

The

# NSC FOGHORN

TM



Volume 6, issue 8

Our Web Site is at <http://www.nevadaseniors.com>

August 9, 2007

**Special points of interest:**

State Residential Property Tax

Percent of all revenue from state and local sources

1. New Jersey	35.29%
2. New Hampshire	42.94%
3. Connecticut	31.81%
4. New York	24.19%
5. Rhode Island	31.21%
<b>23. Nevada</b>	<b>18.92%</b>
47. Arkansas	10.52%
48. Mississippi	16.50%
49. West Virginia	11.54%
50. Alabama	8.88%
51. Louisiana	11.16%

The state with the highest median real estate tax is New Jersey where more than 50% of all households pay in excess of \$5,352 in property taxes per home. In Louisiana the figure is \$175.

*Data from 2005 (latest) Residential Real Estate Tax Rates in the American Community Survey (May 22, 2007) [www.housingeconomics.com](http://www.housingeconomics.com) VWP*

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## Taxes, Taxes, Power and In The Hole

By Ken Mahal, NSC President

**ALREADY YET WE ARE GOING TO TALK ABOUT TAXES ON OUR HOME.**

Sharron Angle has lit the battle over our real-estate taxes and with a very good start as far as money is concerned. Her \$200,000 contribution is half way to where she wants to be in order to hire professional signature getters for the Prop 13 type initiative she is promoting with her organization **We The People Nevada**. By the way you can see the details in their web page [www.wethepeoplenevada.org](http://www.wethepeoplenevada.org). I have mixed emotions about what is being proposed by rolling back home values to some still undetermined year and then set a 1 % property tax rate on that value and limits annual increases to 2 % a year. Presently based on what the legislature did in 2005 we have taxes frozen at the 2004 level with a maximum 3 % cap on residential property taxes and 8% on all other properties which would primarily be for income producing property. I lived with this idea of income producing property having a higher rate than non-income. I understood it but didn't like it. California Prop 13 kept people in their homes and I hope it stays that way for us because home owners and particularly retirees don't have a lot going for most of them.. I hope that isn't what is going to happen in our case. By the way take a good look at your tax statement and bring your questions to our meeting the second Thursday of September which is the 13<sup>th</sup>. We are going to have Clark County Assessor Mark Schofield as our guest speaker who can answer any questions you may have as well as be prepared to hear what he has to say on where he thinks we are best off in the years to come with our residential real-estate taxes. Those of you who were with us in 2004-5 will remember that we started the tax issue very early on out concern for higher taxes and Mark Schofield was a big help. We ended up working for the 3% cap which is what we have and if there was a way to lock that in I would be very happy to keep it that way. The problem with what we have now is that the legislature did pass the legislation that gives us this protection and by the same token the next legislature could decide to undo it and go for something much more onerous. That is something we certainly cannot afford to go to sleep on. If you pay attention to our politicians locally and at the state level you know they are always being pressed to do more of something that costs money and the two best places to get money out of our pockets is to raise our real-estate taxes and/ or to increase the sales tax. So let's wait to hear from Mark in September and go from there. In the meantime we will also be in touch with Sharon Angle to learn more about what she is thinking of for their initiative.

**SPEAKING OF TAXES ISN'T IT TIME TO KILL SOME TAXES?**

If you pay attention to our Water Authority Queen who makes \$261,604 plus benefits maybe it is time we take our sales tax back that *(Continued on Page 2)*

(Continued from page 1) she throws around like there is no bottom in her tax payer money bag and which she spends however she pleases. That ¼ % sales tax produces well over a \$100,000,000 a year to waste any way she wants to since her board are also the elected city councils and Clark County Commissioner representatives who go along with anything Mulroy wants. So it is up to the taxpayers to begin to raise heck over this tax money that grows each year and she spends it on things that people and businesses should do themselves like turning grass to desert landscaping. Her thinking is flawed because with every one of our tax dollars she uses to subsidize converting grass to rock to use less water, well what do you think happens? Another 100,000 people move into the valley to use up the water we saved. How nuts do you think that rational is? The more people we grow because there is more water will also bring a fair percentage that will be on welfare that again just eats up more of our tax dollars. So let's start an initiative to kill the ¼ % sales tax to the Southern Nevada Water Authority. You can say well Ken what should we do with the money we save? Just cut the sales tax back a ¼ % that is a direct savings on anything we buy.

### **HARRY LIKES HOT AIR AND WIND, NOT NUCLEAR AND COAL. WHY?**

Senator Harry our leader in Washington D.C. why can't we use coal from our neighbor the state of Wyoming? They are good people and have an abundance of coal that we could use in a couple of large coal fired generating plants. Now if you have done your home work you cannot deny that the modern day burners and scrubbers make coal one of the cleanest and cheapest fuels we can use for generating electricity. It is really right next door so why not give it a shot. Also what is wrong with nuclear generating plants we have had them for many years with no trouble and with the present day technology in our navy carriers and submarines there is just no justification for not using nuclear in our community. Think of it senator tens of thousands of our navy sailors and marines have lived next to it aboard the subs and carriers now some fifty years with nary a problem.

I know you are promoting wind and sun, only one problem with the two of them we don't have the thousands of acres of suitable land waiting for the huge fields of sun panels and wind machines. By now even you must realize the economics just isn't there to build these wind and sun panels because if it were economical it would have been done a long time ago. You can say Ken how do you know what you say is so? Well in my 86 + years I know by now that when it fits the capitalist system we build it. I like solar systems and have worked on them from time to time over the last 50 years and do know that the cost of building and maintaining these things just cannot compete or they would have been on line years ago. And senator just because you say do it doesn't mean it can or is going to be done. Some years back statistics were stated that umpteen thousand acres of solar panels mounted in Nevada could create enough electric energy for the entire United States. Oh and by the way solar panels really don't do us much good in the dark of night.

I like the coal plants with cheap coal from our neighbor in Wyoming. Let's do it Harry.

### **OUR DONUT HOLE CAUGHT UP WITH US.**

Seniors you know what I mean by the donut hole. We used the first \$2,400 worth of drugs so Humana says. It seems impossible but when you look at the prices they tack onto some of the drugs it just blows ones mind. Now I am scurrying around trying to find pills that do what the expensive ones did but with a slightly different way of getting there like in one case where the prescription reads 25-100 that I know means one part of the pill is a medicine that is equal to 25mgs of the pill and the other part of the pill is 100mgs. So what do we learn to do? Now we buy two medicines of 25mgs. and 100mgs. As each separate pills so they cost \$8 whereas in one pill its \$112. Now there is a little more to it than that but not much. The medicine is the same. Crazy isn't? Now why doesn't the pill pusher insurance company push that so that we would not run into the damn donut hole which was a glaring mistake to begin with. Makes me think a little of the 1,200 pages for Medicare one of the candidates for president came up with about ten years ago and we had to kill it. No one would listen this time so what can we do? Punt.

A crusty old man walks into the local First Baptist Church and says to the Secretary, "I would like to join this damn church."

The astonished woman replies, "I beg your pardon, sir. I must have misunderstood you. What did you say?"

"Listen up, damn it. I said I want to join this damn church!"

"I'm very sorry sir, but that kind of language is not tolerated in this Church."

The secretary leaves her desk and goes into the pastor's study to inform him of her situation. The pastor agrees that the secretary does not have to listen to that foul language.

They both return to her office and the pastor asks the old geezer, "Sir, what seems to be the problem here?"

"There is no damn problem," the man says. "I just won \$200 million bucks in the damn lottery and I want to join this damn church to get rid of some of this damn money. "

"I see," said the pastor. "And is this bitch giving you a hard time?"

## *“Please Don’t Quote Me”*



"And to preserve their independence, we must not let our rulers load us with perpetual debt. We must make our election between economy and liberty, or profusion and servitude."

Thomas Jefferson

"As an individual who undertakes to live by borrowing, soon finds his original means devoured by interest, and next no one left to borrow from - so must it be with a government."

Abraham Lincoln



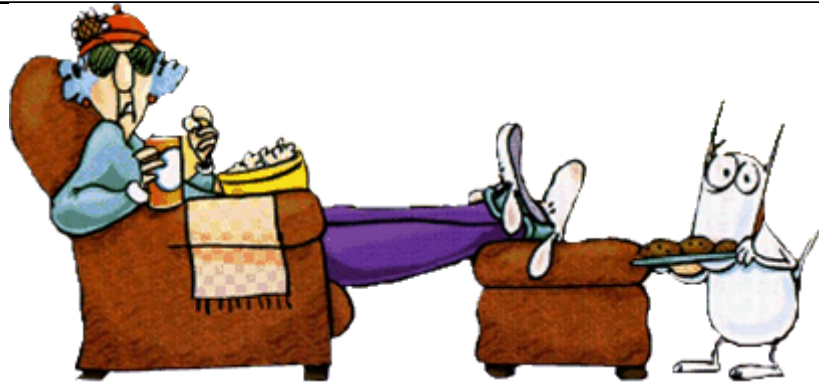
If Tyranny and Oppression come to this land, it will be in the guise of fighting a foreign enemy.

James Madison

"Illegal is anything that is against the law including drug trafficking, smuggling, terrorism or crossing the border into a country. Undocumented is anything that can no longer be verified including unemployed American workers who no longer qualify for unemployment benefits and are no longer counted in statistics. What a sorry nation we are becoming when we allow corporate political correctness to pervade our daily speech. Illegal means illegal."

-- Peter Romanenko, Waco, Texas

## Maxine



Everyone concentrates on the problems we're having in this country lately; illegal immigration, hurricane recovery, wild animals attacking humans in Florida.

Not me. I concentrate on solutions for the problems.

The result is a win-win-win situation:

- + Dig a moat the length of the Mexican border.
- + Send the dirt to New Orleans to raise the level of the levies.
- + Put the Florida alligators in the moat along the Mexican border.

Any other problems you would like for me to solve today?

## The Story of the Star Spangled Banner

### NO REFUGE COULD SAVE : BY DR. ISAAC ASIMOV

I was once asked to speak at a luncheon. Taking my life in my hands, I announced I was going to sing our national anthem -- all four stanzas. This was greeted with loud groans. One man closed the door to the kitchen, where the noise of dishes and cutlery was loud and distracting. "Thanks, Herb," I said.

"That's all right," he said. "It was at the request of the kitchen staff"

I explained the background of the anthem and then sang all four stanzas. Let me tell you, those people had never heard it before -- or had never really listened. I got a standing ovation. But it was not me; it was the anthem.

More recently, while conducting a seminar, I told my students the story of the anthem and sang all four stanzas. Again there was a wild ovation and prolonged applause. And again, it was the anthem and not me.

So now let me tell you how it came to be written.

In 1812, the United States went to war with Great Britain, primarily over freedom of the seas. We were in the right. For two years, we held off the British, even though we were still a rather weak country. Great Britain was in a life and death struggle with Napoleon. In fact, just as the United States declared war, Napoleon marched off to invade Russia. If he won, as everyone expected, he would control Europe, and Great Britain would be isolated. It was no time for her to be involved in an American war.

At first, our seamen proved better than the British. After we won a battle on Lake Erie in 1813, the American commander, Oliver Hazard Perry, sent the message, "We have met the enemy and they are ours." However, the weight of the British navy beat down our ships eventually. New England, hard-hit by a tightening blockade, threatened secession.

Meanwhile, Napoleon was beaten in Russia and in 1814 was forced to abdicate. Great Britain now turned its attention to the United States, launching a three-pronged attack.

The northern prong was to come down Lake Champlain toward New York and seize parts of New England.

The southern prong was to go up the Mississippi, take New Orleans and paralyze the west.

The central prong was to head for the mid-Atlantic states and then attack Baltimore, the greatest port south of New York. If Baltimore was taken, the nation, which still hugged the Atlantic coast, could be split in two. The fate of the United States, then, rested to a large extent on the success or failure of the central prong.

The British reached the American coast, and on August 24, 1814, took Washington, D.C. Then they moved up the Chesapeake Bay toward Baltimore. On September 12, they arrived and found 1,000 men in *(Continued on page 5)*

*(Continued from page 4)*

Fort McHenry, whose guns controlled the harbor. If the British wished to take Baltimore, they would have to take the fort.

On one of the British ships was an aged physician, William Beanes, who had been arrested in Maryland and brought along as a prisoner. Francis Scott Key, a lawyer and friend of the physician, had come to the ship to negotiate his release.

The British captain was willing, but the two Americans would have to wait. It was now the night of September 13, and the bombardment of Fort McHenry was about to start.

As twilight deepened, Key and Beanes saw the American flag flying over Fort McHenry. Through the night, they heard bombs bursting and saw the red glare of rockets. They knew the fort was resisting and the American flag was still flying. But toward morning the bombardment ceased, and a dread silence fell. Either Fort McHenry had surrendered and the British flag flew above it, or the bombardment had failed and the American flag still flew.

As dawn began to brighten the eastern sky, Key and Beanes stared out at the fort, trying to see which flag flew over it. He and the physician must have asked each other over and over, "Can you see the flag?"

After it was all finished, Key wrote a four stanza poem telling the events of the night. Called "The Defense of Fort McHenry," it was published in newspapers and swept the nation. Someone noted that the words fit an old English tune called, "To Anacreon in Heaven" -- a difficult melody with an uncomfortably large vocal range. For obvious reasons, Key's work became known as "The Star Spangled Banner," and in 1931 Congress declared it the official anthem of the United States.

Now that you know the story, here are the words. Presumably, the old doctor is speaking. This is what he asks Key:

Oh! say, can you see, by the dawn's early light,  
What so proudly we hailed at the twilight's last gleaming?  
Whose broad stripes and bright stars, through the perilous fight,  
O'er the ramparts we watched were so gallantly streaming?

And the rocket's red glare, the bombs bursting in air,  
Gave proof thro' the night that our flag was still there.

Oh! say, does that star-spangled banner yet wave,  
O'er the land of the free and the home of the brave?  
On the shore, dimly seen thro' the mist of the deep  
Where the foe's haughty host in dread silence reposes,  
What is that which the breeze, o'er the towering steep,  
As it fitfully blows, half conceals, half discloses?

Now it catches the gleam of the morning's first beam,  
In full glory reflected, now shines on the stream  
'Tis the star-spangled banner.

Oh! long may it wave O'er the land of the free and the home of the brave!

"The towering steep" is again, the ramparts. The bombardment has failed, and the British can do nothing more but sail away, their mission a failure. In the third stanza I feel Key allows himself to gloat over the American triumph. In the aftermath of the bombardment, Key probably was in no mood to act otherwise? During World War I when the British were our staunchest allies, this third stanza was not sung. However, I know it, so here it is:

And where is that band who so vauntingly swore  
That the havoc of war and the battle's confusion  
A home and a country should leave us no more?  
Their blood has washed out their foul footsteps' pollution.  
No refuge could save the hireling and slave  
From the terror of flight, or the gloom of the grave,  
And the star-spangled banner in triumph  
doth wave O'er the land of the free and the home of the brave.

(The fourth stanza, a pious hope for the future, should be sung more slowly than the other three and with even deeper feeling):

Oh! thus be it ever, when freemen shall stand  
Between their loved homes and the war's desolation,  
Blest with victory and peace, may the Heaven - rescued land  
Praise the Power that hath made and preserved us a nation.  
Then conquer we must, for our cause is just,  
And this be our motto -- "In God is our trust."  
And the star-spangled banner in triumph  
in triumph doth wave O'er the land of the free and the home of the brave.

Linda Forman CPA PC

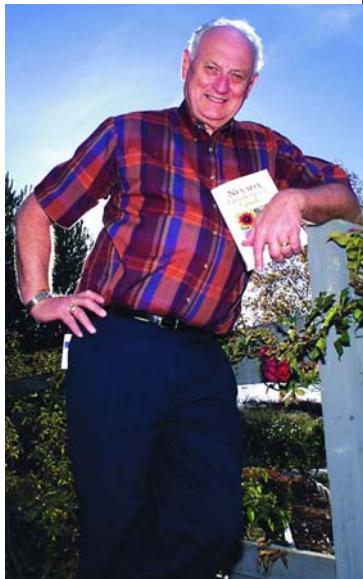
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(This is an excerpt from an e-mail forwarded to me by Charley Carpenter. I thought it of interest because Linn Mills, last month's speaker, had remarked on this subject. This is a better explanation of the story said and corrects Mr. Mill's mistake of saying Key was a prisoner. As I said at last month's meeting, I learned all the verses when I was in high school when I read somewhere that most Americans did not know the first verse -- and we were at war then! -- Vern)



## At the July Meeting

Our guest speaker at the July meeting was horticulturist Linn Mills. Linn has a weekly garden column in The Las Vegas Review Journal each Thursday. He produces a gardening segment on TV8 which airs each Sunday morning at about 7:30 a.m.. He is in the Dr. Green Thumb booth at the new Gardens at the Las Vegas Springs Preserve 333 S. Valley View Blvd. at W. Alta Dr.. Visiting the gardens and trails is free however special areas of the preserve require paying a fee. The cost of tickets are as follows: Adults: \$18.95, Seniors (65+) \$17.05, Students (18+) \$17.05, Child (5-17) 10.95, under 5 free. Nevada Residents get a \$4.00 discount. For more information on the web go to: <http://www.springpreserves.org> or phone 822-7700.



## Membership

### Renewing Members

- \*Gilbert Eisner
- \*JoAnne Embry
- \*Mary J. Le Pire
- \*Linda Marshall
- \*Barbara O'Dell
- \*Frank Pelteson
- \*Eugenia Serach
- \*Elaine F. Siegel
- \*David & Mary Ann Stearns
- \*John J. Tobin

Thank you for your continued support

### New Members

Beverly Wanamaker

Welcome, Welcome, Welcome, Welcome

## Thanks

Thanks to all of you who contributed to NSC last month. We really appreciate it..

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

Recruit new members.

**HELP NSC GROW!!!**



NSC is an all volunteer group and we always need help. The same people have been doing all the work for years. Please contact any NSC officer or director to volunteer.



Your membership anniversary date is on the Foghorn Mailing label. If the label is **RED**, please renew your membership, either by mail or at the next meeting you attend. Your name is removed from the membership list 90 days after expiration.

Membership dues are \$8.00 per person.



**The Nevada Senior Medicare Patrol (SMP) educates Nevadans on how to identify and protect against healthcare fraud in the Medicare/Medicaid system.**

Every year the Medicare system is drained of billions of dollars as a result of fraud, waste, errors and abuse. It is the mission of the national SMP's to educate beneficiaries to identify these situations so that we can increase the chance that the Medicare system is solvent for future generations.

Examples of abuses can include, but are not limited to:

- Billing for services not received.
- Inflated billings – over charging for services, or charging for a doctor when an assistant provided the service.
- Billing non-covered services as covered services – billing a “nose job” as a deviated-septum repair.
- Offers of “Free” or medically unnecessary services and then billing Medicare.

Medicare beneficiaries play a vital role in detecting these instances of abuse and we rely on them to report the errors to the Medicare system.

**Here are some ways to protect yourself and the system:**

- Protect your Medicare number! In the wrong hands, it is a license to steal.
- Carefully review your quarterly Medicare Summary Notice – check dates of service, duplicate billings or services not received.
- Don't be influenced by advertising for services, medica-

tions, or products. Educate yourself and make your own decisions.

The Nevada SMP is funded and supported by the Administration on Aging, works closely with the Centers for Medicare & Medicaid Services and is responsible for assisting citizens across our state to identify issues to protect themselves from being victimized. We do this in a number of ways. We deliver presentations for interested parties to educate them on the signs of fraud, waste and abuse. We also recruit senior professional volunteers from the community to help. These dedicated seniors work at healthcare fairs, one-on-one counseling sessions and by networking with the state's senior service provider system to get our message into the community. Finally, we maintain a statewide, toll-free hotline (888-838-7305) so that Nevada beneficiaries have a local resource to resolve and/or investigate these complicated issues.

In addition, we provide resources and referrals to other senior support agencies and non-profits in the state.

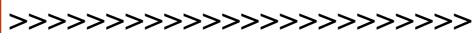
**The Nevada SMP is here to help you! Please call us if:**

- You suspect fraud, errors, waste or abuse to Medicare.
- You are a retired professional senior who would be interested in volunteering.
- You are a member of senior group, law enforcement agency or other interested community group that would like a presentation.

Our statewide, toll-free number is 1-888-838-7305. We can also be reached by email at [smpinfo@ag.state.nv.us](mailto:smpinfo@ag.state.nv.us)

**Next Meeting**

Thursday, September 14, 2007 at 10:00 am at



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



**The September featured speaker will be:**

***Clark County Assessor***

***Mark Schofield***

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**Richard Thomas** Communications

**Vernon Perry** Issues

**Ken Mahal** Liaison

## *Today In History, August 9, 1945*

### Atomic bomb dropped on Nagasaki

A second atom bomb is dropped on Japan by the United States, at Nagasaki, resulting finally in Japan's unconditional surrender.

The devastation wrought at Hiroshima was not sufficient to convince the Japanese War Council to accept the Potsdam Conference's demand for unconditional surrender. The United States had already planned to drop their second atom bomb, nicknamed "Fat Man," on August 11 in the event of such recalcitrance, but bad weather expected for that day pushed the date up to August 9th. So at 1:56 a.m., a specially adapted B-29 bomber, called "Bock's Car," after its usual commander, Frederick Bock, took off from Tinian Island under the command of Maj. Charles W. Sweeney. Nagasaki was a shipbuilding center, the very industry intended for destruction. The bomb was dropped at 11:02 a.m., 1,650 feet above the city. The explosion unleashed the equivalent force of 22,000 tons of TNT. The hills that surrounded the city did a better job of containing the destructive force, but the number killed is estimated at between 60,000 and 80,000 (exact figures are impossible, the blast having obliterated bodies and disintegrated records).

It was estimated by General Leslie R. Groves, head of the Manhattan Project, that another atom bomb would be ready to use against Japan by August 17 or 18-but it was unnecessary. Even though the Japanese War Council still remained divided ("It is far too early to say that the war is lost," opined the Minister of War), two War Council members eager to end the war urged Emperor Hirohito to meet with the Council, which he did, and declared that "continuing the war can only result in the annihilation of the Japanese people...." The Emperor of Japan gave his permission for unconditional surrender.



The Nevada Seniors Coalition, Inc (NSC) is a nonprofit, nonpartisan 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**

**Fat Man —  
the bomb that  
did it**

