

Minutes of the Magnolia Point Women's Club
January 6, 2006

The meeting of the MPWC was called to order by the President, Nancy Nettuno at 3:00 pm. Nancy welcomed new members.

Judy Williamson reported that we now have 183 members in our Club.

Minutes of the November meeting were accepted.

Nancy read the Treasurer's Report.

The Hospitality Committee has greeted 65 new people this year. Lexie Beaver is doing the new section by herself and would like volunteers to assist her.

The Charity Committee has posted a form on the website. If there is a charity that you feel strongly about, please fill out the form and send to Helen Weygand by May 31st. Guidelines for the Committee are posted on the website.

Donna Hicken will be speaking at a luncheon meeting in February. Since the Club can only accommodate 110 ladies for the luncheon, members will have first choice. If we are not filled, then guests will be accommodated.

Barbara Szymanski reported on the Charles E. Bennett Fund. She thanked the ladies who shopped for Christmas. Since then, we have purchased clothes for a family who had nothing to wear to school. The social worker from CEB has praised our group, saying that she can always count on us to follow through. Barbara still has cookbooks for those new members who have not purchased them and will bring them to the meetings. It was proposed and approved that the Club transfer \$1,000 to the CEB Fund. We have helped 74 people this year and 10 families last year.

The Fundraising Committee is talking about ideas for a Spring fundraiser and will report in March. Please give any ideas to Dorothy Wood or Sharon Sprott.

Thresa Oliverio reported that she will be contacting the Committee members around the 13th of January. If you are interested in serving on this Committee, contact Thresa. As an aside, Thresa said that the \$3,000 that we offer in scholarships is as much or more than many Clubs offer who have been around for many years longer than ours.

Sue Dake reported that we had a very successful Luminaries Night this year. She thanked the block captains, assemblers and co-chairs Helen Weygand and Mary Margaret Wyzkoski. She also reported that we will have to have an alternative way to put out sales information next year as we will no longer be able to put the information in mailboxes. Some residents forgot about picking up their kits and there was lots of delivering needed. We need another way to

approach this. Also, a lot of new residents did not participate, so we need ideas on how to improve communications.

The Book Club will meet at Barbara Long's home on the last Wednesday of January. Bring lunch, dessert will be provided.

Bev Jones reported on Sunshine activities. Kathie Cardon is heading up a new Committee called Helping Hands, which is an extension of the Sunshine Committee. So far she has 29 volunteers. The Committee provides services such as taking food to families who have had a loss or are ill, providing needed transportation, etc.

Habitat for Humanity needs someone interested in leading that effort in our community. This would involve working on Habitat homes in Green Cove Springs once a month.

Barbara Long is heading the pillow making group for Mended Hearts. She has the pattern and directions for those interested. Also donations of materials would be appreciated.

The Gourmet Club will hold their kick-off cocktail party on Sunday night at Donna Medara's house. A message will be sent out.

The meeting was adjourned at 3:40 pm, followed by a program by Dr. John Verville.

Respectfully submitted,

Valerie Flemming, Secretary

February 2006

No minutes - Luncheon

Magnolia Point Women's Club
Minutes
April 12, 2006

The April meeting of MPWC was called to order by the President, Nancy Nettuno at 3:10 pm. Nancy and Judy Williamson welcomed new members.

Minutes of the March meeting were accepted.

The Treasurer's Report is as follows:

Checking/Savings Balance as of April 12, 2006	\$6,107.36
CEB Account Balance as of April 12, 2006	\$1,855.68

Judy reported that we have 190 members. The membership drive will begin on May 1st. Jeannie Gorman will assist Judy this year and take over the position of membership chairman next year.

The Scholarship Committee is reviewing applications from six applicants from Clay High School. On May 12th three \$1,000 scholarships will be awarded. Hopefully we will meet the recipients at our June meeting.

Denise Beauchamp reported on Habitat. Shirley Orvosh met with students when we provided lunch. There will be an "all women" project in October. Denise will provide more information on this at a later date.

Jackie McCann reported on a potential Ghost Trip in St. Augustine in May. It was suggested that the trip would cost \$25 per couple, with \$9 per couple back to the Women's Club as a fund-raiser. More information will be forthcoming by e-mail. She also suggested that we have another boat trip in St. Augustine.

Geri Isgan reminded us that the box for Labels for Education is in the Pro Shop Ladies Room. The Lions Club is also collected glasses of any kind and a box for donations is also in the Pro Shop.

Phyllis Peterson was elected Secretary for next year. She will be installed at our June meeting.

The proposal to raise dues by \$5 to \$20 per year was passed by a majority in attendance.

Yearly fees are due on May 1st. Membership forms can be downloaded on the computer from our website.

The nominating committee has been working to secure a candidate for the position of President beginning May 06. The Board has recommended a change in the by-laws to make this position a one-year term shared by a President-elect who will fill the position in 07. Comments on this are welcome. Nancy will issue an email message to this effect and request that members step forward to volunteer.

The meeting was adjourned followed by a presentation from Judy Perkin, Professor and Chairperson of the Department of Public Health, University of North Florida, on Women and Heart/Bone Health.

Respectfully submitted,

Valerie Flemming,
Secretary.

No May 2006 Minutes

Officer Installation

Minutes of the Magnolia Point Women's Club June 14, 2006

Nancy Nettuno opened the meeting at 3 p.m.

Judy Williamson welcomed the new and past members to the meeting. Mary Beine is one our new residents who was introduced. Judy asked that Jeanne Gorman introduce the guests at her table: Mary Austin, Mary Ayers and Cheryle Newman. Geri Pearson, a new member, was also present.

The minutes from the last meeting, displayed on the MPWC website, were accepted.

Thresa Oliverio spoke about the scholarships that the Women's Club were able to award. The selection process is a difficult one and her committee was very diligent, leading to a very rewarding experience for all. MPWC awarded \$1,000 scholarships to three very deserving women graduating from Clay High in 2006-- Lauren Buchanan, Jeannine Camp and Tiffany Silcox.

Susan Mitchell gave the treasurer's report. Balance as of April 12, 2006 was \$6,107.36. \$959.97 was added to this amount (income from dues, classified ads, cookbook sales and dividends) and \$3,328.00 was subtracted from it (Don Simpson Golf Tournament donation, Hospice donation, printing of newsletters and three \$1,000 scholarships) leaving a balance as of June 14, 2006 of \$3,739.33. In the Charles E. Bennett Account, the June 14, 2006 balance is \$1,855.68.

Judy Williamson reported we have 51 paid members so far. She reminded members that they may renew their membership by dropping their checks (made out to MPWC) or cash in the envelope outside her front door on 3583 Long Cove Court. Or the money can be mailed to her. If any information has changed (interests, email, phone, address, etc.) be sure to send her a white information form, which can be found on the Women's Club Website (www.MPWC.org - Members Only section).

Barbara Szymanski introduced Sandy Eastman as her co-chairman this year for Charles E. Bennett Elementary. The school will ready this summer for back-to-school needs and Sandy asked for 10 shoppers to get 3 outfits in specific sizes for the children at this school, limiting their spending to \$50 for these 3 outfits. A sheet was sent around to sign up to help.

Mela Abate gave a report from the Sunshine Committee. Several cards have been sent for illnesses and a flower arrangement was delivered to Hope Allenson following her hospitalization. Dottie Lunt will also receive a floral arrangement in the next few days now that she is home after her recent knee surgery.

A Helping Hands report will come from Kathie Cardon next month.

Denise Beauchamp said that a speaker from Habitat for Humanity will speak to us about their projects today after our meeting.

Jackie McCann reported on day trips. The St. Augustine Ghost Walk will be rescheduled during the haunting month of October. She also presented the possibility of a boat ride out of Jacksonville or St. Augustine or the Casino Boat, which received the most enthusiasm from the group present. She will look into that.

Sue Dake gave a report on her committee's ideas for Luminaries. Included in these ideas is the need to advertise (2 large, colorful banners will be placed at each entrance to MP, postcards will be included in the new members' welcoming packet). Also Sue said that many more Block Captains are needed so that we can have face-to-face visits with homeowners and an offer to deliver the luminary kits. One other area to improve is the sound system and lighting for the Clay High School choir.

Dorothy Wood reported on Fund Raising. Several WC ladies met with Joe Wyzkoski and talked about the possibility of a poolside family outing, sponsored by MPWC, with games for the kids--open to the Magnolia Point community. The WC could raise some money with a 50/50 raffle. They also talked about a Bingo Night in early Fall.

Susan Mitchell needs volunteers to help sell ads for the new MPWC directory, which will be printed in September. The ad sales begin now and go through August. Any member of the Women's Club can ask a merchant/retailer whom they deal with if they would like to take out an ad in the directory. Forms for these individuals to fill out are on our website (www.MPWC.org).

Nancy advised that Sandy Magyar and Marsha Zupan are contacting the GCS Mayor, City Engineer and Chief of Police to talk with us at future meetings to advise what is proposed/happening in the city.

Nancy thanked Geri Isgan, Val Flemming and Cary Hanley for all the work they have done in the past as they step down from their respective roles in our club. Following is a list of the new members who will shadow/work with the current Board so as to make an easy transition for next year:

Jeanne Gorman will shadow Judy Williamson in Membership.

Barbara Barclay will shadow Susan Mitchell as Treasurer.

Carol L'Hote will chair the Hospitality Committee.

Sandy Eastman will shadow Barbara Szymanski at Charles E. Bennett.

Mary Kendall is the new Historian.

Candidates proposed by the Board to be voted on at this meeting are the following:

President - Dorothy Wood

President-Elect - Cindy Triay

Secretary - Phyllis Peterson

A vote was taken and these candidates were approved by a quorum of the members present.

Changes in the by-laws have been posted on the MCWC Website for the past month. These changes were voted on and approved by a quorum of the members present. The changes include use of the internet for presentation of ideas/decisions, year terms for the President and the newly-created position of President-elect, clarification of Sunshine and Charity Committees, and a raise in dues to \$20.

Nancy handed down the gavel to Dorothy Wood as she begins her term as the 2006/07 President.

A gift for Nancy for her 2 years of past service as President was presented to her by Susan Mitchell.

Meeting was adjourned at 3:45 p.m., followed by a brief talk by Gamble Wright, a representative from Habitat for Humanity. Gamble encouraged us all to get involved in this worthwhile group activity.

Thresa Oliverio introduced Lauren Buchanan, one of the recipients of our \$1,000 scholarships. Thresa also read about the accomplishments of the other two students as way of introduction of them since they were unable to attend the meeting.

Respectfully submitted,

Phyllis Peterson

Sub for Val Flemming, Secretary

Minutes of the Magnolia Point Women's Club
July 12, 2006

Dorothy Wood opened the meeting at 3:05 pm. She welcomed new members and guests.

The minutes from the last meeting, displayed on the MPWC website, were accepted.

The Treasurer's Report is as follows: checking and savings account balance is \$4,328.77 and the Charles E. Bennett Account balance is \$1,225.67.

Susan Mitchell reported that the directory ad forms will be on the website. This is one of our most important fundraisers. Since members and new residents all receive our directory, it is fairly easy to get ads. It is suggested that members download the form and pass it on to businesses that they use. Also, they need more people for the Committee. If you are interested, please contact Susan.

Jeanne Gorman advised that as of this date we have 98 members not counting the dues checks she collected today.

Barbara Syzmanski reported that clothes for back-to-school have been bought for the children at Charles E. Bennett. Barbara still has cookbooks to sell.

Kathie Cardon reported that Helping Hands was not used this month. If anyone has information on members needing them, please contact Kathie.

Denise Beauchamp had no report on Habitat for Humanity.

Jackie McCann suggested that we go on a boat ride (husbands included) in late August or September. We could either go on the schooner which would be approximately \$35 per person or on the boat which we went on a few years ago for \$15 per person.

In the absence of Sue Dake, Dorothy reported on Luminaries. We have purchased new banners for the gate and a card is being printed for new resident packets to encourage community involvement.

Dorothy reminded members that we need "shadows" for fund raising and the Vice President of Programs. Please let Dorothy know if you are interested.

We are planning a fundraising event, Meet Your Neighbors, on July 29th. Flyers are being delivered to each resident. There will be a 50-50 raffle and jewelry is being donated by Kingsley Jewelers to will be raffled off. We need volunteers to handle children's games, name tags and the Women's Club table where information on

luminaries and membership will be on display. Cookbooks will also be available for sale. Contact Shirley Orvosh or Donna Medara to volunteer for this event.

Marsha Zupan reported that Dr. Robert Chen will speak on acupuncture and holistic healing at our next meeting. It was suggested that every fourth meeting be a social meeting next year in order for Club members to interact. Also it was suggested that we have a dinner or luncheon meeting on September 13th. Marsha would like opinions on whether it should be dinner or luncheon and whether it should be sit down or buffet.

Geneva Taylor reported that we need new hostesses for the Hospitality Committee. There are 36 new homeowners who have not been welcomed at this time, with 12 more coming soon. A training session will be held on Friday am for new hostesses at Geneva's home. Between May 1, 2005 and July 7, 2006, the Hospitality Committee has welcomed 92 new residents. Of those residents, 22 (24%) have joined the Women's Club. Other statistics include (if known) 72% are above the age of 50, 7 (12%) are between 40 and 50 and 10 (16%) are in their 30's. There are 7 families with children (less than 1%).

Joanne Montzka reported that Hattie and Jack Reddinger are coming back from Houston next week. Jack has been in treatment for his illness there since last year. Please welcome them back if you see them.

Donna Medara reported that the *Gourmet Club* will pick up next fall.

The Book Club, which meets the last Wednesday of each month, will be held at Donna's in July.

The meeting was adjourned at 3:40 pm, followed by a presentation by Bob Page on the happenings of the Green Cove City Council.

Respectfully submitted,

Valerie Flemming

Valerie Flemming

Acting Secretary

Minutes of Magnolia Point Women's Club
August 9, 2006

Dorothy Wood opened the meeting at 3:05p.

Judy Williamson introduced new members and guests. They included Katherine Luck, Lynn Kelly, Mary Beine, Kathy Felton and Pat Ezzell. She reported that paid membership is nearing 140 as of the start of this meeting and plans to send out a letter to unpaid members shortly. Members who do not pay by the deadline will not be included in the directory.

The minutes from the last meeting, displayed on the MPWC website, were accepted. Bev Jones initiated the motion. Kathryn Kossuth seconded it. The group voted to include the minutes in record.

Dorothy Wood read thank you cards from Sue Dake and Nancy Nettuno.

In Susan Mitchell's absence, Dorothy presented the Treasurer's report as follows:

Checking:	340.17
Savings:	364.71
Money Market	4367.75
Total:	5272.63
Charles E Bennett Checking:	1225.67

A more detailed report will be presented at the September meeting.

Dorothy presented an appeal from Susan Mitchell for assistance in completing ad sales follow up to businesses in Green Cove Springs. We need volunteers to visit the establishments and pick up checks. The businesses have already been sent a letter.

Mela Abate reported for Sunshine. She read thank you cards from Sandy Clark and Dottie Lunt. Get well wishes were sent to Dee Lube, Pat Burnell, Mary Lee Thompson, Barbara Dagnall, Jim Cardon, and Bob Isgan. Sympathy cards were sent to Gwen Alter on the loss of her husband, Doe Sankey who lost a son and Donna Medara on the loss of her son.

Denise Beauchamp reported for Habitat for Humanity. There are two projects in the near future.

All Women Volunteer Build on October 28th. Volunteers are asked to contact Denise Beauchamp d.beauchamp@comcast.net. Tasks include working at the

site (You can choose what task you want to handle) and food preparation for the volunteer group. This date is “National Make a Difference Day”.

Carpenter’s Ball is scheduled at MPGCC on November 3rd. Tickets are \$35/Single and \$60 couple. Volunteer needs are the decorations committee and solicitation for Silent Auction items. Please contact Denise at d.beauchamp@comcast.net to participate.

Jackie McCann reported on planned day trips. She is investigating a cruise on Windjammer out of St. Augustine on September 24th or October 8th from 5:45p to 7:45p. It will include a two-hour cruise along with wine and snacks. The cost is \$35 pp or \$28pp if we fill the ship. A sign up sheet was circulated to determine interest.

Shirley Orvosh is shadowing Sharon Sprott on Fund Raising and will assume the position in May 07. She announced that we earned around \$240 during the community event at MPGCC. Money was earned through a 50/50 drawing and raffle tickets for 4 pieces of jewelry donated by Kingsley Jewelers. Tickets for the jewelry will continue to be sold until the drawing in November. She further announced 50/50 drawing following today’s meeting during Happy Hour. Lastly, the committee plans to sponsor a Bingo Night to be announced soon. She asked for ideas from the group for fundraising ideas.

Marsha Zupan announced that a luncheon is planned for the September 13th meeting at MPGCC. It will be Italian and the charge \$15 is all-inclusive. You can charge to your club bill and it will count against your minimum. Otherwise, cash or a check may be used. Contact Marsha Zupan or Sandy Magyar to make a reservation. The deadline is Monday prior to the meeting. A sign up sheet will be circulated during the meeting today.

Marsha advised that speaker slots are filled through end of year and include our Clay County Sheriff, Police Chief and a representative to discuss Long Term Insurance options.

The meeting was adjourned at 3:25p.

Marsha welcomed our speaker, Dr. Robert Chen, who specializes in holistic medicine and acupuncture. Thanks to Marguerite Riley for suggesting Dr. Chen as a speaker.

Respectfully submitted,

Nancy Nettuno

**Minutes of Women's Club Meeting
October 11, 2006**

Meeting was called to order at 3:05 p.m by President Dorothy Wood.

Susan Mitchell announced that the member directories ready for members to pick up.

Jeanne Gorman was asked if we had any guests and Mary Bates from St. Petersburg was introduced.

Susan Mitchell gave the treasurers report. (Dorothy has the report).

Barbara Szymanski gave the report on Charles E. Bennett Elementary School. We are collecting kits for students in large ziplock bags: shampoo, toothpaste, toothbrushes, soap, deodorant. These can be brought to her home this week if you have forgotten them.

Sandy Eastman stopped by the school and found needs such as head lice kits. A check in the amount of \$100 was given to the school nurse for these supplies. The nurse will keep the receipts for all purchases.

Thresa Oliverio - Scholarship- no report.

Mela Abate - Sunshine - gave report of card and flowers sent and those who received them.

Susan Mitxhell - Directory Ads - Again this year we surpassed Last year by selling over \$2800 worth of ads. A special thanks to Jackie McCann, Pam Coffey, Nancy Nettuno and Mary-Margaret Wzykoski for selling ads. Again, we were reminded to pick up our directories and were also told that Ron Robertson had given us a great price for printing the directories.

Kathie Cardon - Helping Hands- gave a brief report.

Denise Beauchamp - Habitat for Humanity - The house that we will be working on October 28th from 8:30 to 1:30 p.m. is on Center Street in Green Cove Springs. Anyone interested please contact Denise. Maps will be on Dyal's desk.

Jackie McCann was thanked for setting up the boat trip in St. Augustine. 36 people went and had a great time.

Sharon Sprott and Shirley Orvosh - Fund Raising - Bingo to be held next Wednesday, October 18th.. If it goes well it will become a regular event.

No meeting at Christmas - We will be having a tea at the Club. Volunteers are needed to coordinate. This will be held on Dec. 13th at 3 p.m.

Jacksonville Zoo was a possible fund raiser. They would come out and bring some of the smaller animals. There would be an admission charge which would include lunch (hot dogs and hamburgers). There would be a donation to the Zoo of \$75.00 Motion : Helen Weygand. 2nd. By Susan Mitchell. Vote taken - 11 For, 30 Opposed. Motion failed. E-mail any comments to Sharon or Dorothy.

Three suggestions were offered for a calender which would come out next year. 1 - Pencil sketches of historical sites. 2 - Photos of the area. 3 - Nudie calender (sample was passed around). It was done in South Carolina, very tastefully, of women over 60. We need someone to do research. Talk to Sharon after the meeting.

Helen Weygand - Charitable committee - told us those who have put in for donations. Anyone with a suggestion should call Helen with the agency name, contact person, address, phone number - must be in Clay County

Marlene Jacobs - Box Tops for Education - Betty Crocker, Campbells labels. She still needs to be trained.

Sue Dake - Luminaries - passed out street names - needs block captains - approximately 1 for each 10 houses. Job will be to sell them in a face to face visit, (not in mailbox), with a follow up phone call if you have not received the order. The captains will also deliver the kits. Dates - pick up the supplies on Fri. Dec. 1. 1200 kits will need to be assembled in the club house at 10 a.m. Sat. Dec. 2. Block Captains should pick up their kits no later than 4 p.m. and then deliver them before Dec. 9th which is Luminary Night. The Clay County Choir will be singing at the clubhouse that evening.

Meeting adjourned at 4:00 p.m.

Meeting was follow by Green Cove Spring's new Chief of Police Robert Musco

Respectfully submitted by,

Cindy Triay,
Acting Secretary

**Minutes of Magnolia Point Women's Club Meeting
November 8, 2006**

Meeting was called to order by President Dorothy Wood at 3:05 pm.

Judy Williamson introduced two guests and made sure that everyone got binders for their directories.

Sign-up sheets were distributed for the following events:

1. Decorating the Christmas Trees in Spring Park the end of November
2. Reservations for the Christmas Tea, Dec. 13th at 3:30 at a cost of \$7 pp – reservations are required.

Diane Lang moved that the published minutes of the October 11th meeting be accepted. The motion was seconded and passed.

Treasurer's Report .

Checking:	\$ 307.06
Savings:	66.57
Money Market:	8,428.46
 Total:	 \$8,802.09
 CEB Account	 \$ 810.82

Susan Mitchell thanked all those who helped obtain ads for the directory. Over \$2800 in ads were sold!

Mary Mackey thanked all who contributed the 19 hair dryers to the Quigley House.

Charles E. Bennet School Committee

Barbara Szymanski thanked all who arrived early to help fold the letters which were to be delivered to the residents by putting them next to the mailbox or at the front door. She asked for more volunteers to deliver these letters.

Barbara reminded us that judges were needed for the Science Fair at the CEB school on Jan.16 and 17. Barbara also reminded us to pick up applications from her if anyone is interested in being a vendor on Walnut Street on December 2nd. For the 7th Annual "Christmas on Walnut Street" sponsored by The Green Cove Springs Merchants Association.

Sandy Eastman distributed a sign-up sheet for those who wish to be Christmas shoppers for the CEB. Shoppers need to buy an outfit and a toy plus a food gift certificate for the parents by December 10th as the last day of school is December 15th this year. She needs 20 shoppers.

A letter from the principal at CEB was read thanking the Women's Club for their contribution of \$100 given to the social worker for special needs as they arise. We have an open invitation to visit the school. Mary Mackey will put the letter into our album.

Luminary Committee

Sue Dake reported that the packets have been delivered to the block captains and the banners are up. She needed a volunteer to cover Castle Pine Dr. and Jeannie Wood volunteered.

Bob Lang has volunteered to pick up the luminary materials and deliver them to the lower level of the Club on December 1st. The Block Captains will set up the kits on December 2nd. A big thank you to Bob for this service.

Sunshine Committee

Bev Jones told us of all the cards that were sent out since the last meeting.

Helping Hands Committee

There was no report except that the committee is always eager to help those who want our help.

Habitat for Humanity.

Nancy Nettuno reported for Denise Beauchamp. Nancy and 6 or 7 others were at the site for last month's build and all had a great time.

Trips

Jackie McCann had no report, but is open for suggestions.

Fund Raising Committee

Sharon Sprott reminded us that Bingo will be held Wednesday, Nov. 15th. Doors open at 6:30 with Bingo at 7pm. The drinks are 2 for 1, appetizers available. Cost is \$8.00 pp Reservations required..

Charities

Helen Weygand is still considering applications until January. Due to the busyness of the Holidays, applications should be submitted within the next 2-3 weeks.

Hospitality Committee

Nancy Nettuno reported that Cindy Bonk and Carolyn L'Hote are working on lists of volunteers to bake, arrange and deliver welcome baskets. They are almost ready to start up again.

Campbell Soup Lady

Marlene Jacobs encouraged us to save our "Box tops for education" labels. We need to look for the pink portion on box tops, and the entire soup can label including the UBC code. Bring them to Marlene's house at 1510 Stonebriar Rd.

Geri Isgan thanked everyone for their donations , so far, for the Food Pantry. Current needs are peanut butter, canned stew, spam, beans, sweet potatoes, pumpkin, cranberry sauce and desserts.

Meeting was adjourned at 3:35 for 10 minutes of socializing followed by our speaker, Lynette Brown.

Lynette Brown informed us about Long Term Care Insurance. "All you wanted to know about Long Term Care and were afraid to ask". Long Term Care is needed when one is unable to care for themselves for a period of 90 days or longer. Lynette informed us that Medicare will pay for the care of a 65 or older individual, in a nursing home only, who has entered the nursing home after a stay in the hospital . Medicaid is designed for the poor and it is very difficult to qualify. Statistics are as follows. 44% of people over 65 will need long term care, and only 15% is actually provided by nursing homes. 72% of people in nursing homes are women. The average cost per day in a nursing home is \$206, which translates to approximately \$75,000 per year. One must select an insurance company with a good rating. You need to select the amount of coverage per day (100 pd, 200 pd, 300 pd), and the length of years that you wish to be covered. Lynette and her husband answered questions from the floor and offered to sit down with anyone to evaluate their situation and their current Long Term Care Plan so that they have a clear understanding of their coverage. Nancy Nettuno presented Lynette with a gift and thanked her for her interesting program.

Respectfully Submitted,

Phyllis Peterson, Secretary

December 2006

No minutes - Luncheon