

The

NSC FOGHORN

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Volume 7, issue 10

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

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Special points of interest:

According to the Congressional Research Service, the following fifteen countries are the top recipients of U.S. Foreign Aid for fiscal year 2004, the most recent year of data available.

- 1) Iraq - \$18.44 billion
- 2) Israel - \$2.62 billion
- 3) Egypt - \$1.87 billion
- 4) Afghanistan - \$1.77 billion
- 5) Colombia - \$570 million
- 6) Jordan - \$560 million
- 7) Pakistan - \$390 million
- 8) Liberia - \$210 million
- 9) Peru - \$170 million
- 10) Ethiopia - \$160 million
- 11) Bolivia - \$150 million
- 12) Turkey - \$150 million
- 13) Uganda - \$140 million
- 14) Sudan - \$140 million
- 15) Indonesia - \$130 million

Carless, Moneyless, Toothless, Nomination, Abomination

By Ken Mahal, A.I.A. NSC President

SENIORS BE PREPARED FOR AN ATTACK ON YOUR DRIVERS LICENSE.

Come the new year of 2009 not only will we have a new president, there may even be something closer to home that will impact we retired folks in Nevada. Senator Dennis Nolan chairman of the Nevada State Senate Transportation Committee has stated that it is time to discuss what can be done to keep drivers off the road when they lack the faculties to continue driving. I can think of a number of situations that would cover those other than senior citizens but in Senator Nolan's case it surely is going to be a hit on us older drivers. Right now the system seems to work pretty good as is so I guess that would mean some member of the legislature is surely going to make life more difficult for we older drivers that are still driving and hope to keep our ability to do so for a goodly number of years more into the future. A number of years ago the owner of one of the taxi companies in Las Vegas offered to help out the community if need be by giving a decent price break to we older folks who might need to give up their license to drive and use his taxi company as a reasonable alternative. As far as money goes we all know that owning a car is not cheap but the convenience of the car has no equal. That being the case there is so much to consider before taking ones driving rights away from them that it would be almost impossible to write something into law that would make the senator happy and have us not want to do him in for anything he might come up with. I know what it is like to give up a driver's license because wife Agnes turned hers in several months back when she knew she would no longer want to chance driving anymore. This showed good sense on her part and had she not done so I know that I would have watched her like a hawk until she saw it herself. I am very proud and sadden at the same time that she had to quit driving. Now her little Miata convertible with 10,000+ miles sits in the garage and I have to drive it every so often to keep the battery up. The only reason to keep it is if my van goes to the garage and I need transportation. Pretty expensive in a year when it is just for convenience. Back to Mr. Nolan. We must all keep our eyes and ears open to be on top of any crazy ideas that may come up in the 2009 legislature. The position by AARP is that a family member should be on top of that problem. Then we can say, what about those who have no family to look out for such a situation. Then I guess it will be a friend or friends that do the looking out for our driving. It is interesting to note that the oldest licensed driver in Nevada is 102 according to the article in the Las Vegas Review Journal. Let's all keep our diligence on this issue for a starter in 2009.

IS THE PRESIDENTIAL ELECTION GOING TO BE ANOTHER TRUMAN?

I don't know how many of you remember Harry Truman and his win of 1948 when the Chicago Daily Times the day after the election had a headline that read "**Dewey defeats Truman**". Well I am not saying that it will be like wise this time but it sure looks like this election could be another barn burner like Harry Truman's was. For one I will be so glad to see and hear the last of this campaign. What ever happens we are sure seeing new things happen every day. And in this case I am talking about the multi billion dollars bail

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out and the triple digit drop in the stock market taking the Dow below 10,000 for the first time in 4 years. This is sure not a time to be faint of heart if one has money in the market. In fact where do you put your money if it isn't some place already? I for one got out of the stock market back in 2000 and have been in mostly tax free bonds ever since. This has meant a cash flow for income and in Nevada one advantage of living here is that you can own tax free bonds from any other state and not be impacted by state taxes since we do not have a tax on bonds or income. One could buy gold in 1oz coin, or invest in the market if one has a strong heart and can take the gyrations of the market. There is no doubt that if one has a lot of money it will be a good time to invest in the market if one can find a company they believe in. I know most of us are lucky to have enough money to pay our weekly and monthly bills that come due just in order to exist. Maybe our politicians should all be at least eighty years old and having had to save and struggle like those of us who have been out of a job per say some thirty years more or less. Then they might appreciate how we have to be so frugal in order to make ends meet. I often think our elected officials have no real sense of what it is like being older, having to have saved and with little income over and above social security to play with. What a difference their attitudes would be.

WHEN THE TEETH GO WHAT GOES NEXT YOUR MONEY?

Speaking from recent experience because of medicine, old age or who knows what I have had the last two thirds of my teeth extracted (doctor says) or jerked out as I say only after a lot of thought and looking at the moneybox to see if I could pay for it. You no doubt have seen the colored ads in the paper or the TV adds from a group called Clear Choice. After a lot of thinking I went with the so called one stop old teeth out and new teeth in, sort of that is. This was about a month ago and I am finally getting over the swelled chipmunk look and black and blue you should see the other guy look. These people have been very first class in taking care of me and what a change to be on artificial teeth after all these years with my God given ones. They put you out and do the extractions, suture the gum's together, then slip the premade gums with teeth over the bleeding gums while at the same time anchoring down with four upper anchors and four lower anchors the temporary gums and teeth. This all stays in place for four months to allow for healing and then a set of new gums and teeth are mounted over the healed gums and the permanent anchors now hold in the new permanent teeth and gums to hope fully last forever. In my case at age 87+ how long can it be. I do hope to get my moneys worth out of it of course.

NEXT MONTH WE NOMINATE OFFICERS FOR NSC OFFICES FOR 2009.

It is that time of the year again when we think of new officers for 2009; we nominate them in November and elect them in December. Only those who have been members since before September are authorized to be elected or to be able to vote. At the next meeting in November Florence will present officers for nomination and the floor will be open for added nominations and voted on at the December meeting.

A CRASHED COMPUTER IS A HEADACH JUST ASK ONE WHO HAS ONE.

A month ago my computer crashed and unlike Vern I don't backup too much and lost a lot including the hard drive. A new experience all computer owners learn about the hard way. So if you have a computer and need to do it, be sure to remember and do it. What is that? Backup your computer on a regular basis saving the information that you feel is important to save for future use. You won't be sorry I guarantee it.



“Please Don’t Quote Me”

I don't mind what Congress does, as long as they don't do it in the streets and frighten the horses.

Victor Hugo (1802 - 1885)



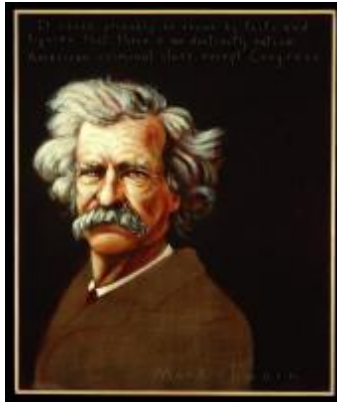
This country has come to feel the same when Congress is in session as when the baby gets hold of a hammer.

Will Rogers (1879 - 1935)



The more you read and observe about this Politics thing, you got to admit that each party is worse than the other. The one that's out always looks the best.

Will Rogers (1879 - 1935), Illiterate Digest (1924), "Breaking into the Writing Game"



The word 'politics' is derived from the word 'poly', meaning 'many', and the word 'ticks', meaning 'blood sucking parasites'.

Larry Hardiman

It could probably be shown by facts and figures that there is no distinctly American criminal class except Congress.

Mark Twain (1835 - 1910)



Crime does not pay ... as well as politics.

Alfred E. Newman

Notch Bulletin: How Much Less Do Notch Babies Receive?

Recently one of our readers asked "Is there a percentage as to how much less NOTCH BABIES receive monthly?" Although not many studies exist, according to one study of average earners born from 1917 through 1926, the disparity in benefits with other retirees seems to average about 26%.

This question is significant in light of proposals to "reform" Social Security. Several proposals, including "progressive indexing" of the benefit formula, involve changes similar to those that were enacted in 1977 that led to the Notch disparity. When proposals to change the benefit formula are debated, Members of Congress, the media, and the public tend to focus on the anticipated percentage of reduction. The danger of doing this, however, is that the assumptions used at the time often bear little resemblance to what actually occurs.

This is precisely what happened to Notch Babies. In 1977, Congress did not have the same benefit of computer software that so quickly does the projections and estimates that we have today. But even if Congress had developed examples illustrating benefit differentials among different categories of recipients "they would not have shown as great differentials as actually developed," said a paper written by James W. Kelly and Joseph R. Humphreys that appeared in the 1994 report of The Social Security Notch Commission. Some reductions of 10% to 14% would have been anticipated at the time, but because inflation grew much more quickly than estimated, and wages grew much more slowly, benefits were reduced 13% — 30% for Notch Babies under actual conditions.

In March 1988, the General Accounting Office (now General Accountability Office) cited an example of two Notch Babies who were sisters. Edith and Audrey started work at the same book bindery on the same day. Audrey was born in March 1916. Edith was born in June 1917. When they retired, Edith received a monthly benefit of \$111.80 less than Audrey, a difference of almost 18%.

In view of what happened and the substantial differential in pure dollar terms, TSCL believes "The Notch Fairness Act" is a fair and even modest settlement for those who were affected by the Notch. "The Notch Fairness Act" would provide those born from 1917 through 1926 the option of choosing \$5,000 payable over a five year period or an improved monthly benefit.

And no matter what critics may say about the dire finances of the Social Security, the government can find the money for Notch Reform simply by cutting waste, fraud and abuse. The General Accountability Office reported earlier this year that government agencies made over \$45 billion in improper payments in fiscal year 2004. Forty-five billion would more than pay for a Notch settlement. TSCL estimates the cost of the Notch Fairness Act to be around \$40 billion.

We urge you to contact Members of Congress and ask them to co-sponsor "The Notch Fairness Act." Suggest that by cutting the rate of improper payments due to waste, fraud and abuse, your elected lawmakers can correct the most improper payment of all, the disparity in benefits caused by the Notch and erroneous government assumptions.

Sources: "Social Security, The Notch Issue," GAO-HRD-88-62, March 1988, page 14. Financial Management, Challenges in Meeting Requirements of the Improper Payments Information Act, GAO-05-417, March 2005. "Annual Statistical Survey 2004, Social Security Administration, Table 5.A.1".

From <http://www.tscl.com>

Bill Passed to Reward Filipino WWII Vets

Filipino veterans learned Wednesday they could get lump-sum benefit payments from the U.S. Government more than **six decades** after they fought alongside U. S. forces during World War II.

The Filipino Veterans Equity Act of 2008 would pay \$15,000 to Filipinos who are U.S. Citizens and \$9,000 to non-U.S. Filipino Vets.

From the *Las Vegas Review Journal*, Thursday, September 25, 2008.

WHAT ABOUT NOTCH BABIES????

Suggested by NSC Board Member Richard Thomas

545 PEOPLE

by **Charlie Reese** (Charlie Reese is a former columnist of the Orlando Sentinel)

Politicians are the only people in the world who create problems and then campaign against them. Have you ever wondered why, if both the Democrats and the Republicans are against deficits, we have deficits? Have you ever wondered why, if all the politicians are against inflation and high taxes, we have inflation and high taxes?

You and I don't propose a federal budget. The president does. You and I don't have the Constitutional authority to vote on appropriations. The House of Representatives does.

You and I don't write the tax code, Congress does. You and I don't set fiscal policy, Congress does. You and I don't control monetary policy, The Federal Reserve Bank does.

One hundred senators, 435 congressmen, one president and nine Supreme Court justices - 545 human beings out of the 300 million - are directly, legally, morally and individually responsible for the domestic problems that plague this country.

I excluded the members of the Federal Reserve Board because that problem was created by the Congress. In 1913, Congress delegated its Constitutional duty to provide a sound currency to a federally chartered but private central bank.

I excluded all the special interests and lobbyists for a sound reason. They have no legal authority. They have no ability to coerce a senator, a congressman or a president to do one cotton-picking thing. I don't care if they offer a politician \$1 million dollars in cash. The politician has the power to accept or reject it. No matter what the lobbyist promises, it is the legislator's responsibility to determine how he votes.

Those 545 human beings spend much of their energy convincing you that what they did is not their fault. They cooperate in this common con regardless of party.

What separates a politician from a normal human being is an excessive amount of gall. No normal human being would have the gall of a Speaker, who stood up and criticized the President for creating deficits.

The president can only propose a budget. He cannot force the Congress to accept it. The Constitution, which is the supreme law of the land, gives sole responsibility to the House of Representatives for originating and approving appropriations and taxes.

Who is the speaker of the House? She is the leader of the majority party. She and fellow House members, not the president, can approve any budget they want. If the president vetoes it, they can pass it over his veto if they agree to.

It seems inconceivable to me that a nation of 300 million cannot replace 545 people who stand convicted -- by present facts - of incompetence and irresponsibility. I can't think of a single domestic problem that is not traceable directly to those 545 people.

When you fully grasp the plain truth that 545 people exercise the power of the federal government, then it must follow that what exists is what they want to exist.

If the tax code is unfair, it's because they want it unfair.

If the budget is in the red, it's because they want it in the red.

If the Marines are in IRAQ, it's because they want them in IRAQ.

If they do not receive social security but are on an elite retirement plan not available to the people, it's because they want it that way.

There are no insoluble government problems.

Do not let these 545 people shift the blame to bureaucrats, whom they hire and whose jobs they can abolish; to lobbyists, whose gifts and advice they can reject; to regulators, to whom they give the power to regulate and from whom they can take this power.

Above all, do not let them con you into the belief that there exists disembodied mystical forces like 'the economy,' 'inflation' or 'politics' that prevent them from doing what they take an oath to do.

Those 545 people and they alone, are responsible. They and they alone, have the power. They and they alone, should be held accountable by the people who are their bosses - provided the voters have the gumption to manage their own employees.

We should vote all of them out of office and clean up their mess

At the September Meeting

Membership



Darcy Spears & NSC President Ken Mahal

New Members:

*** Darcy Spears***
Welcome, Welcome, Welcome, Welcome

Renewing Members:

- * Bernice Borge ***
- * John Boyle ***
- * Barbara O'Dell ***
- * Elaine F. Siegel***

♥ Thanks for your continued support ♥





 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 to help.
 



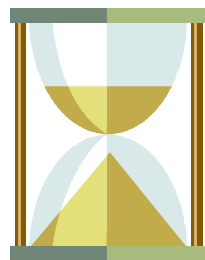






Your membership anniversary date is on the Foghorn Mailing label. If the label is **RED**, please renew your membership, either by mail, or at the next meeting you attend. Your name is removed from the membership list 90 days after expiration.

Membership dues are \$10.00 per person.



Miscellaneous



Happy Halloween



& Nevada Day

From the Editor



Don't forget early voting is between October 18th and October 31st. The general election is on November 4th.



Also set your timepieces and electronics **BACK** on **November 2nd**. Unless you have very new electronics, the time will **not** be automatically reset because Congress changed the date.

My wife is at home recovering from knee replacement surgery. She had her right knee replaced this time. She is doing very well.

Vern

Next Meeting

The next meeting will be Thursday, November 11th at 10 a.m. at >>>>>>>>>>>>>>>>



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

Our November Speaker will be:
Clark County Assessor
MARK SCHOFIELD

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Ken Mahal Liaison

October 11, 1923

A mail car explodes in a train robbery

Three men blow up the mail car of a Southern Pacific train carrying passengers through southern Oregon in a botched robbery attempt. Just as the train entered a tunnel, two armed men jumped the engineer. A third man appeared with a bomb that the thieves intended to use to open the mail car. However, the explosives were too powerful and the entire mail car was blown to bits, killing the clerk inside. In the ensuing chaos, the train robbers shot the train's engineer, fireman, and brakeman, and then fled. They left behind the detonator and some clothes, but bloodhounds were unable to track them.

Southern Pacific decided to bring in Edward O. Heinrich, the "The Edison of Crime Detection," to solve the crime. He immediately asked to examine the clothes that the gang had discarded at the crime scene. Within a day, Heinrich produced a profile that led to the capture of the train robbers. Heinrich noted that what the police had thought were grease stains were actually created by pitch from fir trees, commonly found on clothing worn by lumberjacks of the region. He also found a strand of hair that helped him peg the age of one of the robbers. Heinrich also noticed that the wear and tear on the buttons of one shirt indicated that its owner was left-handed. Most important, he found a scrap of paper that turned out to be part of a mail receipt. He tracked the mail receipt, and the identities of the three men were soon known.

In March 1927, twins Ray and Roy D'Autremont and their teenage brother, Hugh, were finally brought to justice. One was found in the Philippines and the other two in Ohio. They all pleaded guilty and were sentenced to life in prison. It was

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.

only one of the estimated 2,000 cases that Edward O. Heinrich was credited with solving before his death in 1953.



Edward O. Heinrich