

Nevada Seniors Coalition, Inc.

A better quality of life for seniors , their children and grand children

The NSC FOGHORN™



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Special points of interest:

- Of 46 states having fiscal years that ended on June 30, nine could not reach an agreement on their budgets on time.
- Only one Governor thought it necessary to ask that states Supreme Court to intervene — Kenny Guinn — R? Nevada
- New Hampshire's Governor Benson vetoed the budget because "it spends too much money".
- California has not balanced its budget on time 17 times since 1977 and has never found it necessary to involve their Supreme Court in solving the problem.

A Few Ideas For Federal Programs

By Ken Mahal, President NSC

Since Congress and the President seem to be trying to do something about senior issues, it seemed like a good time to put in one place some ideas for consideration.

PRESCRIPTION DRUG PROGRAM

We have heard a great deal recently about Congress coming up with a prescription drug plan that would be available to retirees that are not in an HMO. I am not sure about you, but I for one have been very unhappy with what I see. They go back to this deduction business that was in the Clinton plan and made no sense either. Why should we have deductibles in the first place? Why not get rid of the deductions and why not let people pick and choose their coverage and pay a premium accordingly? During the formation of these ideas I did sit down with the local AARP and after a few suggested changes came up with the following. This plan would let individuals pick the level of coverage they wanted by selecting the options below (suggestions to get going on a plan). This was presented to Shalala when she was Secretary of Health & Human Services. Her comment was that it is so simple government would screw it up. Well after I see what is happening in Congress maybe this plan should be dusted off and considered. Let us know what you think about the idea.

A PRESCRIPTION DRUG PROGRAM (PDP) THAT WORKS FOR ALL Seniors in Medicare have lived without a prescription drug plan 20+ years. It is time to change that with a simple comprehensive, self financing plan, covering everyone, with \$1,000 prescription drug increments including a catastrophic drug cap as shown below.

(The below examples are subject to actuarial refinement)

Plan a \$1,000 per year of prescription drugs at \$24 per month or \$288 per year
 Plan B \$2,000 -----\$45 -----\$540-----
 Plan C \$3,000 -----\$60 -----\$720-----
 Plan D \$4,000 -----\$72 -----\$864-----
 Plan E \$5,000 ----- \$75 -----\$900-----

Catastrophic drug program should be covered on everything above \$5,000. per person per year and included in the costs listed above. Anyone who selects less than Plan E \$ 5,000.00 would be liable for that difference before the catastrophic coverage takes place.

The Plan Administration is simple. Use a "Medicare Prescription Drug Smart Card". A senior opts for A, B, C, D, or E in \$1,000 increments, paying premiums accordingly. The Smart Card automatically deducts, tracks purchases, (Continued on Page 2)

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pays and forwards that information to the central tracking system by computer thus eliminating all paperwork. Pay plan by monthly or 12 month lump sum contract, with renewal & plan change in the eleventh month annually. For low income people let Congress set some subsidy program but all follow the same fundamental program.

MEDICARE REFORM

A BIG ARGUMENT IS TAKING PLACE AGAIN CONCERNING MEDICARE. Below is what we came up with back in 1995 after reading the 1400 pages of the Clinton plan and the 400 pages of the following Republican Congress. Neither one passed. Jackie Ridley led our task force that came up with the following and was sent by fax to the President and every member in Congress. Interesting isn't it that we only need one page? Of course our people live with Medicare and know its good and bad parts. Maybe this should also be dusted off and reconsidered. The only thing that I noticed they changed is that they now have some kind of Whistle Blower oversight.

NOTE: MEDICARE CAN BE SAVED by the plan we suggested to the President and Congress back in Sept. of 1995. Isn't it time for all members of the Nevada Seniors Coalition and all of their friends all over the United States to write, fax and call their elected officials and tell them we want to save Medicare and add a sensible Prescription Drug Program (PDP) as described in the second piece on that subject.

Dear Mr. President and Members of the Senate and House:

The Nevada Seniors Coalition is a diverse group of retirees from most all 50 states of the U.S.A., with relatives and friends in all 50 states. We are very appreciative of the Medicare benefits and are concerned that this most successful program in American history be preserved and protected by congress. We urge an emphasis on reduction of red tape, reduce administrative costs, and eliminate fraud and abuse. We urge you to save programs that work and in particular to save the choice of provider, this is our only method of making hospitals and doctors listen to us. We suggest the following specifics:

- * 1. Increase efforts to detect and eliminate fraud, provide incentives if needed. Estimated 15% cost savings.
- *2. Part A, hospital bill should show actual Medicare allowable and should be sent to patient at about time Medicare issues payment. This would eliminate many angry time consuming calls by senior patients, and save considerable administrative cost. Estimated 7% cost savings.
- *3. Part B, substantially reduce time doctor keeps patient under hospital observation but not admitted as a patient, a very costly practice to doctor and hospital bill, 8% cost savings.
- *4. Consider a Hospital Cost Advocate program as in Nevada NRS 679B. 500. This is a paid state employees program to ferret out hospital billing problems and is very effective. We suggest adding senior volunteers at no cost to increase the effectiveness of this program and further we suggest the program be expanded to cover doctor's billings. Estimated 3% cost savings.
- *5. Medicare Information Counseling and Assistance (ICA) the program should be maintained and expanded by using thousands of capable senior volunteers. Estimated 7% cost savings.
- *6. **MILLIONS OF HOURS OF FREE QUALIFIED VOLUNTEER SENIORS** time is available to save Medicare. Volunteer programs do work. Examples are RSVP, Medicare ICA, 55 Alive, Senior Net (computers for Seniors), National Park Volunteers and hundreds more.
- *7. Other considerations are paperwork reduction, slash bureaucracy, preventative medicine, and create volunteer programs such as, wellness, fitness and illness prevention. Estimated 8% cost savings.
- *8. Prescription Drugs should be added with a competitive pricing structure to save costs. See the program suggested on page 1.

“Please Don’t Quote Me”

Politicians are those who deal with problems that would not exist if they didn't exist. — Anonymous



There can be no taxation without misrepresentation.
J.B. Handelsman

If you don't drink, smoke, or drive a car, you're a tax evader.

Thomas Foley



What we should have fought for was representation without taxation.

Anonymous

Ideas — Continued from Page 2

A FEDERAL INCOME TAX REFORM THAT WORKS.

While we are at it lets reform the federal income tax laws.

As long as we are on federal issues lets do something about our failed IRS. It is way past time to simplify and make fair this onerous tax system that has tens of thousands of pages of legal mumbo jumbo that mostly creates tax havens for those who don't deserve it. For several years there has been an argument about a flat tax or a sales tax when what would really be most sensible is a combination of the two and then get rid of the IRS and all special corporate welfare. We suggest the following that you and your friends could write, fax and telephone all of our Senators and Congressmen and yes don't forget the President.

*1. A 10% flat tax on all incomes starting at \$50,000 and higher (The 10% may vary slightly). The income would include all income except for present tax-free municipal bonds.

*2. A 6% federal sales tax on all purchases other than food, medicine and health care items. This tax may vary slightly depending on budgeting.

*3. A 10% tax on corporate gross income before bonuses, stock options, campaign contributions and no taxes on dividends paid shareholders, thereby no gimmicks and stacks of tax work that no IRS person understands anyway.

*4. Eliminate IRS and have only a collection, audit, function in the US Treasurers office with enforcement a function of the US Attorney Generals office.

*6. This of course would mean hundreds of thousands of accountants and tax attorneys would need another job like maybe a job producing widgets.

Yes it is so simple that our government would most likely not know how to handle it and in particular when we would need to lay off a several hundred thousand government employees. And with no money for political campaigns those millions would be available for shareholder dividends. This sounds too sensible.

Let's consider the following. Nevada Seniors Coalition members and friends it is time for you and your friends from all over the US to start a writing, faxing and telephoning your Senators and Congressmen to tell them to save Social Security our way — the right way.

SOCIAL SECURITY CAN AND MUST BE SAVED.

The United States Government owes Social Security from the best information we have, about \$7 Trillion in IOU's (This came from Dr. Albert Johns several years back). It is time to pay this back. SS. is not broke it is just sucked dry by our politicians. Also billions are spent on social programs not originally intended, as part of SS. so don't just blame the cost on seniors.

NEVADA SENIORS COALITION SUGGESTS WE FIX SS. AS FOLLOWS:

*1. Have the United States issue fifty-year Social Security refunding bonds (like war bonds). *2. 50-year bonds to be 5% tax free issues. Millions of people including seniors will fund it.

*3. Set Social Security up as a Private Investment Trust (PIT) with a Board of Directors elected by the shareholders, (all retirees and working American citizens.). Each member would receive a yearly report, vote on the Board of Directors and the investment philosophy of the PIT just as corporations do now. The monies would be invested only in the safest federal paper and or index funds that have a forty-year performance record. We as individuals are not too qualified to do the investing but we can do oversight of the managers and the funds. (Continued on Page 5)

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*4. All future deductions for Social Security payments by working people and their employers would go into the PIT and be invested (Similar to a managed I.R.A.).

*5 The investment return expected by shareholders in the PIT should be considered tax free with an average yearly return of 7.0% to 8.75% as a minimum objective.

*6. Lets assume there is about \$7.0 trillion to invest. Make 10 payments of \$700.billion. Issue requests for proposal (RFP) to the soundest financial institutions and determine the best investment groups to service the PIT funds. This will protect the PIT money, encourage competition and make for a safer return.

*7. This programs objective should create in 03 dollars \$25,000 plus yearly indexed for inflation in perpetuity for the average wage earner.

*8 We believe we should keep the 65-year retirement age, knowing how difficult it is to keep a job beyond that age. Social Security payments to non-deserving persons should be stopped.

*9. This program would put billions of dollars into our economy and create millions of new jobs.

Many will say this is crazy, there is no money. We say Congress and our Presidents spent it and issued IOU's and now is the right time to start collecting those IOU's. That way our beloved politicians wont have as much of our taxpayer hard earned dollars to spend on Pork Barrel projects that do nothing for the hard working people of this nation other than make a blotted government bigger. **WE WANT A SMALLER MORE EFFICIENT GOVERNMENT.**

A REVISED CAMPAIGN LAW PROPOSAL

While we are at it again how about campaign finance reform?

Only **A NATURAL PERSON WHO IS REGISTERED TO VOTE** may make campaign contributions to all political candidates in the 50 states of the United States. Below is a proposed letter for the following. Your reaction please.

To the President, the Senate and the Congress. (Proposed letter to the President, the Senate and Congress)
For quite some time we have felt there is something wrong with who or what can make campaign contributions in the US. Therefore we propose this very simple reform to our present thousands of pages of campaign mumbo jumbo.

We propose that only "**A NATURAL PERSON**" may make campaign contributions (and as in Alaska's law, put a definite "prohibited" after all other possibilities). To further narrow it to citizen persons we propose the following:

*1. Only **NATURAL PERSONS WHO ARE REGISTERED TO VOTE** may make campaign contributions. Adding registered to vote to a natural person pretty well illuminates for sure the wiggle room to include unwanted special interests including foreign interests.

*2. Only **NATURAL PERSONS** registered to vote in the candidate's district may make campaign contributions to that candidate. Your residence is where you live and are registered to vote. (Contributed by Dr. Larry Paulson)

*3. Campaign contributions by a **NATURAL PERSON** shall be limited to \$1,000 in the primary and \$1,000 in the general election. Webster's definition of **NATURAL** is: by birth pertaining to nature. Webster's definition of **PERSON** is: an individual human being, especially as distinguished from a thing or lower animal; an individual man, woman or child. For the 50 state campaign laws see: <http://www/fec.gov/pages/chart2A.htm>.

In conclusion we know only you and I as, Natural Persons will understand this campaign finance law proposal so that make it a great law. No more Packs or Special Interests.

Let us know what you think about the proposed ideas above and when we get our www.seniorsamerica.com up and running we can start a movement to make meaningful changes in Washington and the fifty states as well.

Medicare Part B Increase

Medicare’s chief actuary expects the 2004 Medicare premium to rise by \$7.30 (12.4%) to \$66 per month. The estimated Cost-of-Living-Adjustment (COLA) effective on January 1, 2004 will be 2.3%. Note that 12.4% is over 5 times 2.3%. A significant cause of “higher than expected ” Medicare expenditures is billing abuse (greed) indicating more oversight is needed.—Vern Perry

Year	Estimated in 2002	Estimate in 2003
2003	\$57.00	\$58.70 (actual)
2004	\$59.80	\$66.00
2005	\$63.90	\$68.60
2006	\$67.70	\$72.20
2007	\$71.60	\$76.20
2008	\$76.00	\$80.80
2009	\$80.60	\$85.50
2010	\$86.10	\$90.50
2011	\$90.80	\$95.60

Source: 2002 and 2003 Medicare Trustees Report, March 2002 and 2003

From the Editor

Amending the United States Constitution can be done in two ways

1. The amendment bill must pass both halves of the legislature by a **two-thirds** majority in each and then it goes to the states or
2. A constitutional convention is called by **two-thirds** of the legislature of the states where one or more amendments are proposed.— this has never been done — and then it goes to the states.

Regardless of the route taken the amendment must be approved by **three-quarters** of the states.

In 1996 Nevada voters gave final approval to the so-called “Gibbons Initiative “ to require a **two-thirds** vote before taxes are approved or increased. To become law the initiative had to be passed twice , which it was with more than 80% of the vote.

Now an attorney, Michael Dyer, representing various “educational” associations says the **two-thirds** requirement “gives a minority of Nevada’s population political power out of all proportion to their numbers and “debases or dilutes the ‘one person, one vote’ principal.

Give me a break you dork. — Vern Perry

Next Meeting

Thursday August 14, 2003
10:00 a.m. at the >>>>>>



After the meeting why don’t you eat and play, and stay all day.



Undetermined at press time. The telephone committee will let you know before the next meeting. — Editor.

Join the Nevada Seniors Coalition (no age limit) and become active in your community.

There is strength in numbers.

Dues are \$6.00 for each individual membership.

Fill out the application and mail it with a check or money order for the proper amount to:

Jeanie Tabeek
4754 East Flamingo Road Suite 146
Las Vegas, NV 89121-4709
Telephone: 451- 9483

Cut on dotted line

Name: _____

Address: _____

Street (space or apt. #)	City	Zip
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Phone: _____

Fax: _____

E-mail: _____

WE CAN ACCOMPLISH MORE IF YOU VOLUNTEER — TELL US YOUR INTERESTS BELOW

Bring your concerns to our attention and we will consider them for action by the Nevada Seniors Coalition. Talk to any director listed on the back page.

Ours is an all-volunteer organization. . Your help is welcomed.

Thank you: Jeanie Tabeek, Membership Director

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The Nevada Seniors Coalition, Inc (NSC) is a nonprofit, nonpartisan organization. No person is excluded on the basis of age, race, sex, religion or national origin.

The organization's purpose is to promote the physical and social welfare of senior citizens, their children and grandchildren.

The organizations' goals and objectives are:

- Improvement of political and governmental institutions and processes on local, state and federal levels.
- Identify legislative trends at all levels and set NSC priorities.
- Support domestic policies responsive to the needs and will of the Nevada senior population.
- Work to involve more seniors in government. to assure government is open, responsive and accountable.
- Keep members and the general public informed on current issues affecting them. Encourage them to make their voices heard at all government levels.
- Work with other organizations in a common endeavor when their issues and programs coincide with those of NSC.

TODAY IN HISTORY

July 10, 1940 The Germans begin the first in a long series of bombing raids against Great Britain, as the Battle of Britain, which will last three and a half months, begins.

After the occupation of France by Germany, Britain knew it was only a matter of time before the Axis power turned its sights across the Channel. And on July 10, 120 German bombers and fighters struck a British shipping convoy in that very Channel, while 70 more bombers attacked dockyard installations in South Wales. Although Britain had far fewer fighters than the Germans-600 to 1,300-it had a few advantages, such as an effective radar system, which made the prospects of a German sneak attack unlikely. Britain also produced superior quality aircraft. Its Spitfires could turn tighter than Germany's ME109s, enabling it to better elude pursuers; and its Hurricanes could carry 40mm cannon, and would shoot down, with its American Browning machine guns, over 1,500 Luftwaffe aircraft. The German single-engine fighters had a limited flight radius, and its bombers lacked the bomb-load capacity necessary to unleash permanent devastation on their targets. Britain also had the advantage of unified focus, while German infighting caused missteps in timing; they also suffered from poor intelligence.

But in the opening days of battle, Britain was in immediate need of two things: a collective stiff upper lip--and aluminum. A plea was made by the government to turn in all available aluminum to the Ministry of Aircraft Production. "We will turn your pots and pans into Spitfires and Hurricanes," the ministry declared. And they did. — from www.historychannel.com



**We're on the web at
www.nevadaseniors.com
Check it out!**



The Spitfire