

The

NSC FOGHORN™



Volume 4, issue 8

August 11, 2005

Special points of interest:

According to a survey released by the Commonwealth Fund, Bloomberg/Boston Globe three of five older U.S. Adults are concerned about their ability to pay for health care in the future.

- ◆ 35% said they had problems paying medical bills in the past year or had related debts for as long as three years;
- ◆ 24% enrolled in Medicare lacked health insurance before entering the program;
- ◆ 24% between the ages of 50 and 64 said they had failed to fill a prescription, visit a physician when needed or receive a medical test or follow-up treatment because of cost concerns;
- ◆ More than two-thirds said that they support placing 1% of their earnings in a proposed Medicare savings account to help pay for long term care or other health care costs;
- ◆ About half will receive health benefits through an employer or the employer of a spouse when they retire (Bloomberg/Boston Globe, 6/29).

Drugs, Bombs, Cops, Houses and Supers

By Ken Mahal, AIA, NSC President

IF YOU HAVE MEDICARE BE CAREFULL OF WHAT YOU SIGN UP FOR.

I don't know about you folks but lately I have been hit with extra bills that Medicare does not pay for and therefore I am left hanging with an extra bill. Have you noticed that your doctor's office has so much paper work for you to fill out and buried in it will likely be statements that says by signing you agree to pay for anything that Medicare does not pay for. As an example on an ambulance bill I found out belatedly that the emergency ambulance people did not fill out the form properly and Medicare refused the bill because their opinion was that alternative transportation was available. Well in this case my wife had just gotten home from an emergency hospital run in Scottsdale and within minutes of arriving at the hospital she went into a seizure. Three days later and the day after she got out of the hospital she had another set of circumstances that called for emergency help. Medicare refused the ambulance bill and I was left hanging with a very expensive bill. The Ambulance people did not put all of our information on the bill and Medicare refused to reconsider it. As for a doctors bill I have run into another instance where I unknowingly signed a paper that was another case of where my doctor insisted on an anesthesiologist and Medicare refused to pay for it and I was again stuck with the bill. Ten days ago I was in the doctor's office and was ask to fill out some new paper work and here again there were a number of these statements that ask you to initial that you will agree to pay the bill if Medicare will not pay for it. I refused to agree to this one and don't know what the doctors office is going to do about it if I do not hand in the filled out paper work. The next time I go to the doctor's office I am sure I will be faced with that same paper work. In another instance I had some laboratory work done at Quest labs and have been billed for \$32 so often I can't stand seeing the bill come to the house. Again it seems to be a test that Medicare will not pay for. So maybe you folks who are in HMO's have something going for you even if the doctors are not the ones you would like to have. Now on second thought our neighbor up and died without apparent reason and he was in an HMO so what does one do? Is this some kind of collusion with the Notch Baby issue where Congress is going to let us die so they won't have to pay us what is rightfully due?

THE TWO A - BOMBS STOPPED WORLD WAR II, NO DOUBT ABOUT IT.

Have you noticed this year on the anniversary of the A bomb drops there is rubbish by the Japanese and others that it was not necessary to drop those two bombs to stop the war. Well I can testify personally that those two A-bombs did and were needed to stop the war, no question about it. I happened to be in the **Third Fleet** at the time just a hundred miles off shore of Tokyo Bay (Continued on page 2)

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(Continued from page 1) when the bombs were dropped and days later we flew fighter cover for General McArthur and his staff as they flew into Tokyo to set up his headquarters. Before that in the fleet of 96 capital ships, which means heavy cruisers, battlewagons, aircraft carriers plus a bevy of destroyers, destroyer escorts, submarines and the like, we were on strike mode (4 hours on and 4 hours off) for eleven months preparing for the invasion of Japan. What was sad is that a large number of the GI's from Europe were being shipped to the Pacific for the invasion of Japan. The word we heard was that any invasion would see fifty thousand to a hundred thousand casualties and all I can say is that after what they did to us starting with Pearl Harbor they were due anything we could do to them to stop the war without us losing one more American. **By the way to date I have not seen an apology by the Japanese for starting the war in the Pacific. Have you?**

THE CLARK COUNTY COMMISSIONERS SCREWED US WITH A NEW QUARTER PERCENT SALES TAX TO GIVE TO THE COPS.

I did testify against the proposed ¼ % sales tax at the CCC meeting Tuesday the 2nd knowing very well that the CCC, the sheriff and cops from the various municipalities had the deal wired. How stupid it is to keep adding more to the sales tax. At the rate they are going I wouldn't be surprised to see our sales tax soar to 10% while the gaming tax will remain at 6-1/2 %. What is so bad about the sales tax addition is the fact that the CCC is seeing a 14 % increase in their own sales tax revenue so really had very little need for more revenue to hire new cops. When I made the presentation I watched the Clark County Commissioners and County Manager Thom Reilly watching me with that please go away look. How disgusting to see what we call government by the people for the people and of the people when you go to any of these meetings. There were a few people who came there because of my article in Vegas Voice paper so I do thank them for coming. I do predict that in three or four years we will have our first cop corruption case involving all of this money from the new tax and how sad it will be. I did shake hands with the sheriff who said he agreed with my points expressed at the meeting and said he will work with us. What got to me is when the sheriff testified that he wanted to see the cops back in the neighborhoods again and visiting with the people like in the early days. I think he said he has been here 27 years and we have been here 21 years and I do not even remember once that cops came through the neighborhood and even looked at us so you could say anything to them. As far as I can tell Sheriff Young was feeding us a lot of baloney. With more than \$100,000,000 per year for about five entities do you for a minute believe there won't be corruption in short order?

WHAT ARE WE GOING TO DO ABOUT AFFORDABLE HOUSING? THE TEACHERS ARE CRYING, THE POLITICIANS ARE CRYING AND OF COURSE THE BUREACRATS ARE ALSO ON BOARD.

Just why are we required to provide so called affordable housing for teachers or anyone else? There is affordable housing springing up all over called condominiums that sell in the low \$100s and if you cannot afford that just rent an apartment like millions do in the big cities all over the USA. After all if we are going to be a big city then start to live like they do in big cities, rent a place.

MR. ROGERS GOES OVER THE TOP AND WANTS THE NEXT SUPT. TO EARN \$600,000 PER YEAR.

Give me a break Mr. R. why should we pay that much when if it is done right you can most likely find a **dollar a year man**. In fact as soon as Mr. Garcia announced he was leaving I called Mr. Rogers (TV3) personally as well as one of the school board members suggesting that he would be the right man to take that job and turn this mess around at the Clark County School district. Unfortunately he was then just in the process of signing up as a **dollar a year man** so as to speak at the University of Nevada. To bad he agreed to do that. In fact I still think he should resign from the University in six months when he has it working and go over to the Clark County School District as its new superintendent. Someone wrote in the RJ that if you do find some one that talented then you need to give that person the green light to make the drastic change from top to bottom which is needed. – 30

Pushing My Luck

I stormed into the kitchen and walked directly up to my wife. Pointing a finger in her face, I said, "From now on, I want you to know that I am the man of this house, and my word is law! I want you to prepare me a gourmet meal tonight, and when I'm finished eating my meal, I expect a sumptuous dessert afterward. Then, after dinner, you are going to draw me my bath so I can relax. And when I'm finished with my bath, guess who's going to dress me and comb my hair?"

My wife replied, "The funeral director would be my guess."

"Please Don't Quote Me"

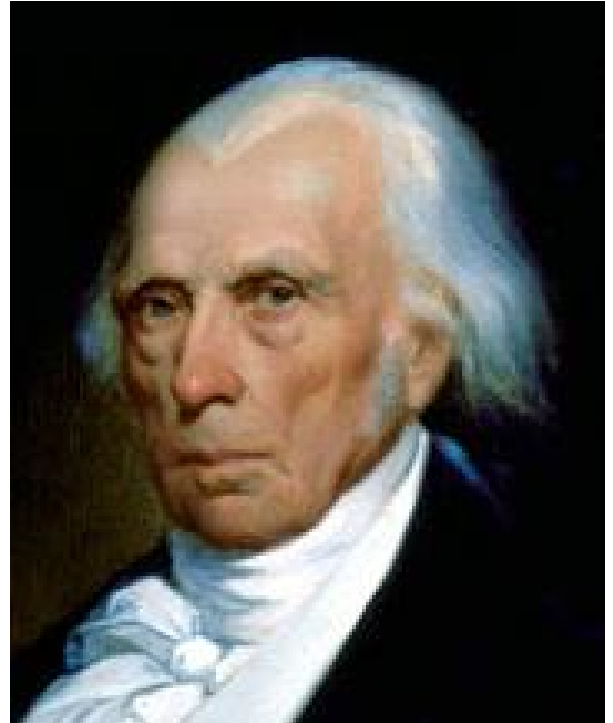
"Since the general civilization of mankind, I believe there are more instances of the abridgment of freedom of the people by gradual and silent encroachments of those in power than by violent and sudden usurpations."

The essence of Government is power; and power, lodged as it must be in human hands, will ever be liable to abuse.

"I go on the principle that a public debt is a public curse."

"A popular Government without popular information, or the means of acquiring it, is but a prologue to a farce or a tragedy; or, perhaps both. Knowledge will forever govern ignorance...."

"If men were angels, no government would be necessary."



James Madison

Birth: March 16, 1751

Death: June 28, 1836

Term of Office: March 4, 1809-March 3, 1817

Number of Terms Elected: 2 Terms

First Lady: Dolley Payne Todd

Nickname: "Father of the Constitution"

Major Events While in Office:

- Non-Intercourse Act (1809-1810)
- War of 1812 (1812)
- Star Spangled Banner written by Francis Scott Key (1814)
- Treaty of Ghent (1814)
- Battle of New Orleans (1814)
- Hartford Convention (1814-1815)
- Second Bank of the United States Chartered (1816)

States Entering Union While in Office:

- Louisiana (1812)
- Indiana (1816)



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HELP STOP THE "ILLEGAL ALIEN IMMIGRATION INVASION" 'TAKE ACTION NOW'

SIGN & NOTARIZE OUR NATIONWIDE PETITION

Town Hall Meeting second Tuesday of each Month at 7:00 P.M. at: Elk's Lodge #1468, 4100 W. Charleston Blvd, Las Vegas, NV

Cows, Constitution, Commandments, & Carlin

COWS

Is it just me, or does anyone else find it amazing that our government can track a cow born in Canada almost three years ago, right to the stall where she sleeps in the state of Washington, and they tracked her calves to their stalls--but they are unable to locate 11 million illegal aliens wandering around our country. Maybe we should give them all a cow.



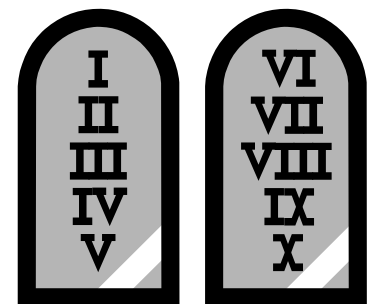
CONSTITUTION

They keep talking about drafting a Constitution for Iraq. Why don't we just give them ours? It was written by a lot of really smart guys, it's worked for over 200 years, and we're not using it anymore.



TEN COMMANDMENTS

The real reason that we can't have the Ten Commandments in a Courthouse? You cannot post "Thou Shalt Not Steal," "Thou Shalt Not Commit Adultery," and "Thou Shall Not Lie" in building full of lawyers, judges, and politicians---it creates a hostile work environment!



And Last but not least. . . . George Carlin said it best about Martha Stewart:

"Boy, I feel a lot safer now that she's behind bars. O.J. Simpson, Michael Jackson and Kobe Bryant are still walking around; Osama Bin Laden, too, (not to mention all the sex-offenders they set free) but they take the one woman in America willing to cook, clean, and work in the yard, and haul her off to jail!"



Humor by George Carlin at: www.georgecarlin.com

This will be the Start of Something Big — Einstein's Letter to President Roosevelt - 1939

Albert Einstein
Old Grove Road
Peconic, Long Island
August 2nd, 1939

F.D. Roosevelt
President of the United States
White House
Washington, D.C.

Sir:

Some recent work by E. Fermi and L. Szilard, which has been communicated to me in manuscript, leads me to expect that the element uranium may be turned into a new and important source of energy in the immediate future. Certain aspects of the situation which has arisen seem to call for watchfulness and if necessary, quick action on the part of the Administration. I believe therefore that it is my duty to bring to your attention the following facts and recommendations.

In the course of the last four months it has been made probable through the work of Joliot in France as well as Fermi and Szilard in America--that it may be possible to set up a nuclear chain reaction in a large mass of uranium, by which vast amounts of power and large quantities of new radium-like elements would be generated. Now it appears almost certain that this could be achieved in the immediate future.

This new phenomenon would also lead to the construction of bombs, and it is conceivable--though much less certain--that extremely powerful bombs of this type may thus be constructed. A single bomb of this type, carried by boat and exploded in a port, might very well destroy the whole port together with some of the surrounding territory. However, such bombs might very well prove too heavy for transportation by air.


The United States has only very poor ores of uranium in moderate quantities. There is some good ore in Canada and former Czechoslovakia, while the most important source of uranium is in the Belgian Congo.

In view of this situation you may think it desirable to have some permanent contact maintained between the Administration and the group of physicists working on chain reactions in America. One possible way of achieving this might be for you to entrust the task with a person who has your confidence and who could perhaps serve in an unofficial capacity. His task might comprise the following:

- a) to approach Government Departments, keep them informed of the further development, and put forward recommendations for Government action, giving particular attention to the problem of securing a supply of uranium ore for the United States.
- b) to speed up the experimental work, which is at present being carried on within the limits of the budgets of University laboratories, by providing funds, if such funds be required, through his contacts with private persons who are willing to make contributions for this cause, and perhaps also by obtaining co-operation of industrial laboratories which have necessary equipment.

I understand that Germany has actually stopped the sale of uranium from the Czechoslovakian mines which she has taken over. That she should have taken such early action might perhaps be understood on the ground that the son of the German Under-Secretary of State, von Weizsacker, is attached to the Kaiser-Wilhelm Institute in Berlin, where some of the American work on uranium is now being repeated.

Yours very truly,



Albert Einstein

At the July Meeting

Membership



Angela Torres, RTC Public Information Specialist, NSC President Ken Mahal & RTC Senior Management Analyst Susan Joseph



Susan gave a very detailed and interesting MS Power Point Presentation concerning the Regional Transportation Commission (RTC) of Southern Nevada. Thank you very much Susan and Angela.

New Members:

Bobby Jean

Welcome To All New Members

Renewing Members:

Edward & Mary Ann Duffy

Francis Margolis

Ken Mahal

Thank You For Your Continued Support

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CALL 1-800-EDD-UFFY

Please help increase our membership. Tell your friends about our meetings and bring them with you.

Meeting notice flyers are available for *posting* at every meeting.

Recruit new members.

HELP NSC GROW!!!



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.
Remember the dues are now \$8.00

We Was Robbed

From the Editor

While seniors depend on the annual Cost-of-Living Adjustment (COLA) to keep up with rising costs, in recent years COLAs have fallen far short of doing so. Rising health care and energy costs are taking a bigger and bigger chunk out of seniors’ pockets.

The COLA is tied to changes in the Consumer Price Index (CPI). While the public commonly thinks of the CPI as one index, this is not the case. There are several CPIs, each of which measures inflation rising at different rates depending on whose “market basket” the government is looking at.

The Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) is used by the government to calculate COLAs. It surveys the goods and services that younger workers use. Younger workers have far different spending habits than seniors, who must spend a much greater percentage of their income on health care The CPI-W does not accurately measure the increase in senior costs thus seniors are receiving less than they should.

The government tracks senior costs however, and has done so since 1983. The Consumer Price Index for Elderly Consumers (CPI-E) was established by legislation precisely because of the concern that other CPIs measure changes in the economy as a whole and understate costs for older people.

Because the CPI-E gives greater weight to the portion of income seniors must spend on health care, it grows more quickly than the CPI-W. Seniors would have received a COLA increase of 3.1% this year instead of 2.7% if the government had used the CPI-E to calculate COLAs.

Underpayments of COLAs accumulate over a retirement. For example, a senior who retired with an average benefit of \$460 in 1984 would have received about \$8,629 more in the past 21 years had the government used the CPI-E to calculate their COLA. Today that senior would receive a benefit that’s about \$69 per month higher — \$916 instead of the \$847 actually received — enough to cover most of the monthly Medicare Part B premium.

Based on an Article by The Seniors Citizens League — Vern

I recently (8/2/2005) attended a Medicare Part D training class to learn how to help people fill out the required forms to enroll in the program. This law is so complex that I do not think a young person with extraordinary mental capacity could enroll without help. The government of course wrote it this way on purpose. I still have one class to go and then I will volunteer to help a few hours a week at various locations to be announced later. There are still many unknowns such as what some private companies are going to do with their in-place drug programs. There will be much government propaganda concerning this program and I am warning you to be very careful about signing anything before you give it much thought and get advice from someone other than a federal government representative.

I will keep you up-to-date on this as I learn more.

Belle Chohanin has suggested that we offer advertising space to members for some nominal fee to sell stuff or ask for recommendations for handymen, etc. For instance she needs help with her landscaping. She and Ed Moreira are working out the details. Contact us if you think this is a good idea.

Vern Perry

Next Meeting

Thursday, September 8, 2005
10:00 am at >>>>>>>>>>>>>>>>>>



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

Scheduled Speaker For September:

Dr. James Deacon

Distinguished Professor of Environmental Studies, Retired, from UNLV will discuss Las Vegas Valley Water Problems including the environmentally unsound proposal to steal northern Nevada Water.



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Today In History August 11, 1945

Japan's surrender made public

An official announcement of Japan's unconditional surrender to the Allies is made public to the Japanese people on this day in 1945.

Even though Japan's War Council had already submitted a formal declaration of surrender to the Allies, via ambassadors, on August 10, fighting continued between the Japanese and the Soviets in Manchuria and between the Japanese and the United States in the South Pacific. In fact, two days after the Council agreed to surrender, a Japanese submarine sank the *Oak Hill*, an American landing ship, and the *Thomas F. Nickel*, an American destroyer.

In the afternoon of August 14, Japanese radio announced that an Imperial Proclamation was soon to be made, accepting the terms of unconditional surrender drawn up at the Potsdam Conference. That proclamation had already been recorded by the emperor. More than 1,000 Japanese soldiers stormed the Imperial Palace in an attempt to find the proclamation and prevent its being transmitted to the Allies. Soldiers still loyal to Emperor Hirohito repulsed the attackers.

General Anami, the member of the War Council most adamant against surrender, committed suicide that evening to atone for the Japanese army's defeat, and to be spared having to hear his emperor speak the words of surrender.



U.S.S. Missouri

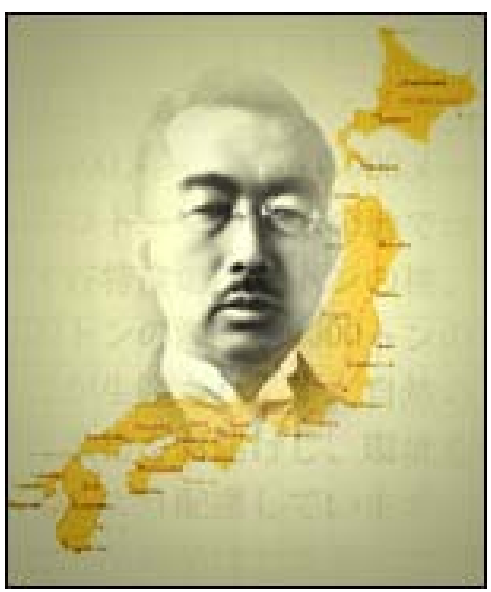


The **Nevada Seniors Coalition, Inc (NSC)** is a nonprofit, non-partisan organization. No person is excluded on the basis of race, sex, religion or national origin.

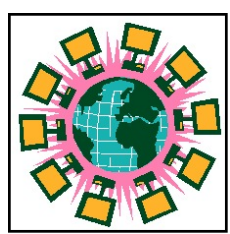
The organization's purpose is to promote the physical and social welfare of senior citizens, their children and grandchildren.

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.



Emperor Hirohito



NSC is on the World Wide Web at www.nevadaseniors.com
Check it out !!