June 5, 2002

Raeford, N.C.

Thursday afternoon blaze destroys country home

By VICTORIANA SUMMERS Staff writer

When Colin and Bobbie Jackie Lovette left home on McNeill Farm Road last Friday afternoon to go to town, the couple never knew it would be the last time they would see their home intact. Upon returning 45 minutes later at about 4 p.m., the Lovettes found their residence in the 2900 block fully engulfed by fire. They observed vivid flames as their roof collapsed while firefighters tried to save the dwelling.

The Lovettes mourned the loss of their pet cockatiel "Arnold," but no one else was at home during the blaze. "I am sick over Arnold dying,"

Mrs. Lovette said. "There was no way they could save our bird."

The damage to the home was total, estimated Hoke Fire Marshal Al Schwarebher. He said fire spread throughout the house.

"At this time, we do not think the fire was suspicious," Schwarebher said. "It appears it started in the bathroom - maybe around the hot water heater area.

"It is still under investigation."

A motorist called in the fire to 911 on his cellular phone, and even tried to get to the water hose, but the metal was too hot to touch, according to the Lovettes.

Schwarebher said the fire could initially be seen in the eaves of the roof and the glass shattered in the bathroom window. The intense fire was fought for two hours by volunteers firefighters from West Hoke and Pine Hill volunteer fire departments. The fire rekindled twice on Friday evening, he said

According to Schwarebher, two firefighters were overcome by heat exhaustion in the afternoon fire and had to be cooled down by hoses from fellow firemen. However, Schwarebher said no injuries occurred.

The Lovettes were devastated by



their loss. Mrs. Lovette, who suffered from a heart condition, had to be treated by FirstHealth of the Carolinas EMS at the scene because she was so emotionally overwrought. Her husband held her close, consoling her then he crouched on the ground. He repeated, "Thirty years of hard work is gone up in smoke."

"Everything we own was in that house," Mr. Lovette said. "How could this happen?

"All we have are the clothes on our backs. Money can never replace the things we lost.

However, Mrs. Lovette said God was watching out for them. She is employed as a teachers assistant at Scurlock Elementary School, and her husband works in Maxton. Both had come home briefly before leaving to run some errands, keeping them from likely harm.

"I almost stayed behind, but at the last minute I decided to go with my husband," she said. "I think God made

UNC-G students spend springbreak volunteering

Jade Dickerson, of Raeford, spent gain a broader understanding of the work around them. "Alternative break

me go with him because I might have been injured in the fire.

"When we drove back I knew the house was burning but I went into shock. Until I saw the curtains burning and glass popping out, I did not realize it was really happening."

The Lovettes granddaughter, Megan, lived with them, but she was

not home. They are still recovering from the shock of losing their home.

"We have been married for 40 years, but I have never seen my husband so depressed," Mrs. Lovette said. "I want to thank the outpouring of concern and donations from our church, family and friends. We could not get through this without them."



These are some of the basic questions and answers regarding Medicare benefits that keep cropping up.

Q: Plan A of Medicare will pay for everything while I am in the hospital?

A: No. During hospitalization Plan A pays for semiprivate room and board, general nursing and miscellaneous hospital services and supplies.

Plan B pays for physicians' services in the hospital, medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, just as it does for outpatient services.

It is therefore important that your

you may be paying 20 percent of the full medical charges instead of the allowable medical charges.

contribute.

Q: How can I avoid paying these charges?

Colin Lovette watches firefighters battle a blaze that destroyed his

The Lovettes did have insurance

on their home, but are left without any

belongings or food staples for the

time being. Anyone who wants to

contact them may call their relative,

Julie Saunders, at (910) 904-1535. A

fire fund has been set up at the N.C.

State Credit Union on U.S. 401 and

Fulton Street. It is in the name of

Bobbie Lovette for anyone wishing to

McNeill Farm Road residence.

A: By buying a supplement to Medicare. There are ten different plans, A-J, and the more they cover, the higher the monthly charge.

Q: I am military, age 65, on Medicare Parts A and B; do I have to buy a supplement?

A: No, you may avail yourself of the Tricare for Life plan instituted by the Department of Defense, which works just like a privately purchased supplement but at no cost to you.

For Your INFORMATION

School records are available until June 14

Hoke County Schools Programs for Exceptional Children maintains personally identifiable information on students with disabilities. These records may be needed by the parent or the student for social security benefits or other purposes.

All records for students born in 1976 and earlier will be destroyed at the end of the 2001-2002 school year. However, upon request, parents or eligible students may obtain copies of the records.

To request copies, contact the director of Programs for Exceptional Children at 875-2830 before June 14, 2002.

Family planning services

Hoke County Health Center offers these services through their Family Planning Clinic:

· Annual physicals that include cervical cancer screenings;

· Follow-ups and referrals for medical problems found during examination

• Education on abstinence, birth control and sexually transmitted diseases;

 Free educational literature; · Free or reduced-cost birth control with fees based on a sliding scale; · Medicaid and Health Choice ac-

cepted. • All services are confidential. Call 875-3717 to schedule an appointment.

Support groups help

Do you feel like no one cares? Do you feel there is no hope? Would you like for someone to listen to you? If you have answered "yes" to any of those questions and decided to talk about solving issues in your life, then you are invited to be a part of Hoke County Youth and Family Services and Domestic Violence Center's support groups for adults and children. Starting this month, the groups meet on Mondays and Thursdays at 6-7 p.m. at the center. For more information, contact community educator Christine Thomas at 875-8989.

Buy groceries, help kids

Children's Development Center has partnered with Harris Teeter in making an investment in the educa-

MEDICARE & YOU

Renate Dahlin

A: No. Plan A – you pay the first \$812 (in 2002) for the first 60 days of hospitalization. After that you pay \$203 a day from day 61 to the 90th day. From the 91st to the 150th day which are 60 reserve days, to be used only once in a lifetime. Medicare pays all

Plan B - you pay a once a year \$100 deductible. Medicare pays 80 percent of the approved amount after the deductible, and you pay the remaining 20 percent of this approved amount. In case of outpatient mental health services, Medicare and you pay each 50 percent of the approved charges.

spring break helpint to conquer hunger, homelessness, poverty, and environmental issues through an alternative break ---- rather than tanning at the beach. Teams of students and staff from the University of North Carolina at Greensboro volunteered with community organizations, food banks, soup kitchens, homeless shelters, and group homes in Washington D.C. An alternative break places teams of students in different communities to engage in community service and experimental learning. Whole communities benefit from the tangible work completed during the week; students

programs are revolutionizing the way college students perceive spring break. Students used to think the only interesting thing to do was to go party at the beach. Now students have a trip alternative through voluntarism. The feeling that you get knowing that you have helped someone outlasts a suntan," says Diana Karczmarczyk, staff co-leader of the Break Away trip.

The Office of Leadership and Service Learning at the University of North Carolina at Greensboro sponsored this project.

Medicare include Plan B.

O: What is the cost of Plan A and Plan B?

Plan A was paid for during your employment through the social security withholdings.

Plan B for the year 2002 costs \$54 monthly. This amount is automatically deducted from your Social security payment if you are enrolled in Plan B.

Q: Do plans A and B pay for all the costs listed above?

O: Do I pay my share to the hospital or doctor directly right after receiving services?

A: No. You need to wait until you receive Medicare's Explanation of Benefits (EOB) statement, which will inform you of the Medicare allowable charges of which you only pay your pro-rated amount. If you pay too early,

Q: I am below age 65, military and eligible for Medicare due to disability; do I have to buy Medicare Part B in order to obtain Tricare for Life?

A: Yes. Tricare for Life works, as a co-payer to the parts Medicare A and B do not cover. Therefore, if you do not have Medicare Part B you also cannot have the Tricare for Life supplement.

For any further details, as well as Long Term Care Insurance questions, you may call me at 875-3613. tion of Hoke County's children that are served at the CDC.

In order to help CDC, obtain a VIC card from Harris Teeter and purchase groceries that have a Together in Education label. Give the cashier your VIC card and this account number: 4904. After your first visit, you do not have to give the number again.

Two percent of the Together in Education purchases will go to the CDC.

Dial-A-Story is back

Dial-A-Story is back at the Hoke County Public Library. New stories, magical tales and happy endings may be heard by dialing 875-2039.

