



**BlueCross BlueShield
of Florida**

An Independent Licensee of the
Blue Cross and Blue Shield Association

United Way



OCTOBER – NOVEMBER 1998



Building community begins with each of us

Accountability—it's an important word. We're all accountable for our own actions, and most of us take that responsibility seriously.

We also share personal responsibility for the communities in which we live. Our communities, after all, reflect us. They can only thrive and succeed if we make it happen.

1997 - 1998

*Blue Cross and Blue Shield
of Florida employees
contributed \$566,066.*

That means providing services and support to prevent or address a variety of health issues—like blindness or HIV. Or responding to personal crises and disasters, like the fires

that ravaged our beautiful state earlier this year. Whether it's building stronger families, creating independence for the elderly and disabled, or creating a brighter future for our children, United Way funded programs help people in need. And the money raised stays in our local areas.

Each year when given an opportunity to demonstrate our commitment and support for our communities through contributions to United Way, we have shown how much we care. Last year, Blue Cross and Blue Shield of Florida employees contributed \$566,066.

Please give generously again when you receive your pledge card. Make this campaign the best ever! It all begins with me, and you, and us...



Daniel B. Lestage, M.D.
Vice President
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Co-chairman, 1999 United Way Campaign



Lawrence Tremonti, M.D.
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Co-chairman, 1999 United Way Campaign

BCBSF accepts the challenge

This year Blue Cross and Blue Shield of Florida is challenging the entire United Way of Northeast Florida community to pledge extra dollars (in addition to their regular contributions) to support agencies involved in promoting wellness and protecting our health. BCBSF will match those new gifts up to a total of \$100,000. BCBSF's contribution will be in addition to the company's annual corporate gift that is based on employee pledges.

The challenge is part of Corporate Partners in Caring, a new United Way initiative designed to raise 6.5 million new dollars in Northeast Florida during the next five years. Four companies in Jacksonville have each pledged to support different focus areas. In addition to BCBSF, the Corporate Partners in Caring are:

CSX Transportation (*Responding to personal crisis and disaster*),

NationsBank (*Creating a brighter future for our children and youth*), and

Vistakon (*United Way Community Fund*).

BCBSF's focus area, promoting wellness and protecting our health, includes programs that provide individuals, families and the public at large with access to various cost-effective health services, education and community support services, along with medical research. Services include prenatal care, preventive and primary care, and mental illness and substance abuse prevention, among others. Funds raised would be earmarked to address unmet needs identified in the Community Agenda, a multi-year plan for strategic investment of resources in health and human services that has been prepared for United Way by the Jacksonville Community Council, Inc. As a Corporate Partner in Caring, BCBSF will participate in determining fund allocation.

Outside of Jacksonville, BCBSF has given each geographic business unit (GBU) specific dollars for charitable contributions, which may be used to increase the

United Way Works (factoids)

United Way agencies have provided health screenings, education and support services to more than 30,000 individuals and families to prevent or address blindness, asthma, HIV, arthritis, multiple sclerosis and cancer.

For every dollar spent on prenatal care, \$15 is saved in future costs for an unhealthy outcome.

More than 3,000 homeless used free health services ranging from vision, dental and mental health supported through United Way.

Join the Leadership Circle

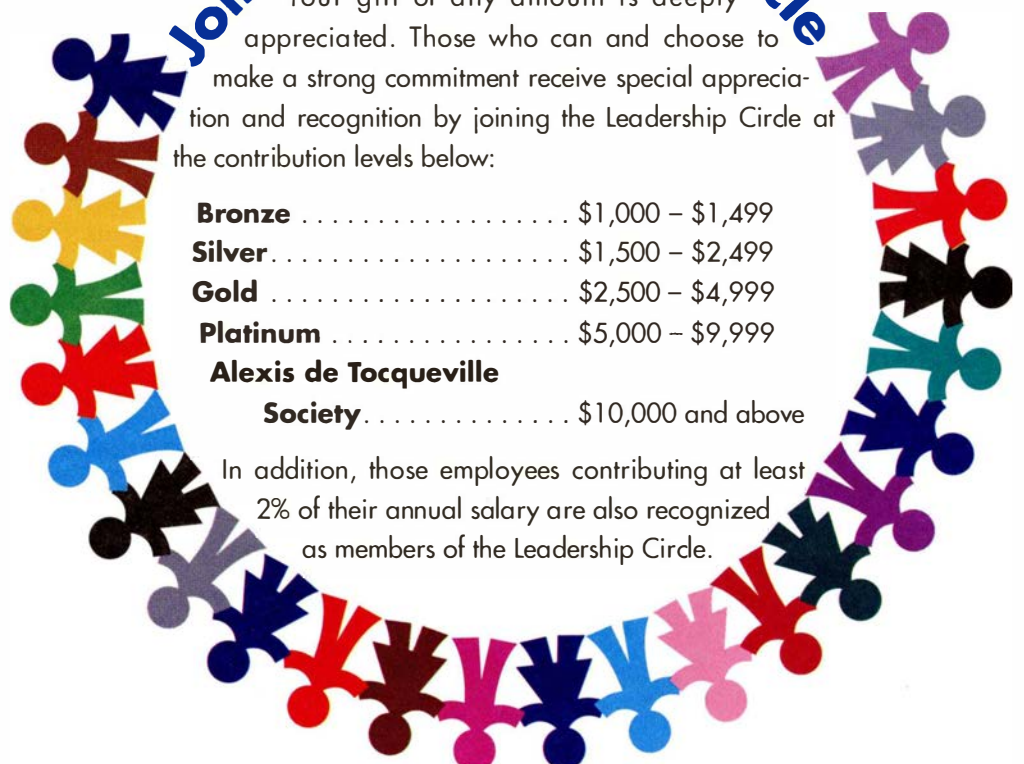
Your gift of any amount is deeply appreciated. Those who can and choose to make a strong commitment receive special appreciation and recognition by joining the Leadership Circle at the contribution levels below:

Bronze	\$1,000 - \$1,499
Silver	\$1,500 - \$2,499
Gold	\$2,500 - \$4,999
Platinum	\$5,000 - \$9,999

**Alexis de Tocqueville
Society**

\$10,000 and above

In addition, those employees contributing at least 2% of their annual salary are also recognized as members of the Leadership Circle.





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We invite your comments. Call (904) 905-3402.

Fires devastate North Florida— your dollars helped victims

This summer, the worst wildfires in Florida history ravaged the state destroying nearly half a million acres. While Americans nationwide watched the devastation on television, we saw the destruction first hand as the fires threatened our friends, neighbors and loved ones. We also got an opportunity to see why it's crucial to support the United Way.

"The fires were all around, and it was so smoky you couldn't see," says Linda Vacarro, who lived at her sister's home in Ormond Beach. Vacarro suffers from kidney failure. She left for a scheduled dialysis treatment in early July and never got to return home. A roadblock had been set up because of the danger.

Vacarro headed to a third sister's home in Daytona Beach but was terrified for the safety of the sister she left behind. "I stood outside waiting by a stop sign and cried until she showed up," says Vacarro. "I just had to know she was all right."

Herb Rogee remembers calling to check on his wife, Elma, and hearing the terror in her voice as she told him: "My God, there's a big black ball of smoke and flames coming down the street." Mr. Rogee hurried back to his Palm Coast home, got his wife to safety, then returned home to turn his roof sprinklers on and hose down the house.

Vacarro and the Rogees were among the thousands of Floridians who lost or were displaced from their homes during the wildfires. As the fires and homes burned, United Way agencies, including the Red Cross and the Salvation Army, mounted massive relief efforts. These agencies housed evacuees; gave victims food, clothes and relocation assistance; and fed firefighters. But their work didn't stop when the fires were extinguished; they also helped victims rebuild their lives.



Photos courtesy of Allbritton Communications, WJXX-ABC 25.



Vacarro's home burned to the ground. The sisters lost everything including their four cats and four kittens. Vacarro didn't have money to rent a new home so she turned to the Red Cross for help. They gave her vouchers for food and clothes and paid the deposit and first month's rent on a small house. "If the Red Cross hadn't helped me,

I'd probably be living on the streets," says Vacarro.

The Rogees were fortunate; their home was spared. Still, cleanup was a major effort. The Red Cross made their work easier, coming by three times a day with food and drinks. "I thought it was wonderful to have somebody like that come around and give us a lift," says Mr. Rogee.

"People often don't have the time to volunteer for a particular organization," says Garfield Jones, of the Red Cross of Northeast Florida. "But by donating money, they are literally helping those in need."

All of us who donate to the United Way can truly say that we helped Vacarro, the Rogees and the thousands of Floridians who needed help during this terrible disaster. Our continued contributions will ensure that local agencies will have the resources necessary to provide help to those who need it when they need it.



Vacarro and Rogee

Keys unlock dreams

"It's a dream come true," says Tonya Anderson, a 29 year-old single mother of four, who moved into a Habijax home July 1. "I was very happy being able to put a key in the door, open the door and say 'this is my house'."

Prior to moving into her own home, Anderson and her children lived with her mother. She and the children, two boys and two girls who range in age from three to 11, slept in one room. Although she worked hard at her job as a clerk at the Department of Children and Families, there was never enough money to save for a down payment for a home of their own.

She's not alone. More than 50,000 people, 75 percent of them children, live in substandard or overcrowded housing in Jacksonville. Many of these families are the "working poor," with some family members holding more than one job just to support their children.

Anderson's friends encouraged her to apply for a Habijax home. Selection is based on need, willingness to become partners in the program and ability to repay the 20-year interest-free mortgage. Homeowners' payments, which include principal, taxes and

insurance, are paid into a revolving "fund for humanity," which supports the construction of additional homes.

Anderson applied and a few months later was approved for a four-bedroom home on the Eastside. To move in, she had to come up with a \$500 down payment and donate 400 hours in "sweat equity" to help build other Habijax homes. To Anderson, it was a small price to pay.

"The kids love our home," says Anderson. "They love the freedom and have made new friends in our neighborhood."

By the end of this year, Habijax will have built 345 homes since its inception 10 years ago, making it the largest Habitat for Humanity affiliate in the country. Those homes house 1,400 children and adults.

Habijax receives some funding from the United Way. In addition, Habijax's Mary Parker Lamb says the organization gets tremendous support from the city of Jacksonville, corporations like BCBSF and area churches.

More than a check

"BCBSF has sponsored two homes," says Lamb. "But while many companies write a check and sponsor a house, BCBSF's involvement is much greater. BCBSF employees actually provide the manpower to build the homes."

They did just that for the grateful Stacey Holmes family, who received the keys to their new house on June 27. In addition to \$30,000 provided by the company, many BCBSF employees put in hours of hard work to give Holmes and her son their new home.

BCBSF employees also helped build the Andersons' house. "I can't thank Habijax and the people who worked on my home enough," she said.

