

The

# NSC FOGHORN

TM



Volume 7, issue 1

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

January 10, 2008

**Special points of interest:**

Could some of the world's cities disappear by 2100? It's hard to predict, of course, but factors as diverse as global warming, industrial decay and aging populations mean that even as the global urban population continues to grow, some cities are facing possible extinction.

City	Cause
Banjul, Gambia	Rising sea levels and erosion
Detroit, U.S.A	Population flight
Ivanovo, Russia	Population flight
Mexico City, Mexico	Lack of drinking water and sinking
Naples, Italy	Volcanic eruption
San Francisco, U.S.A.	Earthquake
Timbuktu, Mali	Desertification
Venice, Italy	Sinking

## Happy 2008?

By Ken Mahal, NSC President

**WE MADE IT ANOTHER YEAR, WITH A HAPPY 2008 TO ALL OF YOU.**

Is there anything new we should be thinking about? For one thing our wonderful congress kicked in means testing in a big way. In our case not only do they means test me they also do it to Agnes also which in my book means for the same income they have double charged us so that both of us are being penalized about \$ 1,000 more in total because I happened to have sold some non-taxable bonds making more gross income and the way it looks when they base the means testing on our gross income they must also include most of our income which means our non-taxable bonds are now being taxed. Would some one please let me know how the DC Wizards of Odd Balls can do that without breaking the law? Oh you say they make the laws so in their case they can just ignore the law. By the way doesn't this also mean they added more taxing of our Social Security check? So that must mean they now can include about 90% of our SS as being taxable when in the original program there was no such thing as taxes on SS. If I live to 99, will they have taken back most of the SS check they send use each month? And to make it even worse both of us are Notch Babies which means we loose about \$100 a month per person in our household. Jeese why did I think of this horrible thing for the New Year?

On the 3<sup>rd</sup> of this month Vern and I gave testimony over the telephone to the Federal Justice Department in Washington D.C. concerning the acquisition of Sierra Health Services by United Health Group who already control 80+% of the health care HMO services in Nevada and if successful they would then have about 95% of the market which sure looks like a monopoly to us. Hopefully our testimony will be helpful but I wouldn't bet on it. Vern asked how they found us and Tiffany Joseph-Daniels said she did a search on the internet to see if there were any senior groups. Our web page came up so she called. We gave them about a half dozen things to consider.

**Inside This Issue**

<i>Please Don't Quote Me</i>	3
Immigration Article	4
AARP Plans Siphon Medicare Money	5
Members Page	6
Nevada Caucus Information	7
Meeting Information	7
Today in History	8
About NSC	8

**MISS THE CREDIT CARD PAYMENT BY ONE DAY AND BE CHARGE FOR 30 DAYS. HOW COME?**

I have one credit card that I have to pay either at the business or over the internet because they are not set up to take automatic payment. I don't like it because it means I always must have the payment on my mind and most of the time I make the payment a week or more in advance but the last one I missed by hours of the dead line and guess what, when this months bill came there was a \$29 service charge on the bill. I knew that was going to happen and I said here we go again. I will have to get down on my knees and plead for help. I seldom have this happen, so no problem in having it cancelled. I did ask the customer service person how come there is a 30 day grace period and if you miss the payment by a couple hours they

*(Continued on page 2)*

*(Continued from page 1)*

still charge you for the month so if it is one day or 30 it will be the same \$29 charge. My point was that yes I was late a few hours so why wouldn't I be charged for one day or a little less than one dollar? Of course they don't have an answer for that because they aren't authorized to make such decisions. Think about it though, shouldn't they prorate the bill a dollar a day for every day one is late paying the bill? The finance company might even be able to get rid of some help if late pay was by the day instead of the usury charges they put on us now. I am seldom late but I am sure millions of people have the late payment problem every month and our people in D.C. just let it go and do nothing about it. Their method of late charge is like going to a loan sharks office to get a one day loan of a few hundred bucks and they charge you a 20 or 30% late fee for one day and no one can do any thing about it. Maybe that is something we could try with our idea for a new federal web page for fifty states. So how about a [www.seniorsatsenatorsfeet.com](http://www.seniorsatsenatorsfeet.com)?

#### **SENATE MAJORITY LEADER HARRY REID OF NEVADA WANTS THE NELLIS AIR GROUP TO COOPERATE ON A POWER CORRIDOR.**

It wasn't very long ago that I wrote about our esteemed leader getting together with all of the possible participants in a transmission corridor from Ely to Las Vegas and all important points in between. For the first time I see some important movement by our Senator in trying to cooperate with the air space needs of the Nellis group where in he wants to find a location that would allow for his big wind fans that would not be in their air corridors, which makes sense. So why not set down with our power company and do the same. According to the RJ on January 4, 2008 the power company is ready to start the power plants for the Ely Energy Center with the understanding that they will provide the latest engineering technology for clean air knowing that waiting would no doubt cost more to include the latest clean air equipment so they want to start design and construction now post haste and agree to up date any clean air equipment when ever it is available. So this really makes for a win, win situation with their agreement. I honestly believe that if our Senator Harry Reid continues to block the energy center and when he finally is willing to look at the real cost ratio of megawatts cost comparisons for wind generators, solar systems and even geothermal against the cleanest coal generating plants he will find that the new technology costs for wind, solar and geothermal will not even come close as a comparative to the coal burning plants. That being the case dear Senator Harry Reid be advised that there will certainly be more than enough money to support one of the strongest Senate candidates that this state has seen for many years. If I were you Sir I really would become very cooperative, I would sponsor a power grid from Northern Nevada to Clark County and be able to connect to any of the power systems you want as well as the Nevada Power Company (Sierra Pacific, parent) and their parent company. Can you not see that this makes you look like a real winner because you are willing to let the new technology compete against the coal plants and where better to do this than in Nevada? I have been a solar advocate for at least 40 years which is far longer than you Sir were ever interested in same. As an Architect I should be a leader in all areas where it is possible to save the clients dollars of operating costs because such costs eventually eat you up if you overlook it. Senator this is an open invitation to meet with you and provide any help and cooperation that might be of assistance. I want to see progress as much as anyone and I have no blind sides so am willing to look at any good idea. I remember reading an article many years ago that Nevada has the best location for solar energy power possibilities in quantities large enough to provide energy for the entire United States. The problem has been that it is not cost effective. Just because we can put up a few solar panels that does not necessarily mean it is still the most cost effective energy system we can construct. Harry it might even take another forty or fifty years before this is ready to go in such large massive amounts but there is nothing wrong with getting started. If we do it right there would need to be maybe 100,000 acres dedicated to a solar field which would keep being improved as the systems became more engineering cost effective. Let's put it this way Harry had Henry Ford not started mass production of Ford automobiles until he had driven the latest 2020 model out on the highways we most likely would still have need for horse drawn buggies and I know you wouldn't want us to do that with our energy needs.

#### **A NOTE FOR YOU SENATOR HARRY REID.**

Dear Senator Harry Reid lets get something going because we are going to need power before you want to admit it and I would hate to think that because of your desire to hold off everything until a viable solar system is ready to be produced you and I and a few million more might no longer be around to see such a working systems and our grandchildren could be back to burning candles. Now I know you don't want that either.



## *"Please Don't Quote Me"*

"America's present need is not heroics, but healing; not nostrums, but normalcy; not revolution, but restoration; not agitation, but adjustment; not surgery, but serenity; not the dramatic, but the dispassionate; not experiment, but equipoise; not submergence in internationality, but sustainment in triumphant nationality...."

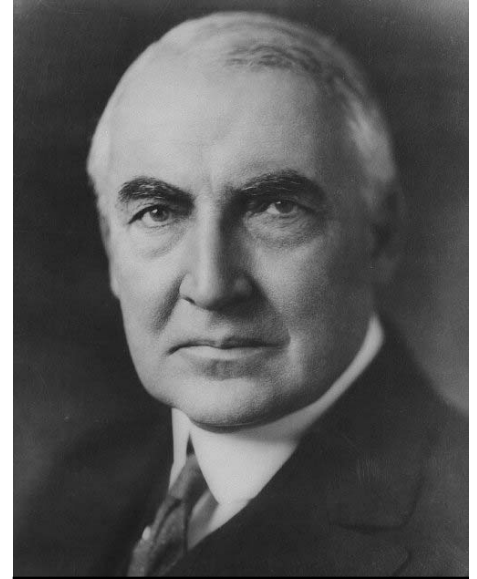
"There is something inherently wrong, something out of accord with the ideals of representative democracy, when one portion of our citizenship turns its activities to private gain amid defensive war while another is fighting, sacrificing, or dying for national preservation."

I don't know much about Americanism, but it's a damn good word with which to carry an election.

I don't know what to do or where to turn in this taxation matter. Somewhere there must be a book that tells all about it, where I could go to straighten it out in my mind. But I don't know where the book is, and maybe I couldn't read it if I found it.

"In the great fulfillment we must have a citizenship less concerned about what the government can do for it and more anxious about what it can do for the nation."

"Our most dangerous tendency is to expect too much of government, and at the same time do for it too little."



**Warren G. Harding**  
**Twenty-Ninth President**  
**1921-1923**

Born: November 2, 1865 in Corsica (Blooming Grove), Ohio

Died: August 2, 1923 during his presidency while visiting San Francisco, California

## New Immigration Laws Affect Arizona Businesses

It's not often the national business community looks to Arizona but this year that's exactly what's happening with the new law that cracks down on employers hiring illegal immigrants.

Described as the toughest such law in the nation, many see it as a test of how business will react to more stringent illegal immigration laws that directly affect the business community.

Unlike some regulations with few teeth, Arizona's law encourages people to contact local county attorneys when they suspect illegal immigrants are being employed. The county attorney then investigates the claim. Any company found to have knowingly hired an illegal immigrant can lose its state business license for up to 10 days. A business found to have done it a second time will have its business license permanently revoked. The law requires businesses to sign-up and use E-Verify, a federal database, to see if new hires have bona fide Social Security numbers and are eligible for employment.

I've talked to several people in business in Southern Arizona who support efforts to fight the law. At the same time they have fired employees in order to comply with it.

"This could close my doors and I don't think I'm the only one," one owner told me.

One strategy for manufacturers is to move the business to Mexico.

Tensions are running high on both sides of the issue – those who are demanding action when it comes to hiring illegal immigrants and those who see the huge negative impact from limiting non documented people as workers.

According to U.S. Census data, Arizona's immigrant population is about 500,000. The University of Arizona's Udall Center says immigrants make up about 14 percent of the state's workforce. The census does not ask immigrant about their legal status so it's impossible to determine how many are here illegally.

If your business does not hire illegal immigrants it doesn't mean it won't be affected. A UA study estimates there will be an 8.2 percent drop in economic annual output if immigrant workers are removed from the economic scene.

The opposing argument is that illegal immigrants use services such as hospital emergency rooms and public schools, among others, without paying for them. Lawmakers who drafted the bill that is now law definitely thought illegal immigrants are a drain on the economy.

The politics behind the law can be argued elsewhere but every business in Arizona needs to think through how the new law affects them and make plans to mitigate or capitalize on that effect.

The law has already had the following effects:

- Led businesses to identify and fire illegal immigrants.
- Business revenues are down in areas that have high concentrations of immigrants.
- Prompted some businesses to consider relocating to another state or Mexico.

If your business has a history of hiring illegal immigrants, then I'm sure you have already taken the necessary steps to protect its future from the new law.

If, however, you have a business that peripherally benefited from illegal immigrants in the workforce, the following Best Practices are recommended for you:

- Become informed and get involved with legislation affecting this sensitive area. State lawmakers are due to report back to Phoenix today (Jan. 7) so be aware and learn about efforts to make changes to the law.
- Don't wait until you're first quarter financial report comes in to start offsetting losses. Take a hard look now and adjust your marketing and business plans accordingly.
- Figure out where you stand on these crucial business issues and make your thoughts known to your lawmakers.

These issues are not easily solved or even understood given their complexity but as business leaders it is important to stay informed on issues that shape the business environment. No matter your opinion, this will affect your business – make sure you affect the outcome.

Contact **Sharon Youngblood** at [say@youngbloodconsulting.com](mailto:say@youngbloodconsulting.com) or call (520) 795-7498. She is a management consultant, corporate coach and speaker specializing in helping leaders improve performance and profitability of firms. Her website is at [www.youngbloodconsulting.com](http://www.youngbloodconsulting.com).

Best Practices appears the first Monday of each month in Inside Tucson Business.

## AARP plans siphon money from Medicare

Saul Friedman, Gray Matters  
Newsday, December 29, 2007

Perhaps you've seen or heard AARP's catchy new slogan for grass roots action in this political season: "Divided We Fail." That sounds good, but it's difficult to figure out precisely where AARP stands or what it means by failure.

The difficulty begins with AARP chief executive William D. Novelli, who gave us the 2003 Medicare Modernization (read, privatization) Act and the flawed Part D. He has been cruising the country making speeches and writing columns, one of which appeared in the Seattle Times last month, warning of the grave problems confronting traditional Medicare.

The column, written with Ronald Davis, president of the American Medical Association, warns that "the future for Medicare patients' access to care is bleak unless we take concrete steps to turn the tide."

They list some of Medicare's most serious problems, noting, for example, that premiums and out-of-pocket costs are becoming unaffordable, and that Medicare's programs and benefits are suffering from cuts and a shortage of funds.

The essential cause? Novelli and Davis write, "With Medicare Advantage plans being paid more than traditional Medicare - and covering only one in five Medicare patients - the private insurance industry is reaping a \$54-billion subsidy. That money comes from the pockets of taxpayers and adds to already high Medicare premium increases."

But from the other side of its mouth, so to speak, AARP is aggressively selling its Medicare Advantage and Part D drug plans, called "MedicareComplete," plus its Medigap policy. If they sign up, AARP plan beneficiaries pay their Part B premium; but in effect, they have turned their back on traditional Medicare coverage, weakening its risk pool.

Instead they are insured by UnitedHealthcare, which pays AARP royalties of more than \$350 million a year - after making a handsome profit.

How do AARP's sales of Medicare Advantage square with Novelli's denunciations of Medicare Advantage?

"Call it the riddle of AARP," said former Des Moines Register editorial page editor Gilbert Cranberg, writing in Nieman Watchdog (to which I also contribute). "It's truly puzzling why an organization that represents 38 million individuals 50 and over, many of whom depend on Medicare, would endorse a Medicare offshoot - Medicare Advantage - that siphons money from traditional Medicare and is seen by many as part of an effort to privatize Medicare."

AARP's support for the partial privatization of Medicare is not new. Its Medicare Advantage plans and the privatized Part D drug benefit (on which they also earn royalties from UnitedHealth), an AARP official has told me, give beneficiaries more "choices" than Medicare. He denies that each beneficiary who joins a Medicare Advantage plan weakens traditional Medicare. The official said AARP seeks an end to the subsidies paid to the Medicare Advantage Plans so there will be a "level playing field" between Medicare and the private plans. But Congress failed to end the subsidy and, even if it had, that alone wouldn't have put traditional Medicare on an equal competitive footing with the advertising power of the insurance industry and AARP. Rather, United's MedicareComplete, like Part D, will continue making money for AARP, and Medicare will remain on the slippery slope of privatization.

At AARP's Web site, the selling points for MedicareComplete fail to mention that it requires a referral from a primary care doctor to see a specialist, co-pays for each service, and that doctors and facilities used must be part of the United's network. Nor does AARP list the advantages of traditional Medicare, i.e., no restrictions on the doctors or hospitals patients can use, no referrals necessary and no co-pays with supplemental insurance.

But there is a larger point that brings me back to AARP's slogan.

"Divided We Fail." Its symbol is a donkey and elephant joined at the hip, as if bipartisanship will solve Medicare's problems and the health care crisis. So I asked the New York State office of AARP what the slogan means.

The state director, Lois Aronstein, replied that while AARP's goal is "universal health care," the purpose of the campaign is to "get policy ideas on the table and have all involved parties sit down ... to figure out how to bring about affordable, quality health care." Her assistant, Luci de Haan, noted that AARP's partners in the campaign include the Service Employees International Union and the Business Roundtable, "strange bedfellows in the past." The combined efforts of the three groups, de Haan said, "center on educating voters about supporting candidates who will give specific answers on health care."

AARP, Aronstein and de Haan said, seeks to ensure that Americans have the opportunity to have access to health care and long-term financial security.

Either AARP is trying to forge a consensus on universal care or leaving itself room to continue to earn millions selling private health insurance as part of a universal health care program. That would make it unlikely, for example, that AARP could support publicly funded traditional "Medicare for All," as proposed by Rep. Dennis Kucinich (D-Ohio) and many trade unions. More likely, AARP would favor the proposals of other presidential candidates, who would use insurance companies to provide access to health care.

I don't know how many AARP members are going along with the empty slogan "Divided We Fail," but the board and committee members of Massapequa Chapter 4727 have petitioned AARP to take a firm stand and "endorse a single-payer program and vigorously campaign for its enactment into law." A leading petitioner, James E. Stubenrauch of Massapequa, told me he and other chapter members are looking for allies. The chapter's address is Box 49, Massapequa, NY, 11758.

WRITE TO Saul Friedman, Newsday, 235 Pinelawn Rd., Melville, NY, 11747-4250, or by e-mail at saulfriedman @comcast.net.  
Copyright © 2008, Newsday Inc.



**At the December Meeting**



Our speaker at the December meeting was UNLV professor of economics and director for the Center For Business and Economic Research Dr. Keith Schwer who gave a very informative lecture on economics, past, present and future.

**Membership**

**Renewing Members**

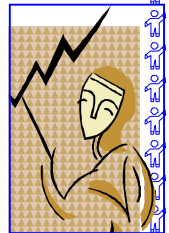
\*Phyliss Blessinger\*

**Thank you for your continued support**

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

**Recruit new members.**

**HELP NSC GROW!!!**



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

**Happy 2008**



**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.**

**Happy 2008**



**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.**



# NEVADA SENIORS COALITION, INC.

4754 East Flamingo Road, Suite 416  
Las Vegas, NV 89121-4709

**Ken Mahal** President

Phone: 702.737.1377

Fax: 702 .446.5534

e-mail: info@nevadaseniors.com

**Vernon Perry** Vice President

**Directors:**

**Belle Chohanin** Finance

**Florence Petris** Records

**Vernon Perry** Membership

**Knight Allen** Legislation

**Richard Thomas** Communications

**Vernon Perry** Issues

**Ken Mahal** Liaison

**Ed Moreira** Special Projects



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.

## ***This Day In History, January 10, 1923***

### **U.S. troops depart Germany**

Four years after the end of World War I, President Warren G. Harding orders U.S. occupation troops stationed in Germany to return home.

In 1917, after several years of bloody stalemate along the western front, the entrance of America's well-supplied forces into World War I was a major turning point in the conflict. When the war ended in November 1918, more than two million American soldiers had served on the battlefields of Western Europe, and more than 50,000 of them had lost their lives.

As part of the Treaty of Versailles, signed the next year, U.S. troops, along with other Allied forces, were to occupy the defeated Central Powers nations to enforce the terms of the peace agreement. In Germany, Allied occupation and stiff war reparations levied against the country were regarded with increasing bitterness and in 1923, after four years of contending With a resentful German populace, the American troops were ordered home.



**President Warren G. Harding**  
1865 — 1923