

The

# NSC FOGHORN

TM



Volume 8, issue 10

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

October 8, 2009

*Special points of interest:*

**Happy Columbus Day**



## The Health With It.

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

### HEALTH CARE FOR EVERY ONE BUT WHO PAYS FOR IT & ETC?

In my life time I have never seen one issue take so much of our time with little or nothing to show for it after many months. I believe there are three people at whose door step we can lay the questions and get a different answer from anyone of the three. You know who I speak of and they are our gad about President Barack Obama who would sooner run around half the world to get the Olympics in and for Chicago, which didn't happen in short order plus our head Senator Harry Reid and our head Congresswomen Nancy Pelosi. In all my years I have had so little interest because of the 1,300 + pages which can change day by day with amendment by amendment. If we do anything I would set a limit of say no more than 30 pages which would pretty well knock out putting us in prison with our doctor if we did not do exactly as the book says and oh yes fine us \$25,000 besides. Believe me folks when government gets as low down as making laws that will put us in prison and fines us if we use our good judgment and do something a little outside of the book, this has to be an unbelievable experience. Tell me who in government deserves the right to sue us if some bureaucrat in government wants to do it on a whim? If we do anything wouldn't it be better if we started out with a simple wellness program to help us be better by living a more healthy existence? If we do that I think most of us would soon be better off health wise. And try to do as I do, my doctor sees me four times a year for general health conditions after taking blood tests that will give the doctor a hint on things that might need looking at before something serious goes wrong. This happens to be a group practice which has enough doctors so that they can support a laboratory where they can take your blood and twenty minutes later they will have the blood work done so that your doctor is working with the latest blood work to do an analysis from. Most of us would be better off if we really had a good preventative care program and whether you lived much long is one thing but if you do live longer lets also hope that this kind of a program would make that life a more quality one because of the effort you put into it to live better.

### Inside This Issue

Please Don't Quote Me	3
Illegal Immigration	4
Medicare	5
Members Page	6
Extra Help Medicare Program	7
From the Editor	7
Meeting Information	7
Today in History	8
About NSC	8

### DO I KEEP MY SAME DOCTOR?

Supposedly we will be able to keep our same doctor and change if we like. In some cases it is very good to be able to find another doctor if the one you are working with can't quite get the answer you're looking for. In this day and age where things get more complicated it has been our experience that it is good to find another doctor if needed. One never knows when another doctor is needed until you have work with one doctor who does the very best but cannot quite find the answer. In our instance the group practice, which means more than one doctor on staff, it helps when they have their group discussion meetings every week where they discuss how things are going and if something has your doctor stumped the group practice may be a help if you have a half dozen or more in the group practice you could find that more than one brain looking at the problem may be very worthwhile having in a complicated case. We also found that out to be true. The Mayo Clinic in Rochester

*(Continued on page 2)*

(Continued from page 1)

was started that way and a later one the Cleveland Clinic is very similar. And by the way the firm I worked at did both clinics.

#### **CAN I KEEP MY CURRENT INSURANCE?**

At this writing so far as I can tell we can keep our current insurance coverage which is the supplement to Medicare and in our case we have contracts with Continental General. From what I understand now anyone would be able to keep their present Insurance except when it comes to HMO's there has been talk of changing them but I am not aware of the details if they will be changed.

#### **IF I HAVE A PROBLEM WILL IT BE EASIER TO GET COVERAGE?**

According to what is being covered it should be easier for anyone to get coverage because no one will be disallowed coverage because of any existing illness. I am sure it is more complicated than this short answer but we are just trying to cover things briefly and to the point.

#### **HOW WILL HEALTH CARE REFORM AFFECT MY TAXES?**

Proponents claim health care will save money in the long run but will cost a lot at the outset. Taxes presently are being discussed that only on income over \$250,000 will be taxed.

#### **WILL THE COST OF MEDICATION BE AFFECTED?**

For existing Medicare patients there should be little change in prescription drugs and if the Wal-Mart, Walgreen and other major pharmacies keep their minimum \$4.00 prices etc. that should help hold down prescription costs as well as any change that may come with the change in the new program. The miserable donut-hole should be put to death.

Let's hope that is the case. I wonder who in the wide, wide world ever thought that up?

#### **HOW WILL HEALTH CARE REFORM AFFECT COST OF MEDICARE?**

There won't be a major change but some to help lower cost of medical prescriptions.

#### **WHAT TREATMENT WILL MY HEALTH CARE COVER AFTER REFORM?**

If you have coverage with an employer and or are under Medicare not much change should be expected. Of course when we say that just look out for trouble.

#### **WILL I HAVE TO GET COVERAGE IF I DON'T HAVE IT NOW?**

Probably anyone without coverage will be expected to get it just like your car insurance where everyone needs it to make everything on an equal playing field.

#### **WILL I GET FINANCIAL HELP IF I CAN'T AFFORD IT?**

The answer is most likely but we will have to wait and see.

#### **WILL REFORM MAKE MY MEDICARE BETTER OR WORSE?**

That is the big question. If you have been denied insurance from a pre-existing condition or you are self employed reform should improve your situation.

#### **EVERYONE PLEASE TAKE NOTE: OUR NEXT MEETING WILL BE ON TUESDAY**

**NOVEMBER 3<sup>rd</sup> with HIS HONOR MAYOR OSCAR GOODMAN.**

### **ATTENTION: THERE WILL BE A SETBACK ON NOVEMBER 1!**



**DAYLIGHT SAVINGS ENDS  
(SUNDIALS ARE EXEMPT)**



## *“Please Don’t Quote Me”*

"I was born Feb. 12, 1809, in Hardin County, Kentucky. My parents were both born in Virginia, of undistinguished families--second families, perhaps I should say. My mother, who died in my tenth year, was of a family of the name of Hanks.... My father ... removed from Kentucky to ... Indiana, in my eighth year.... It was a wild region, with many bears and other wild animals still in the woods. There I grew up.... Of course when I came of age I did not know much. Still somehow, I could read, write, and cipher ... but that was all."



"The government should create, issue, and circulate all the currency and credit needed to satisfy the spending power of the government and the buying power of consumers. The privilege of creating and issuing money is not only the supreme prerogative of government, but it is the government's greatest creative opportunity. The financing of all public enterprise, and the conduct of the treasury will become matters of practical administration. Money will cease to be master and will then become servant of humanity."  
[http://quotes.liberty-tree.ca/quote\\_blog/Abraham.Lincoln.Quote.B712](http://quotes.liberty-tree.ca/quote_blog/Abraham.Lincoln.Quote.B712)

(On a visit to the White House in 1863, Major General Charles G. Halpine was surprised to find one of its rooms full of people waiting to see the President. Halpine suggested that Lincoln screen visitors the way generals did. Here is Lincoln's response.)

"I feel--though the tax on my time is heavy--that no hours of my day are better employed than those which thus bring me again within the direct contact and atmosphere of the average of our whole people. Men moving only in an official circle are apt to become merely official--not to say arbitrary--in their ideas, and are apter and apter with each passing day to forget that they only hold power in a representative capacity. Now this is all wrong. I go into these promiscuous receptions of all who claim to have business with me twice each week, and every applicant for audience has to take his turn, as if waiting to be shaved in the barber's shop. Many of the matters brought to my notice are utterly frivolous, but others are of more or less importance, and all serve to renew in me a clearer and more vivid image of that great popular assemblage out of which I sprung, and to which at the end of two years I must return. I tell you that I call these receptions my 'public opinion baths;' for I have but little time to read the papers, and gather public opinion that way; and though they may not be pleasant in all their particulars, the effect as a whole, is renovating and invigorating to my perceptions of responsibility and duty."

## Why All the Chinese Illegals All at Once?

Although there has been an overall drop in arrests of illegal crossers at the U.S.-Mexico border, authorities are reporting almost a ten time increase in arrests of migrants from China in the southern Arizona desert.

In the Tucson sector, the Border Patrol, has caught at least 261 Chinese crossers this year, compared to an average of 32 during the past four years.

They are the main non-Mexicans that are now caught in Nogales - exceeding even Central Americans.

The sector's only Mandarin-speaking agent, a former Mormon missionary in China, is kept very busy.

The increase is but a fraction of the overall activity at the Nogales station, which is the biggest in the entire Patrol and guards 31 miles abutting Nogales, Mexico.

This year, in the Tucson sector that encompasses the Nogales station, a total of 226,000 apprehensions were recorded - a 24% decline that reflects the impact of the U.S. economic crisis and tougher enforcement. The great majority of those arrested were Mexicans.

Chinese immigrants belong to a rarefied category known as OTMs: Other than Mexicans. Although only a small percentage of border-crossers, OTMs are big business for smuggling gangs that overlap increasingly with Mexico's violent drug mafias.

Smuggler fees for Central Americans and South Americans reach \$6,000 compared to Mexicans who pay about \$1,500 for the trek across a dangerous sun-seared landscape. A group of Haitians intercepted in Tucson after three nights hiking in circles in a canyon had paid \$10,000, with another \$10,000 due on arrival in the Chicago area.

But Chinese pay the most of all. They often work off fees between \$30,000 and \$70,000 over the course of several years as indentured servants in the sweat shops and kitchens of New York and other cities.

Asian mafias organize long, intricate journeys. A typical route leads from Beijing to Rome to Caracas, Venezuela to Mexico City to the border.

What explains this increase? Does it reflect a major influx of Chinese illegals into the U.S.?

Enforcement officials say it's not clear. At the border, facts are elusive. Statistical barometers are imperfect. Differing interpretations, political spin and the mysteries of the criminal underworld complicate the picture. High-priced smugglers are better at dodging defenses, so it's hard to assess the correlation between arrests, crossing rates and the number of illegal immigrants who succeed.

Today, mafias favor air routes over ships and exploit favorable visa policies for Chinese travelers in countries including Ecuador, Honduras and Venezuela, which are hubs for their travel to Mexico and many migrants also report stops in Cuba, officials say.

U.S. investigators have gathered intelligence about thousands of Chinese who have settled temporarily in Ecuador with the intention of being smuggled into the United States.

Apprehensions of Chinese along the southwest boundary oscillate. Border-wide arrests hit 2,060 in the 2006 fiscal year, dipped to near 700 during the next two years, and then rose to 1,221 as of August, according to Border Patrol statistics. The Patrol's McAllen sector in South Texas, a high-volume corridor for non-Mexicans because of its relative proximity to Central America, led all sectors with at least 667 arrests of Chinese by August, officials say. But the Tucson area experienced the most dramatic proportionate surge.

The convergence of drugs and illegal immigrants in the Sonora-Arizona area helps explain that, officials say. The dominant drug mafia in the region, the Sinaloa cartel, "saw an opportunity to get into Chinese smuggling," said Mario Escalante, a Border Patrol spokesman.

The evolving alliance between traffickers of drugs and immigrants, once separate specialties, is complex. Drug lords use their firepower to control turf and tax migrant smugglers for use of border corridors, known in Spanish as "plazas," charging from \$50,000 to \$100,000 a week.

When moving drug loads is difficult, muscling in on the human smuggling racket brings easy profit and less risk. Unlike cocaine loads, smugglers do not invest money in moving high-priced migrants. Violent retaliation among traffickers, common after a major drug bust, is less likely if migrants get caught.

In Arizona, expert Mexican smuggling guides head for Phoenix to stage trips west or east. Chinese clients are less likely to die in the desert during clandestine forced marches that have killed hundreds. Border Patrol agents have found at least 191 corpses in southern Arizona this year; most are believed to have been illegal immigrants.



## PART D HELP AND ENROLLMENT

On Thursday, November 19th, from 8:30 am to 2:30 pm at the East Las Vegas Community Senior Center, a Medicare navigator will be available to review your current Medicare Prescription Drug Plan or help you enroll in a new plan if needed. This is a **FREE** service. No appointment is necessary. For more information call the State Health Assistance Program (SHIP) at 702-486-3478.

## MEDICARE PART D SPOTLIGHT 2010 FOR NEVADA

In **Nevada** (2010 compared to 2009) the number of Medicare stand-alone prescription drug plans (PDPs) will decrease from 49 to 44. The number of PDPs with **no coverage** in the **gap\*** will decrease from 37 to 36. The number of PDPs **below the low-income subsidy benchmark\*\*** will increase from 1 to 5. The monthly PDP premiums will vary from \$20.40 to \$104.70 with the weighted average being \$38.09 (The weighted average in the U.S. will be \$38.85). For many Part D enrollees, the increase in monthly Part D premiums in 2010 is likely to result in reductions in monthly Social Security payments because there is no Social Security cost-of-living increase projected in 2010.

\*After enrollees incur \$2,830 in total drug spending, in 2010, they must pay 100 percent of the cost of their drugs in the coverage gap or “doughnut hole”. Catastrophic coverage begins after an enrollee has spent a total of \$4,550 out of pocket (OOP) (or \$6,440 in total drug costs under the standard benefit design).

\*\* If a person receiving full Medicaid enrolls in one of these plans, the plan premium will be paid in by Medicaid. If they enroll with a premium above the benchmark then they must pay the difference in the premium cost above the benchmark.

Information concerning your PDPs should start arriving in October. Read it carefully so you won't be surprised in 2010 by premium increases or changes in the drug formulary.

Please contact **SHIP** at 702-486-3478 for help with enrolling in or changing Part D PDPs or any questions that you have about your plan. If you make a mistake you will probably be locked-in to the plan for one year.

## NEW TO MEDICARE? LET US HELP!

A Medicare counselor will share information about starting your Medicare and explain Medicare Parts A, B, C and D on Wednesday, October 27th, from 10:00 am to 12 Noon, at the West Charleston Library, 6301 West Charleston Boulevard.

State Health Insurance Assistance Program



This is also a good opportunity for **anyone** confused by Medicare to learn more about it.

**Your “Medicare and You 2010” booklet should arrive during October.**

It contains a wealth of information. Read it.

### At the September Meeting



Attorney James O'Reilly  
with NSC President Ken Mahal

### Members



#### Renewing Members:

**\* Frank Pelteson \***

Thanks for your continuing support

#### New Members:

**\* Marianne Eggleston \***

**\* Ramila Vukanovich \***

# WELCOME



Thanks to all of you who contributed to NSC last month.

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.



## Extra Help Medicare Program

Starting January 1, 2010, changes in the law will make it easier for some people to qualify for Extra Help with their Medicare prescription drug plan costs. Under the *Medicare Improvement for Patients and Providers Act*:

- The Social Security Administration (SSA) will no longer count as a **resource** any life insurance policy; **and**
- SSA will no longer count as **income** the help you receive regularly from someone else to pay your household expenses such as food, mortgage, rent, heating fuel or gas, electricity, water and property taxes.

You should not apply before the new law goes into effect if your resources, income, or both would be above the eligibility limits due to life insurance or help with household expenses. If you do apply your claim will be denied and you have to start all over. When you apply for Extra Help, after January 1, you can also start the application process for the Medicare Savings Programs – state programs that provide help with other Medicare costs. Unless you tell SSA not to, the information will be sent to the state which will contact you to help you apply for a Medicare Savings Program. These programs help limited income individuals, in some cases, to pay for Medicare Part B premiums, Medicare Part A premiums, if any, and Part A and Part B deductibles and co-payments.

For more information or to apply for Extra Help

- <http://www.ssa.gov> to apply on the Web
- Call SSA at 1-800-772-1213
- Go to your local SSA office
- Call SHIP on 486-3478

## From the Editor

"Politics is the art of preventing people from taking part in affairs which properly concern them." – Paul Valery

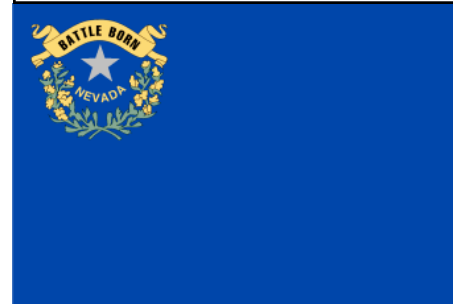
## Happy Nevada Day October 30, 2009



1905



1915



1991–2009

### Next Meeting

The next meeting will be , **TUESDAY**, November 3rd at 10 a.m. at >>>>>>>>>>>>>>>>



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

*Our NOVEMBER 3rd speaker will be:*

**\*LAS VEGAS MAYOR\***

**\*OSCAR GOODMAN\***

# NEVADA SENIORS COALITION, INC.

11925 Las Vegas Blvd. S.  
Las Vegas, NV 89183-5432

**Ken Mahal**                      **President**

Phone: 702.737.1377

Fax: 702 .446.5534

e-mail: kentajmahal@cox.com

**Vernon Perry**                **Vice President/Newsletter**

## **Directors:**

**Belle Chohanin**              Finance

**Florence Petris**             Records

**Vernon Perry**                Membership

**Knight Allen**                Legislation

**Richard Thomas**         Communications

**Vernon Perry**                Issues

**Ken Mahal**                    Liaison

**October 8, 1918**

During World War I, U.S. Corporal Alvin C. York is credited with single-handedly killing 25 German soldiers and capturing 132 in the Argonne Forest of France. The action saved York's small detachment from annihilation by a German machine-gun nest and won the reluctant warrior from backwater Tennessee the Congressional Medal of Honor.

On October 8, 1918, York and 15 other soldiers under the command of Sergeant Bernard Early were dispatched to seize a German-held rail point during the Allies' Meuse-Argonne Offensive. The Americans lost their way and soon found themselves behind enemy lines. A brief firefight ensued with a superior German force, and in the confusion a group of Germans surrendered. However, German machine-gunners on a hill overlooking the scene soon noticed the small size of Early's patrol. Yelling in German for their comrades to take cover, the machine gunners opened fire on the Americans, cutting down half the detachment, including Sergeant Early. York immediately returned fire and with his marksman eye began picking off the German gunners. He then fearlessly charged the machine-gun nest. Several of the other surviving Americans followed his lead and probably contributed to the final total of 25 enemy killed. With his automatic pistol, York shot down six German soldiers sent out of the trench to intercept him. The German commander, thinking he had underestimated the size of the American force, surrendered as York reached the machine-gun nest. York and the other seven survivors took custody of some 90 Germans and on the way back to the Allied lines encountered 40 or so other enemy troops, who were coerced to surrender by the German major that the Americans had in their custody. The final tally was 132 prisoners.

York was promoted to the rank of sergeant and hailed as the greatest civilian soldier of the war by several Allied leaders. He was given a hero's wel-

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.

come upon his return to the United States in 1919 and was awarded the Congressional Medal of Honor, the nation's highest military decoration. York died in 1964.



**Sergeant Alvin Cullum York**