

The INDEPENDENT

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Opinion

What is small town charity?

Charity is sometimes considered begging for a handout. Some people even refuse charity. Refusing to take or give charity is the same as refusing to take or give love, since the essence of charity is love of humanity. Doesn't sound so bad put that way, does it?

One of the great things about living in a small community is the ability to see results when you set out to help someone. The community of Vernonia came together to help Darold Mushatt get the money he needed for a new kidney. There were fund raising concerts, articles in this paper, and jars set out at local businesses. People knew they were helping when they pitched in their spare change, and often more than that. One young lady brought the fund raising to an end by raising thousands of dollars and finding an anonymous donor to give, too. She did this as a part of her senior project. How many of us can say we helped save a life at such a young age?

This wasn't the first fund raiser for someone in our communities. It won't be the last. There have been many. In fact, there was one last weekend for a stroke victim in Vernonia who needs help with medical expenses. Before that, there was a young man hurt in a logging accident who needed financial support. And, many received help in the form of wood to heat with or help to rebuild after the last flood. In larger communities, like Portland, people need help and get it from friends and family, church groups, community organizations, etc. just like here. The difference in a small town is that you can see the recipient of your generosity on the street, know that person also drives down Bridge Street to get wherever they may go, shops where you do, visits the same library – there just is a connection that's missing in larger towns.

Charity takes many forms; it's giving money to the local food bank, stopping your car when there is someone crossing the street (don't be in such a hurry, please), letting young people wash your car as a fund raiser, donating your cans and bottles to school kids.

The answer to the question, "What is small town charity?" is "Small town charity is big-hearted love."

More ways to help others

Other events coming up where you can show your generosity through time or monetary donations include; Make Vernonia Shine (new this year are booths on sustainability, such as composting and recycling) on April 17. The Banks Community Auction is on April 24. There's Bingo and Pizza in Banks tomorrow night, too.

Please vote in the May 18 election.

Giving to The Blood Bank?



No!

IT'S TAX DAY

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Out of My Mind . . .

by Noni Andersen



Have you or a family member recently been in the hospital? Here is a friend's experience with a trip to the emergency room and an overnight stay in a Portland hospital because of a suspected heart attack.

The care was excellent, the ambulance crew delivered her to the emergency room in midafternoon with intravenous fluids and cardiac monitors in place. The ER crew took over, changing to a more comprehensive cardiac monitor. After a doctor's examination, a hematologist arrived to draw blood for lab tests.

After a couple more hours of continued monitoring, a chest x-ray, examinations by two doctors, and no obvious answer about the symptoms' cause, she was admitted to the hospital overnight so more testing could be done.

The IV and cardiac monitors continued overnight; the next day a skilled technician brought equipment to her room for an echocardiogram (an ultrasound look at the heart). She also took a treadmill stress test and, after everything had been evaluated, a cardiac specialist made his second visit to her room.

Regardless of the equipment and skills that had been applied, they still couldn't explain what caused the problem. She was released.

The bill for the ambulance was \$886.32. The

hospital bill totaled \$6,892.63. Of the combined total, \$7,778.95, this patient was responsible for only \$200 because she is covered by Medicare and a supplemental policy for which she pays \$99.00 per month.

Why all of this boring detail? Because there is a more important question: What if this patient had been an unemployed, uninsured 55 or 60 year-old who couldn't pay the \$7,778.95?

Here are some frequently used options:

A.) Without a tentative diagnosis, she would not be kept overnight for further monitoring and testing, which would reduce the bill.

B.) She would receive the same care and the cost would be the same.

C.) The hospital would discount the bill as much as possible, but it would still be more than the patient could afford.

Regardless of these, or any other options, the costs that a patient can't afford result in higher insurance premiums for everyone who has health insurance. Whether you buy individual insurance or are covered in a group plan, part of your premiums help pay the cost of health care for those who are uninsured.

When you understand this basic part of American health care, then you will understand why mandatory health insurance, combined with some subsidies and regulations, will *start* lowering health insurance premiums for everyone.

Additionally, those without health insurance get little preventive care, making them far more likely to need expensive emergency care.

The health care bill just passed is not adequate, but it's a start...and it won't kill granny.