UNITED STATES—Arborists are very specialized horticulturists. They prefer to work with trees. Of course that is not as simple as it sounds. Some are nurserymen who grow trees. Some select appropriate trees for landscape design. Even some of the orchardists who work with many trees of a similar type have earned this prestigious designation. Decades ago, we still knew many of them as tree surgeons.

Arboriculture, which is the specialized horticulture of trees, has certainly evolved through the decades. Tree surgeons no longer graft fruit trees directly in home gardens. Nurserymen graft trees in production nurseries, to make them available from retail nurseries. However, modern tree surgeons now work with much more diversity of many species that were unknown to their predecessors.

As storms become more frequent through autumn and winter, the need for arboriculture becomes more apparent. More unstable trees fall. More structural deficient limbs break. Many trees prefer to be pruned while dormant through winter. In actuality though, arboriculture is important throughout the year. Some procedures, for some sorts of trees, should happen significantly earlier or later.

Arboriculture is serious business.

Trees are the most substantial features of home gardens. Once they grow beyond reach, they need to be maintained by qualified tree surgeons. Regardless of what most say, very few gardeners are qualified to perform major arboricultural procedures. Many tree surgeons will attest to finding that most damage that trees endure is caused by gardeners with minimal regard for arboriculture.

Tree surgeons who are Certified Arborists of the International Society of Arboriculture, or ‘ISA’, have demonstrated their proficiency with arboriculture. After passing their certification examination, Certified Arborists maintain their credentials by continued involvement with educational seminars, classes and workshops of the ISA. Not many other horticultural professionals are so dedicated.

More information about procuring the services of an ISA certified arborist can be found at www.isa-arbor.com.

highlight: Freeman maple

It is a hybrid. It is naturally occurring. Yet, most cultivars (garden varieties) resulted from intentional hybridization and selection. It is not as strange as it seems. Freeman maple, Acer X freemanii, is a naturally occurring hybrid of silver maple and red maple. It grows wild where the natural ranges of the parents overlap. From their example, breeders learned to selectively breed the cultivars. These cultivars combine the fast growth rate of silver maple with the structural integrity of red maple. None get to be as imposing as the silver maple. Some get to be about forty feet tall and wide, which is a bit bigger than red maple gets in local climates. Foliage is lacy like that of silver maple, but more substantial, like that of red maple. It develops brilliant orange and red color for autumn.

Freeman maple, although locally uncommon, is one of the more practical maples here. Like silver maple, it does not require much water. Like red maple, it develops a symmetrical canopy with reasonably high branches. Roots should be less obtrusive than with the silver maple. Because it is a hybrid, it is mostly sterile. It does not produce enough seed to be invasive in more conducive climates.

Horticulturist Tony Tomeo can be contacted at tonytomeo.com.

UNITED STATES—Detective Zorba was very proud of himself. He submitted the audio to produce a visual analysis and, showing great self-control, wrested himself away from the cold case from the last hint of “up there.” He had some real work to do for Robin. He’d visited with the steeplechase at the head of a robbery in midtown, at a smoke shop/payday business where the manager had been bound by intruder at closing time. And the intruder walked off with the most valuable thing, a stash of ‘pills.”

With all its technology and enlightenment, the Underground Cities had long ago dispensed with cash. And where the payday came into play in the smoke shop/payday establishment was people could cash in their work card, or a credit thereof, and get one of the coveted ‘pills.’ This was the street name for miniaturized binary converters that could be purposed to do almost anything your heart desired. They were subcutaneously implanted and they could be dialed to treat ice cream addiction or magically erase the guilt one felt for cheating on their spouse.

Getting to interview the shaken manager, who’d been robbed a hearty selection of ‘pills’, served as a distraction from his growing obsession with the Wilcox case.

“He tied me up with these after tricking me,” said the rambler manager. “It was closing time. I was locking up and this guy came to the door and said, ‘Your girlfriend was run over’.” This guy must have been watching me for long time because—well—that’s my girlfriend—always met me at closing time. And this guy said, ‘She’s been run over across the street.’ I opened the door to go out and the guy came in a pushed me over.”

The manager then introduced her.

“I always come around this time,” said the mousy woman with lavender eyes. “But tonight because the Metro took a detour. I couldn’t get off at my stop on time.”

Zorba was dealing with two people suffering different degrees of shock. The ‘pill’ robbery and its aftermath provided pleasant distraction from Zorba’s burning desire to get the visuals from the audio sample. Sometimes he got too caught up in these symbolic cases from “up there” and thought he’d be a good candidate to get a pill to control his anxiety when a virtually meaningless abandoned case captured all his imagination.

But he preferred natural living; it beclouded his concentration. In a plastic sleeve, he carried one piece of evidence, old phone cable that the perp had used to bind the hapless manager’s ankles and wrists behind his back, who was left with the threat not to call the police, “Or my buddies in the Midtown gang will get back to you.”

Finally, back in the privacy of his own car—a perk the detective shared with the oligarchs in the Underground City—he could surrender for his total urge to get the results of the audio sample. Three clicks of the tongue, and the screen was brought up on the passenger corner of the car. Then he got a call from his wife: it was his daughter’s birthday and he better get candles on the way home. Darn. Now the screen was asking for a passcode. It was the easiest thing in the world, but it didn’t dance off of his fingertips—a sure sign that detective Devon Zorba was getting overloaded.

Maybe he did not get that ultimate chill pill, after all. But he sure wouldn’t want to end up like those subcutaneous pill junkies. You’d clap them on the back of their neck and there’d be a cluster of ‘pills’ like a nest of pebbles.

To be continued…

GROUP HEALTH INSURANCE...WHO PAYS FIRST WITH MEDICARE?

By Toni King

UNITED STATES—Toni, I am 67 and have group health insurance through my current employer. I have talked with friends, my company HR, and my insurance agent. I am receiving answers from “I don’t know”, to “I’m not sure but I think…” My company health insurance has a $2,500 deductible. If I have a medical claim and I have Medicare Part A and my employer medical insurance, who will pay the claim first and how much will I have to pay? Also, should I have enrolled in Medicare Part B since I am still working?

I have just started following your Medicare column in our local paper and am finding you are answering problems, I never knew I could have. Thank You so much. Roxanne, New Orleans.

Roxanne, let’s start with discussing enrolling in Medicare Part B when working with an employer group health plan. On page 22 of the 2018 Medicare & You handbook, it discusses “Should I Get Part B” with employer or

union coverage and states... “If you or your spouse is still working, and you have health coverage through that employer or union, contact your employer or union benefits administrator to find out how your coverage works with Medicare... It might be to your advantage to delay Part B enrollment.”

To answer about enrolling in Medicare Part B, it is optional because when you leave your or your spouse’s employer group health plan, then you can enroll in Medicare Part B with a Special Enrollment Period.

Now let’s talk about who will pay your claim first and this depends on how many employees are on your company’s group health plan:

1) Your employer has 20 or more employees. Your group health plan will generally be primary. Should your group health plan not pay all the bill, you may need to ask the health care provider or your doctor to send the remainder of the bill to Medicare if you are enrolled in Medicare Parts A and/or B for secondary payment. Should there be any cost your health insurance or Medicare didn’t cover, you will have to pay the balance.

Your employer has 20 or more employees. The employer must offer their employees 65 and older the same health benefits, under the same conditions that the company offers employees under 65. If the employer offers coverage to under 65 employees’ spouses, the employer must offer over 65 employees’ spouses the same coverage.

Medicare will generally pay second if the following applies:

-If your employer joins forces with other employers or employer organizations i.e., to sponsor a multi-employer plan (group health plan). Sometimes employers with less than 100 employees will band together to form a multi-employer plan. Medicare pays second.

2) Your employer has less than 20 employees. Medicare pays first.

3) You and Retiree Insurance (insurance from your or your spouse’s former employer): Medicare pays first.

Always verify with your Human Resources if the Insurance Company will pay first when the employees or employers’ spouses are over 65 and on company health benefits. One thing to know is that if you should go outside your employer’s network, it is possible that neither the company’s plan nor Medicare will pay.

Is the maze of Medicare confusing you? Call the Toni Says®—Medicare hotline at 832-519-8664 or visit the Medicare Annual Enrollment Toni Says®—webinars which explain what Medicare is and how to properly find your Medicare Part D plan at www.tonisyays.com.

Toni King, author of the Medicare Survival Guide® is giving a 5% discount on the Medicare Survival Guide®—Advanced book to Toni Says Medicare column readers.