

The

NSC FOGHORN™



Volume 3, issue 6

June 10, 2004

Special points of interest:

Comparison of state to federal minimum wage rates.

- 11 states have higher.
- 30 states have the same.
- 2 have lower.
- 7 states have no minimum wage.
- The city of San Francisco, CA has the highest rate at \$8.50 per hour.
- Kansas has the lowest rate at \$2.65 per hour.
- Nevada pays \$5.15 per hour – the federal rate.

Some states have various rates depending on the employer's gross annual sales.

There are also complicated rules about when overtime kicks in, in many states.

From the U.S. Department of Labor

BE VIGILANT, MORE KILLER TAXES ARE ON THE WAY IN 2005

By Ken Mahal, NSC President

May 31 2004

We must become vigilant and active immediately, from this day forward to the end of the 2005 legislature, in order to protect ourselves from confiscatory property tax increases that will be starting in 2005. Mark Schofield, Clark County Assessor predicts property taxes will increase as much as 20% to 40%, or even double in some cases, driven by the scarcity of land for development. Schofield is proposing an amendment to NRS 361.260 that would cap property tax increases to a maximum of 6% in any given year. Hopefully we can find agreement by the legislature and counties affected that even a lower cap could be passed in the 2005 legislature. Remember it must be passed to take affect in the 2005 tax year.

Nevada Seniors Coalition supports this proposal and will need your help in getting it passed.

It is fine to consider an initiative for a Proposition 13 type tax cap but that will take at least four years which means the taxes will go up for at least four more years which could drive some out of their homes.

We all know that the tax and spend politicians and bureaucrats will spend every dollar we allow them to collect so we must stop any increase now before they can start the spending wheel of fortune again as they did in 2002.

The one sure way for a heads up in this effort is to know the candidates you vote for as never before. Really put them to the test and make sure they make a public promise that they will support Mr. Schofield's proposal to amend NRS 361.260, capping increases in property taxes at a maximum of 6% starting in year 2005.

This should be the Nevada Seniors Coalitions' members number one priority for the upcoming session of the Nevada (Continued on page 2)

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Legislature. We will do our part and trust you will do yours.

Another taxing issue that should die before it takes a breath is Sheriff Young's $\frac{1}{4}\%$ increasing to $\frac{1}{2}\%$ sales tax making our already overly high sales tax increase to $7\frac{3}{4}\%$ which would be unconscionable. Again we ask you, have you ever seen an activity calling for black and whites that from all appearance looks like there are double the cops needed to get the job done? So what ever you do whack that one good when you vote.

Other petitions on the street that should die in the voting booth are Congressman Gibbon's requirement that the education budget get priority over all other budgets in the legislature. And the greedy beast of the bunch is — you guessed it, the teachers union requiring the funding of education be equal to the average in the nation. What ever became of Governor Kenny Quinn's zero budgets which means you spend what is actually needed not what you want to fill your pockets with.

OREGON'S ASSISTED-SUICIDE LAW declared legal and not a bad idea for us to consider in Nevada given our ever increasing number of retirees moving here.

BEGINNERS DRIVERS LICENSE needs considerable training time added to it given the large number of youngsters having accidents whether sober or under the influence.

This letter was sent to all Clark County candidates who filed to run for the Legislature or County Commission. There are a total of 153.

Candidate Survey Letter

Dear (Candidate's Name),

As you will quickly see, our candidate survey is brief and to the point. We hope you will take the time to respond. Thank you.

1. Please tell us who your political hero is. The one person, living or dead, American or not, whose political principles and leadership you most admire and respect and who you would most want to emulate if elected to public office.

2. Specific Issue: Property taxes

There is a wave of property tax increases coming next year. The increases will range from 20% to 50% or more. If you think we are wrong, or you are not familiar with this issue we urge you to call Mr. Mark Schofield, the Clark County Assessor at 455-4951.

Mr. Schofield is proposing a cap of 6% on property tax increases. The bill will be introduced in the 2005 Legislature. We need a commitment from you as a Legislative or County Commission candidate that you will support Mr. Schofield's proposal.

Talk to him. Understand the situation, and then please let us know where you stand on this vitally important issue.

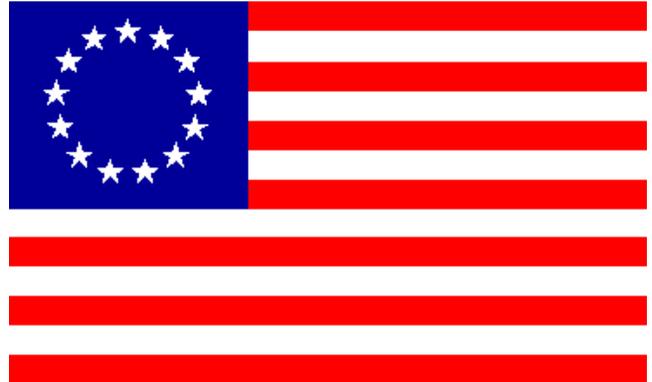
Thank you for your time.

The Nevada Seniors Coalition Board of Directors

“Please Don’t Quote Me”

A thoughtful mind, when it sees a Nation's flag, sees not the flag only, but the Nation itself; and whatever may be its symbols, its insignia, he reads chiefly in the flag the Government, the principles, the truths, the history which belongs to the Nation that sets it forth.

--Henry Ward Beecher

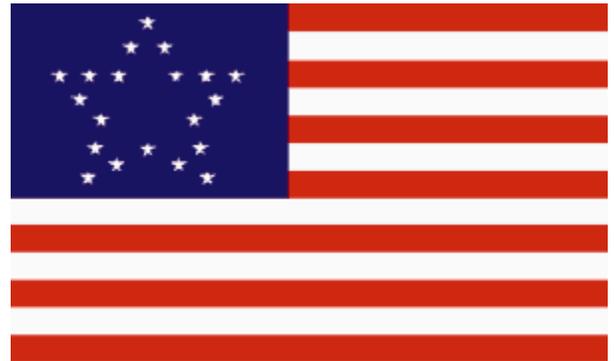


Betsy Ross

When Freedom from her mountain height Unfurled her standard
to the air, She tore the azure robe of night, And set the stars of
glory there....Joseph Rodman Drake, *The American Flag*.

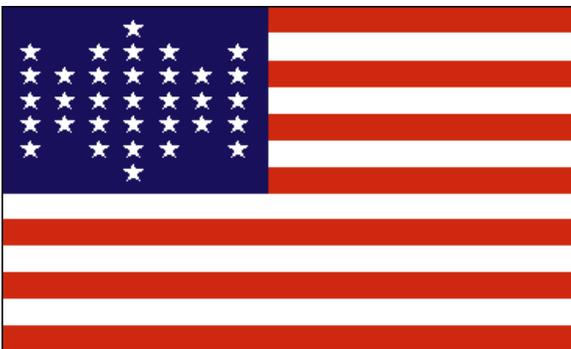
If you are ashamed to stand by your colors, you had better seek another flag....

— Anonymous.



The Great Star

Your flag and my flag,
And how it flies today
In your land and my land
And half a world away!
Rose-red and blood-red
The stripes forever gleam;
Snow-white and soul-white -
The good forefathers' dream;
Sky-blue and true-blue, with
stars to gleam aright -
The gloried guidon of the day,
a shelter through the night.
~Wilbur D. Nesbit, *Your Flag
and My Flag*



Fort Sumter

Cheers for the sailors that fought
on the wave for it,
Cheers for the soldiers that always
were brave for it,
Tears for the men that went down
to the grave for it,
Here comes the flag!
~Arthur Macy, *The Flag*



Pick A Card, Any Card — But Watch For the One Up the Sleeve

If you thought Medicare rules were confusing before, wait until you try to sign up for a new drug discount card. The government has created a new drug-benefit program that begins on June 1. For roughly \$30 a year, seniors can select a discount card and save up to 25% on their prescription medications. But like everything else Uncle Sam touches, **Beware and Be Wary.**

Consumers have more than 70 Medicare-endorsed cards to choose from, and each one has its own network of pharmacies and its own formulary, or list of covered medications. And what's worse, while it's true that drug discount cards offer 10% to 25% discounts off retail prices, that's only for *certain* medications. Precisely which drugs are marked down, and by how much, varies from card provider to card provider. With so many variables, there's no telling how much an individual senior will save until he or she joins a program, warns Tricia Neuman of the Kaiser Family Foundation.

According to experts many seniors could actually save more on their prescriptions by taking advantage of other drug assistance programs, including those run by their state and even the pharmaceutical makers themselves. "Don't limit yourself [to a discount card], even though that's what all the hype is about," says Deane Beebe, spokeswoman for Medicare Rights Center. "Shop around; there are much better options out there."

Even those seniors with higher incomes who don't qualify for alternative drug assistance programs may still be able to save more money by using the Internet than by signing up for one of the many Medicare-endorsed drug discount cards. According to a study by the Medicare Rights Center, a nonprofit advocacy organization, Web sites like Drugstore.com often offer far more competitive pricing than discount plans do. Lipitor (10 mg, 90 tablets), for example, cost 26% less on Drugstore.com and 37% less on CanadaRx.com compared with full retail prices. (**Importing prescriptions from Canada is illegal.**) Seniors using the Medicare-endorsed Pharmacy Care Alliance's and AARP's discount cards would save only 17% off retail for that same bottle of pills. An AARP spokesman admits its card may not be the cheapest option for seniors since it offers an open formulary and covers all medications.

What to do? As we mentioned earlier, a new drug discount card isn't right for everyone. Since these cards cost up to \$30 upfront, the first thing you should decide is if the initial investment is worth it. **If you already have drug coverage, for example, you should probably keep it, since you're unlikely to find a better deal.**

If you don't have drug benefits, you should take the time to wade through all the available Medicare-endorsed discount cards and assistance programs in your area and compare them with prices on the Internet. This, of course, assumes you're willing to purchase your medications online. Be warned: this process isn't easy. But a new government Web site can help you sort through at least some of the red tape. (**If you or your loved one isn't computer savvy, call 1-800-MEDICARE for assistance.**)

Start by writing down all of the drugs you're taking, and how much those medications cost. Then, log on to the Centers for Medicare and Medicaid Services Web site and click the Prescription Drug and Other Assistance Programs button. After answering a short questionnaire, this interactive tool will provide you with a list including all of the drug assistance programs and Medicare-endorsed discount cards in your area. It will even compare total out-of-pocket costs on a monthly basis across various discount cards.

But be careful. According to the Kaiser Family Foundation's Neuman, the Medicare Web site is constantly being updated. So once you receive a list of discount programs in your area, you should make some phone calls to confirm the accuracy of the information you just received. (The Web site should provide you with phone numbers.) Make sure your drugs are indeed on each sponsor company's formulary, and confirm the price for each medication. Then double-check that your pharmacy is part of the network. Yes, this is a lot of work. But making a mistake could cost you.

Once Medicare beneficiaries choose their cards, in most cases, they can't switch programs until 2005. There are some exceptions to this rule, including situations when a senior leaves a long-term care facility or if a discount card stops operating in the area. Even if you do your homework and find a seemingly good card, you may still be disappointed because the discount cards are allowed to change their formularies and adjust their prices at any time. Uncle Sam, unfortunately, doesn't believe that's a good enough reason to allow seniors to switch plans.

The only seniors who should definitely sign up for a Medicare-endorsed discount card are the estimated 7 million low-income seniors who will qualify for additional government assistance right away, says Medicare Rights Center's Beebe. Those making \$12,569 or less (\$16,862 for couples) are eligible for an annual \$600 (\$1,200 over the 18 month program) in credits toward medications. The only way to redeem this aid is to use a Medicare-endorsed (Continued on page 7)

Flag Day — A Short History

The Fourth of July was traditionally celebrated as America's birthday, but the idea of an annual day specifically celebrating the Flag is believed to have first originated in 1885. BJ Cigrand, a schoolteacher, arranged for the pupils in the Fredonia, Wisconsin Public School, District 6, to observe June 14 (the 108th anniversary of the official adoption of The Stars and Stripes) as 'Flag Birthday'. In numerous magazines and newspaper articles and public addresses over the following years, Cigrand continued to enthusiastically advocate the observance of June 14 as 'Flag Birthday', or 'Flag Day'.

On June 14, 1889, George Balch, a kindergarten teacher in New York City, planned appropriate ceremonies for the children of his school, and his idea of observing Flag Day was later adopted by the State Board of Education of New York. On June 14, 1891, the Betsy Ross House in Philadelphia held a Flag Day celebration, and on June 14 of the following year, the New York Society of the Sons of the Revolution, celebrated Flag Day.

Following the suggestion of Colonel J Granville Leach (at the time historian of the Pennsylvania Society of the Sons of the Revolution), the Pennsylvania Society of Colonial Dames of America on April 25, 1893 adopted a resolution requesting the mayor of Philadelphia and all others in authority and all private citizens to display the Flag on June 14th. Leach went on to recommend that thereafter the day be known as 'Flag Day', and on that day, school children be assembled for appropriate exercises, with each child being given a small Flag.

Two weeks later on May 8th, the Board of Managers of the Pennsylvania Society of Sons of the Revolution unanimously endorsed the action of the Pennsylvania Society of Colonial Dames. As a result of the resolution, Dr. Edward Brooks, then Superintendent of Public Schools of Philadelphia, directed that Flag Day exercises be held on June 14, 1893 in Independence Square. School children were assembled, each carrying a small Flag, and patriotic songs were sung and addresses delivered.

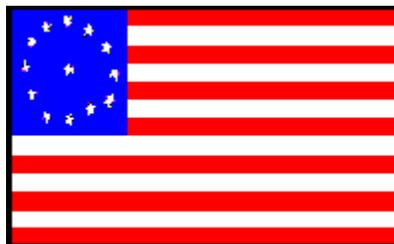
In 1894, the governor of New York directed that on June 14 the Flag be displayed on all public buildings. With BJ Cigrand and Leroy Van Horn as the moving spirits, the Illinois organization, known as the American Flag Day Association, was organized for the purpose of promoting the holding of Flag Day exercises. On June 14th, 1894, under the auspices of this association, the first general public school children's celebration of Flag Day in Chicago was held in Douglas, Garfield, Humboldt, Lincoln, and Washington Parks, with more than 300,000 children participating.

Adults, too, participated in patriotic programs. Franklin K. Lane, Secretary of the Interior, delivered a 1914 Flag Day address in which he repeated words he said the flag had spoken to him that morning: "I am what you make me; nothing more. I swing before your eyes as a bright gleam of color, a symbol of yourself."

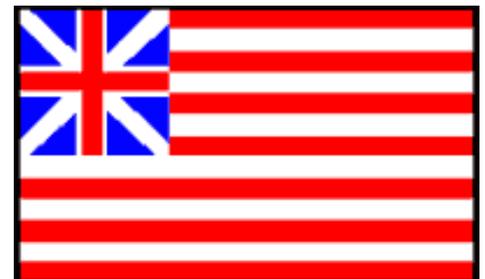
Inspired by these three decades of state and local celebrations, Flag Day - the anniversary of the Flag Resolution of 1777 - was officially *established* by the Proclamation of President Woodrow Wilson on May 30th, 1916. While Flag Day was celebrated in various communities for years after Wilson's proclamation, it was not until August 3rd, 1949, that President Truman signed an Act of Congress designating **June 14th** of each year as **National Flag Day**.



Bennington



Cowpens



Grand Union



First Navy Jack

Various actual flag designs used at the beginning of our country. There were many, many more. (See page 3)

AT THE MAY MEETING



Ken Mahal and Public Guardian Kathleen Buchanan

MEMBERSHIP

New Members:

- Kathleen Buchanan
- Beth L. Fiebelkorn
- Edward W. Granaham
- John Mc Bride
- Rhonda Stevens

Welcome, Welcome, Welcome

Renewing members include:

- Charles Carpenter
- Pauline Goldmann

Thank you all for your continued support.

N.B. You are given 90 days after your membership expires to renew before your name is removed from the membership list. Your membership anniversary date is on the **Foghorn** mailing label. If the date is in red please renew, either by mail or at the next meeting.

Vern Perry

A tape of this meeting is available.

For further information:

Contact Vern Perry



Patricia Trent

SPORTS



Bradley J. Richardson



(Continued from page 4)

card at a participating pharmacy.

Remember is that this is a voluntary program. If you don't sign up, you can't use the benefits. This is important for adult children to consider if they have parents in nursing homes or other long-term care facilities. "Don't expect the nursing home to take care of this," says Elinor Ginzler, manager for AARP's consumer education efforts on Medicare drug discount programs. "Adult children should get involved. This whole system is based on consumer involvement."

Remember also that there's no great advantage in being an early adopter. You may indeed save more money throughout the next year-and-a-half by taking your time and selecting a card carefully, says AARP's Ginzler. However if you choose the wrong one, and you could find yourself out the \$30 enrollment fee and still paying full price for your medications.

Modified article from www.smartmoney.com

Vern Perry

MUDDLE IN GOVERNMENT

Guest Column by Dick Higgins of the Veterans Voice

The system is simply not working at the top. Our government's leaders are in serious disagreement concerning how the taxpayers' money is best spent.

The Congress seems unable to make its self-designed system of first setting money ceilings and then filling in the blanks work. In March, the House and Senate passed their first step budget resolutions in disagreement with each other. A committee of members from both sides of the Capitol did reach a proposed agreement on May 20, later accepted by the full house, but senators refused to even talk to it and they recessed until after Memorial Day. The Nation's Greatest Deliberative Body also did not act

on S 2400, the senate version of the FY 2005 Defense Authorization Act.

In the meantime, the president's bean counters, Office of Management and Budget (OMB), sent to congressional leaders the administration's objections to work by the House Veterans Affairs Committee. That committee recommended elimination of the Widow's Tax, the Survivor Benefit Plan offset that reduces the military survivor's mite from 55% to 35% of their sponsor's retirement pay. The full house accepted the committee's recommendation.

OMB also violently objected to a House decision to delay the Base Realignment and Closure (BRAC) activity from FY 2005 to FY 2007. Thus, the FY 2005 Defense Authorization Bill (HR 4200) is now in turmoil. OMB threatened a Pentagon recommendation for presidential veto if congress insisted on delaying BRAC. However, no such threat was made in regard to the SBP Widow's Tax.

As a further complication, Congress in an election year is not expected to concentrate singly on matters of interest to veterans and active duty troops as far as legislation is concerned.

What to do? Be sure you are registered to vote. Learn all you can about the veterans stance of all candidates who want your vote and, in the 2004 Primary Election and the Nov. 2, General Election do your citizenry duty for military people, veterans, National Guard, Reserves and active duty troops.

In 1987 legislation was introduced in Congress to establish a World War II Memorial. Then the arguing started; mostly involving aesthetics. Finally President Clinton was presented with Public Law 103-32 which he signed on May 25, 1993. Construction started in September of 2001. It was opened to the public on April 29, 2004 so that more veterans, (who are dying at the rate of 1,100 per day) could visit it. Officially it opened on Saturday, May 29, 2004 at 7:00 p.m. nearly **59 years** after World War II ended.

Another case of how important servicemen are during a war, but "Don't bother me boy" after it's over.

— Vern Perry, Editor

Next Meeting

Thursday, July 8, 2004

At 10:00 am at >>>>>>



After the meeting
why don't you eat
and play, and stay all
day?



Featured speaker will be:

Las Vegas Mayor Oscar Goodman

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Today In History— June 10, 1898

On June 10, 1898, U.S. Marines landed at Guantánamo Bay. For the next month, American troops fought a land war in Cuba which resulted in the end of Spanish colonial rule in the Western Hemisphere. Cuban rebels had gained the sympathy of the American public, and the sinking of the U.S.S. Maine further boosted American nationalistic fervor.

Popular demand for intervention in the Cuban-Spanish conflict led Congress to pass resolutions demanding the withdrawal of Spanish armed forces from Cuba, authorizing U.S. aid to effect this, and promising American support for Cuban self-rule. Spain declared war against the United States on April 24, 1898, and the United States promptly replied with a counter-declaration.

While Spain was unprepared to sustain a war in its distant territories, America was ready and eager to show off its military strength. The navy, under Admiral George Dewey's command, easily broke Spanish control of the Philippine Islands in an engagement at Manila Bay on May 1. American attention then turned to the liberation of Cuba.

On July 17, just five weeks after the landing at Guantánamo Bay, the Spanish forces under Admiral Pascual Cervera surrendered at Santiago. In the Treaty of Paris, the United States gained sovereignty of Guam, Puerto Rico, and the Philippines. Spain lost its colonial empire, and the United States emerged with greater influence in international affairs and an increased sense of national pride.— From the Library of Congress



The Nevada Seniors Coalition, Inc (NSC) is a nonprofit, non-partisan organization. No person is excluded on the basis of 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.

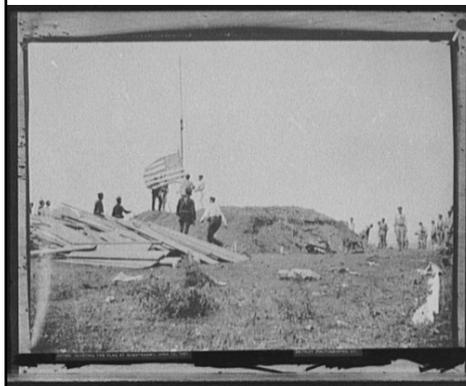
The organizations' goals and objectives are:

- 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.



We're on the web at
www.nevadaseniors.com

Check it out



**Hoisting the flag at
Guantánamo, Cuba**