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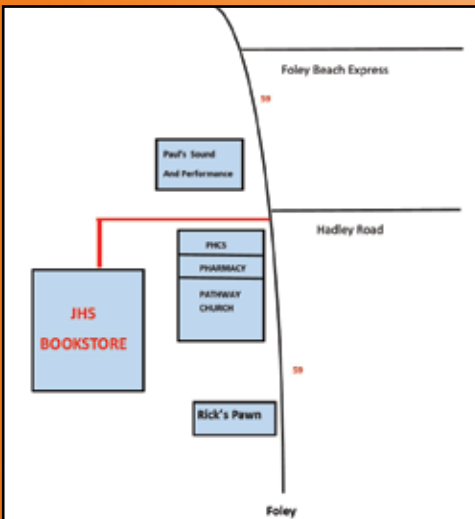
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Inside {local} November '23

6 HEALTH INSURANCE TIME

One local expert and her thoughts on health insurance

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Veteran's Day is November 11

LOCAL FOCUS FAITH & WORSHIP PAGE 12, 13 BUSINESS DIRECTORY 17

NEXT MONTH: *Don't miss the December edition of Foley Local, with listings of holiday events!*

Foley Local is published by WilcoLocal Media & Marketing, published twelve times per year, and delivered both online and by postal delivery to thousands of homes and businesses in the Foley area. Advertising claims are the sole responsibility of the consumer to check the validity and honesty of the offer made by the business. WilcoLocal Media and Foley Local are not responsible for claims made by the business owners. Please submit any questions or comments to jbryant@wilcolocal.com.

David Williford, Foley Local General Manager, at 615-243-3031, or email David at dwilliford@wilcolocal.com.



Morgan Rogers is a Certified Registered Nurse Practitioner with over 10 years of nursing experience. She has extensive experience in weight loss management, IV therapy, primary and emergency care. She has completed extra training in peptide therapy and functional vitamins, supplements and nutrition.

Morgan works closely with her clients to provide them with high quality, individualized care. In her nursing career, she has seen many patients who have suffered with medical conditions that could not be treated by conventional care. That is why Morgan has decided to devote her time to researching and training on alter-native treatments in order to provide her patients with the best quality of care.

Morgan lives in Orange Beach with her husband, daughter, and 2 dogs. In her spare time she enjoys going to the beach, travelling, trying new experiences, and spending quality time with family and friends.

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LOCAL SOURCE FOR MEDICARE INSURANCE NEEDS

BY JASON ZASKY

“Now is the time to make changes to your Medicare insurance. October 15th through December 7th is the annual enrollment period”, said Renee James, at Insurance Specialist. “This is also the time of year Medicare recipients are inundated by phone calls, TV commercials, and mail solicitations, but it’s the ideal time to contact Insurance Specialist with your questions.”

“I have been in this business for 19 years and a second-generation agent in the Medicare field.” She explains.

Almost 2 decades later, she is helping clients with Medicare disability, people aging into Medicare, and those already on Medicare.

“I am independently contracted with the insurance companies, and I write plans that include Medicare Advantage, Medicare supplements, special needs plans, and plans that are specifically for people who are diabetic or have heart conditions.”

That said, James has one overriding bit of advice.

“Your healthcare is local, so your insurance agent should be local. So many plans are network-related, so when people are interacting with agents and companies outside of our area, they are only as good as what they are reading on the computer. Information by a non-local agent is not always up to date. For example, a particular physician may show up as an in-network provider, even though the doctor may have retired a year ago or moved and not be in your area.”

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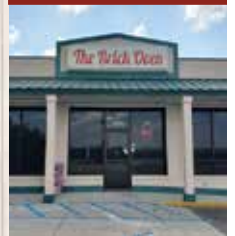
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< FROM PAGE 6

“That is why it’s important to be local and be in this area and know the physicians, hospitals, and facilities,” she adds. “Working with a local agent may be more vital for those just starting on Medicare or moving to our area. People often say, I am not sure how to get on Medicare, or I need help with my medicine and copays,” notes James.

She can also help pick up that extra help through the state Medicare savings program by applying in her office.

“I have had a walk-in office at the same location for almost 12 years, and I am here year-round. I am not just here to enroll people and up and leave.” She says. “People can depend on me to guide them through every step.”

James can even help reduce the stress that comes with a change in one’s health status. “If suddenly a person has a new condition and needs a new type of specialist, I can guide them. Or if they have a doctor they are interested in, they don’t have to call the national customer service number. They can call me here; I can help them at my office, locally!”

Above all, James says, “She takes her clients’ satisfaction personally, just think of me as your local source for your Medicare needs.”

Insurance Specialist is located at 402 E. Laurel Ave., Foley, across from the Foley Civic Center and Riviera Utilities.

See Renee James’ Insurance Specialist ad on page 16 or visit: insurancespecialistal.com



Photos by Jonathan Monk, Natural Images Photo Video



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A Message from Foley United Methodist



Worship at **Foley United Methodist Church** is a place to step in and take a deep breath. We hope to create restful worship, a place to refresh ourselves from the world spinning around us. We each bring our life-stuff and join to breath deep, sing out, and open our hearts to the calming voice of God.

We each need this brief time to step out of our worries, concerns, and life-stuff to quiet ourselves in worship. We each bring our imperfections to every worship, function, and service opportunity. This creates a sense of empathy for our community. We can humbly say that we do not have all the answers to the situations of our world. We hope that people will enjoy a deep breath, a place to serve in some way, and friends to walk with on our Life Journey.

Foley United Methodist is fully engaged in service to Foley, Alabama. We open our kitchen to Meals on Wheels every day, a Free Breakfast each Sunday, and a Dinner every Wednesday Evening. We provide \$1,000.00 Trade School and Community College Scholarships to students in Foley. We also support a local homeless shelter called the Baldwin Family Village.

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Flag Retirement Ceremony. Photos by John Stetz

CELEBRATING OUR VETERANS

BY LINDA WILLIFORD

On November 11, Veterans Day, our country will honor American veterans and victims of all wars. It is a national holiday established in 1919 by President Woodrow Wilson, originally commemorating the end of World War I by honoring those who fought. Veterans Day is a holiday for all veterans across the United States who serve or have served in the Army, Navy, Marine Corps, Air Force, and Coast Guard.

Each year, an official wreath-laying ceremony is held at the Tomb of the Unknown Soldier in Arlington National Cemetery. Flying high with the American Flag will also be the American Prisoners-of-War and Missing-in-Action Flags flying in remembrance of those still unaccounted for from the Vietnam War and other conflicts in the past. According to the National League of Pow-Mia Families, as of October 9, 2023, the number of Americans missing and unaccounted for from the Vietnam War is 1,578.

Included in the ceremonies is the folding of the American Flag, which has thirteen folds representing the original thirteen colonies of the United States. Kathy Olewiler, the event coordinator for the

Veterans Day celebration at the Grove, a retirement community in Foley, said it is a very emotional part of the ceremony. Olewiler said, “Each fold has an in-depth meaning which includes our freedom, life, and pays tribute to the families and those who served in the armed forces.”

Dawn Lucas, Social Director at the Grove, said that out of approximately 375 residents, 88 of those residents are retired veterans. Lucas says, “We have been putting on a big event for our veterans at the Grove for six years.”

There are many local veterans in the Foley and Baldwin County area. Jimmy Hood served in the Army as a Medical Specialist. “I was just an average GI, just trying to do my job,” he said. “I took care of over 150-160 people in my company. When they were sick, I took care of them. That was important to me.” Hood said he gained the title “doc” as he served during the “cold war” in Germany. He was in Germany during the building of the Berlin Wall. “I made a lot of friends while in the service and have stayed in touch with many of them since retirement.”

Lorraine Carvalho served in the National Guard and U.S. Coast Guard Reserve for 26 years. Her duties included Transportation

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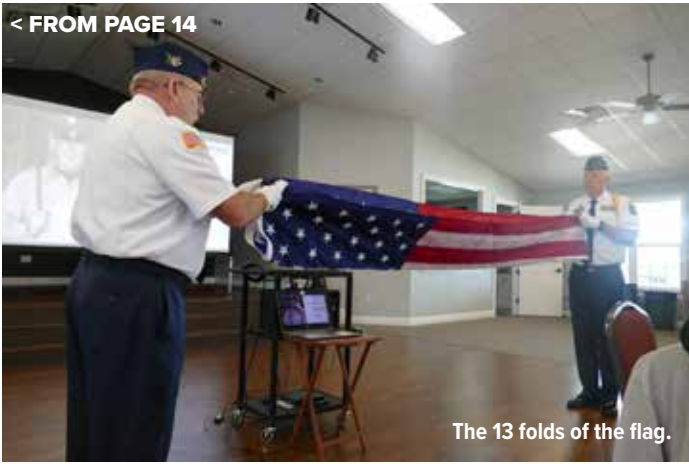


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< FROM PAGE 14



The 13 folds of the flag.



Remembering the POW-MIA. Photos by John Stetz

Officer and PO1 Yeoman in Administration. She said, "I was in Alaska during the Exxon Valdez Oil Spill and clean-up efforts as administration duty." Carvalho was also involved with the America's Cup Patrol, providing administrative support in San Diego. Carvalho said, "I feel fortunate that I have been to so many different states and countries during my 26 years."

Jeff Fish was an Aircraft Maintenance Officer in the Air Force. He served for 20 years. "I worked on B-52 bombers and KC-10 refuelers during the Operation Desert Storm aerial bombing against Iraq." Fish said, "I have traveled all over the world with different assignments. But the most important things I have learned is leadership, discipline, and how to work with people with a common goal to get things done."

Meleny Cole served as a Naval registered nurse during the Vietnam War. Cole said, "I was patriotic and proud to serve my country during an unpopular war." She worked with injured soldiers who were brought back to the States and later worked with families with children of officers.

In 1937, the American Legion passed the resolution for flag retirement ceremonies, which involved burning no longer serviceable flags. Today, flag disposal boxes are located at many State and County Government offices where people can drop off their old flags. In Foley, American Legion Post 99 accepts flags worn and faded, ready to be retired.

A Veterans Day Parade will occur in Foley on Veteran's Day at 10:00 a.m., starting at Max Griffin Park, 300 West Roosevelt Avenue. After the parade, veterans and their families are invited to have a free meal at the American Legion Post 99.

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