Do you have a Fourth of July in England?
3. How many birthdays does the average man have?
4. Why can't a man living in Miami, Florida, be buried west of the Mississippi?
5. One month has 28 days, of the remaining 11 months, how many have 30 days?
6. If you had only one match and entered a room where there were a lamp, an oil lamp, and some kindling wood, which would light first?
7. How far can a dog run into the woods?
8. A farmer has 17 sheep: all but 9 dies. How many had he left?
9. How many animals of each species did Moses take along on the Ark?
10. A woman gave a beggar 50 cents. The woman is the beg-

gar's sister, but the beggar is not the woman's brother. Why?

11. Is it legal in North Carolina for a man to marry his widow's sister?
12. How many men on a baseball team, and how many outs in an inning?
13. If a doctor gave you three pills and said to take one every half hour, how long would they last?
14. If you had two U.S. coins totalling 55 cents and one of the coins is not a nickel, what are the two coins?
15. Take 2 apples from 3 apples. What do you have?
16. Two men play 5 games of chess, and each wins 5 games. How come?
17. A man said he found a coin marked 46 B.C. is he lying or telling the truth?
18. There is a house with four southern exposures; there is a bear running toward the house. What color is the bear?

13. Exactly one hour... and three. 14. One of the last one at one. 15. You took them so you have are. 16. Nobody said they were playing against each other. 17. How could a coin be marked B. for before when no one knew it was before? 18. The one place on the globe with four southern exposures is the North Pole. The only bears, but Beggars can't be brothers, but Beggars can be sisters. 11. It may be legal but not much fun to marry a corpse. 12. Nine and six...but I bet you said nine

1. One. The alarm clock counts hours not a.m. or p.m. 2. Of course, they use the same calendar. 3. One. The rest are anniversaries of the same day. 4. He's living already so why bury him. 5. All of them...the remaining ones have at least thirty. 6. This is the easiest one...the match. 7. To the center...if he keeps running after that he'll be running out of the woods. 8. The "all but" may trip you up but he has nine left. 9. Come now, who built the Ark? 10. Beggars can't be brothers, but Beggars can be sisters. 11. It may be legal but not much fun to marry a corpse. 12. Nine and six...but I bet you said nine





Joan Tate  
MEDICARE



Dorothy Copeland  
SUBSCRIBERS SERVICE



Mary Nell Sauls  
SUBSCRIBERS SERVICE



Carolyn Taylor  
rehire  
SUBSCRIBERS SERVICE



Alta Klimmer  
CLAIMS



Donna Hagan  
CLAIMS



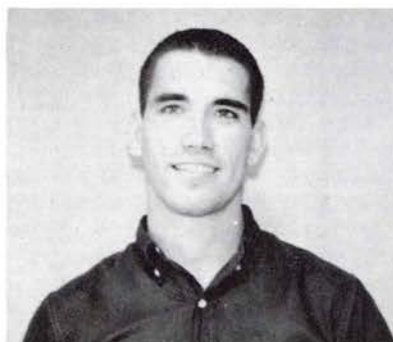
Patricia Breen  
CLAIMS



Jean Brown  
CLAIMS



Norene Woodruff  
rehire  
CLAIMS



Steve Gay  
SERVICES

**TWELVE NEW  
EMPLOYEES  
THIS MONTH**

Virginia Dykes  
rehire  
FT. PIERCE OFFICE



Faye Morgan  
REPRESENTATIVES



# OFFICE NEWS NOTES!

(Continued from Page 6)

## Martha Moore.....RECORDS

A hearty welcome is extended to **Kathy Blalock** who recently returned to work after her stay in the hospital....**Alice Mansfield** and husband, **Easey**, took their daughter, **Barbara**, to school at the University of North Carolina, in Chapel Hill, North Carolina. Then they traveled on to Bloomfield, New Jersey, to visit their parents. **Alice** reports that they had a splashing good time with all the rain up there....**Mattie Godwin** recently returned from an enjoyable vacation. She toured the state of Colorado seeing all the sights, and also spent several days in Kansas City, Kansas.

## Shirley Ann Crum.....MEDICAL-SURGICAL CLAIMS

**Ann Verner** and husband, **Ray**, are expecting a new addition to the family in March. **Ray** and **Ann** are both real excited since this will be their first child.....**Nettie Jones** and her family spent a marvelous three day vacation touring the central part of Florida. **Nettie** said she enjoyed seeing beautiful Cypress Gardens and the Bok Tower....**Gail Bradeen's** husband's cousin, **Bill Forshee**, made a new recording, "The Border Queen." He is with a combo called "The Bar Room Boys," who play at the "Happy Hour"....**Arlene Davis'** son, **Don**, certainly is proud of his new pet, "Biscuit," the cat.....**Kerry Albert** is very happy with the news that her husband, **Mike**, is coming home in October. **Mike** has been stationed in Paris Island, South Carolina, with the Marine Reserves....**Lois Gruber** is the proud owner of a new fallout shelter constructed and dug by her german shepherd dog, "**Rajah**.".....**Jackie Swards** and **Lois Gruber** are planning weekends out of town. **Jackie** plans to go to Panama City, and **Lois** and family want to go to

Gainesville to see the Florida and Georgia Tech football game.

## Julia White.....SERVICES

Our Supervisor, **George Howell**, and his wife, **Wanda**, took a tour of Florida last month. During their vacation, they visited Silver Springs and Marineland....Another September vacationer was **Pat Larsen** who visited a friend in Thomasville, Georgia.



*This nice looking young man is Gary St. Johns who just recently entered Sacred Heart Seminary in Cincinnati, Ohio. He is the son of a proud mother, Blanche St. Johns, Medical-Surgical Claims Department.*

## Edith Bowden.....HOSPITAL CLAIMS

**Jean Gibson** and husband, **Bill**, were really busy last month with wedding plans. October 6, their daughter, **Jo Ann Gibson**, now living in Winter Haven, Florida, married **Chandler Davis**. The wedding was held at the Southside Methodist Church.....**Edna Mae Keopf** and husband, **Ed**, are enjoying their red and white Mercury. The same day they got their car, they had surprise visitors from their hometown, Buffalo, New York.....**Ginger** and **Larry Horton** just want to say that they are real proud of their new 1962 red Chevrolet Impala....**Barbara Davis** has an addition to the household. It is a three week old boxer-shepard puppy from a litter of 10 whose mother was poisoned in Arlington....**Grace Bodden's** husband, **Earl**, has just returned from

a 'round the world' cruise and is spoiling their new daughter, **Vanessa**.....Last month **Virginia Baxley** received a surprise long distance call from her boyfriend, **Derrell Rentz**, who is stationed in Hahns, Germany.....**Doris Mosher** spent a week with her son, Airman 3rd Class **Norman Mosher**, in Biloxi, Mississippi, last month....**Loretta Parnell** and hubby, **Bill**, visited friends in Wilmington, North Carolina, recently in their new Renault....**Edna Melhorn** and family recently visited her daughter and family in their new home at Merritt Island, Florida....**Kay King** and her boys spent a weekend visiting her mother and new nephew in Waycross, Georgia.

## UPTREND IN UTILIZATION

(Continued from Page 3)

Why has there been this significant change in utilization? There are numerous contributing factors. In no small way the availability of Blue Cross-Blue Shield protection has been a factor by removing the fear of heavy expenses due to illness from thousands of subscribers. Also, the number of available hospital beds has been increasing right along with the number of claims. It is perhaps to be expected that when more hospital beds are available, they get used, resulting in still more claims. No one really knows the complete answer.

In the meantime the claims keep pouring in.

*"My lecture today is on liars," said the Bible professor. "How many of you have read the twenty-fifth chapter of Genesis?"*

*Nearly everybody in the class raised his hand. "Fine," said the professor. "I'm speaking to the right group. There is no twenty-fifth chapter of Genesis."*



# NOVEMBER - 1962

<i>Sunday</i>	<i>Monday</i>	<i>Tuesday</i>	<i>Wednesday</i>	<i>Thursday</i>	<i>Friday</i>	<i>Saturday</i>
<p><i>Names with numbers beside them indicate an anniversary and the number of years with the Plan. Names without numbers are Birthdays.</i></p>				1	2 Judy Carrier (1) Carleen Thomas (2) Myrtle Charpiat Don Vassar	3 Dorothy Page (10)
4 David Austin (5) Hal Hamilton (5)	5 Jimmy Williams (11) Judy Rand	6 Louise Atkinson	7 Carol Hicks (7) Reba Smith	8 Mary Fousie	9 Andrew James (11)	10
11 Mattie Godwin Charles McCarty	12 Olga Gerrish (5) Ernestine Newman	13	14 Jack Bond (13) Steve Gay Connie Goodwin Howard Land	15 J. W. Herbert (14 yrs. Fla. Plan) (3 yrs. Chicago Plan) Charles Hall Bill Opper	16 Virginia Baxley (1) Clyde Sauls (2) Earl Smith (3) Lois Gruber James Tanner	17 Bob Koning (1) Del Detrick Jackie McDowell
18 Ona Myrick (5) Ela Walters Sharon Walters	19 Margaret Emerson Arlene Mikell Edith White	20 Gertrude Driggers Chuck Kicklighter	21 Charles Faulkner (2) Judy Carrier	22 N. G. Johnson (13) Deloris Harris	23 Ruby Wells	24 Margaret Gunter (3) Emily Tillman (9)
25 Marie Wilkins	26 Henry Holcomb (4) June Lankford (5)	27 Helen LiBrandi (6)	28 Effie Cureton (7) Marylin Gillet (2) Evelyn Reynolds (10)	29 Linda Stone Barbara Williams	30	







Sarasota, Florida

June 12, 1962

Blue Cross-Blue Shield

P.O. Box 1798

Jacksonville, Florida

Gentlemen:

I wish to express my appreciation and thanks for the promptness and the manner in which my recent claim under the captioned contract was handled.

I can truthfully say that I would recommend without hesitation covering under Blue Cross-Blue Shield for anyone desiring this type of coverage. I feel that this type of coverage is much to be preferred to any contemplated under Social Security.

Yours very truly,  
H. P. G.

**A SUBSCRIBER WRITES!**