

Nevada Seniors Coalition, Inc.

A better quality of life for seniors, their children and grand children

The

NSC FOGHORN

TM



Volume 12, Issue 11

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

November 14, 2013

Special Points of Interest

Sisolak the Good & the Bad

By Director of Legislation Knight Allen



BRISCUILLA AND JOHN ALDEN

Hail!, once again to Commissioner Steve Sisolak.

After blowing the whistle on the firefighters' multimillion dollar vacation/OT/sick leave rip-off of the citizens of Clark County here he comes again, this time uncovering the, shall we say, cozy relationship between the Sheriff and the Police Union in their contract negotiations.

It was fun watching the Sheriff do his dog-and-pony show of righteous indignation right after Commissioner Sisolak went public. It's hard to remember a more shining example of "the best defense is a good offense." Now the Sheriff's approach seems to be, "Never mind!"

How this mess happened is not too hard to understand. Although the Sheriff is elected by the people, his true constituency is the institution of Metro itself. He is, like his predecessors, a lifetime police officer and he truly believes, at the very center of who he is, the definition of a safe and secure Clark County and Las Vegas is rooted in the well-being of the employees of Metro. We can't challenge his integrity. His judgment and belief system however are of little to no value at all to the people and, even more importantly, to the rule of law.

It will be interesting to see if this debacle leads, at long last, to reforming the system. Two basic steps would do the job very nicely: 1. Cut the cancer of arbitration (binding or otherwise) out of the process. 2. Open negotiations to the public so we can see and have reported what is going on.

It is up to the Legislature to make the changes that are so badly needed and who we elect in 2014 will determine whether or not they happen.

Speaking of our most esteemed Commissioner; I read the interview he did with the Sun on 10/31. The first question he was asked was, "What are the biggest differences between you and Sandoval?"

I couldn't believe my eyes when Mr. Sisolak, of all people, pulled out the claptrap about Nevada being at the bottom of every "good" list and at the top of every "bad" list.

YIKES! It seems our good friend has forgotten it's not "what" lists, it's "whose" lists that count. If a group or faction starts with the assump-

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tion that government is good when it is large and activist, with high levels of taxation and maximum authority to direct and control the affairs of the people then Nevada is going to be a very "bad" state.

Conversely, if a group or faction starts with the assumption that government is good when it is smaller and more passive, with lower levels of taxation and less authority to direct and control the affairs of the people then Nevada is going to be a very "good" state.

Personally, I don't want to see the best Commissioner we have go out and become a sacrificial lamb for the Democratic party and I really don't want to see him out there preaching about how bad Nevada is and how much better it could be if only we'd give government a little more (of everything).

Knight can be reached at: knightallen702@yahoo.com

Five Reasons Why Cutting Social Security Would be Irrational

Congressmen and others who apparently don't study the facts, believe that Social Security is a government handout. But 'entitlement' means that people who have paid into a program all their lives are entitled to a reasonable return on their investment. It is sort of a forced retirement plan but not a very good one.

1. Americans Have Paid For It Throughout Their Working Lives – The average two-earner couple making average wages throughout their lifetimes receives less in Social Security benefits than they paid in. It is the same for single earners. One-earner couples get back more than they paid in.

2. Most Seniors Depend On It Although it is a Small Benefit – The average Social Security benefit is less than \$15,000 a year, but most of seniors rely on this for the majority of their income. Even the second richest quartile of Americans depends on Social Security for over half of its retirement income.

3. It's Been Well-Run for Over Half a Century

In large part because of the benefits of the Social Security program, the poverty rate has decreased dramatically over the past 50 years. Social Security is running on a surplus of \$2.6 trillion, it's funded until 2037, it cannot run out of money, it cannot contribute to the deficit, it has lower administrative costs than private sector 401k retirement plans, and it's wildly popular.

Social Security stimulates the economy adding more than \$1 trillion to the U.S. economy each year as recipients spend their benefits on goods and services.

4. The Free-Market Alternative Doesn't Work

The free-market alternative are fine for people with good jobs and retirement plans. But in a little over thirty years the number of private sector workers covered by a pension with a guaranteed payout has dropped from 60 percent to 10 percent. Americans are going into debt faster than they're saving for retirement, and those able to put something aside very often make wrong choices with their money. Financial experts recommend having \$200,000 to \$300,000 in personal retirement savings. Most Americans have less than \$25,000.

5. Redistribution Has Moved Retirement Money from the Middle Class to the Rich

Tax Expenditures move tax money to the richest taxpayers. These are subsidies from special deductions, exemptions, exclusions, credits, capital gains, and loopholes. These are estimated to be worth up to 8 percent of the GDP, or about \$1.2 trillion. That alone is more than enough to pay for Social Security (\$883 billion).

Because of this misdirected revenue, **government has been forced to borrow from Social Security to fund its programs.** Most notably, George W. Bush took our retirement money to pay for his two wars and his tax cuts for the rich.

This last reason, more than any of the others, reveals the overwhelming unfairness of cutting Social Security. In effect, the middle class is being told to replenish its own savings account after those savings were passed along to the military and the super-rich.

Edited version of an article published at www.nationofchange.com.

“Please Don’t Quote Me”

FIRST LADIES



- While I hope I never get too old to learn and grow, I think it wasn't so much that the White House altered me in any essential way as that I found the resources with which to respond to a series of challenges. You never know what you can do until you have to do it.
- You must accept that you might fail; then, if you do your best and still don't win, at least you can be satisfied that you've tried. If you don't accept failure as a possibility, you don't set high goals, you don't branch out, you don't try—you don't take the risk. – Mrs. Carter

Rosalynn Carter was the 1st First Lady to make a foreign policy trip.

However the first lady fits in, she has a unique and important role to play in looking after her husband. And it's only natural that she'll let him know what she thinks. I always did that for Ronnie, and I always will. – Nancy Regan

Today you can no longer say, 'The drug problem worries me' or 'Crime worries me' or 'Illiteracy worries me.' If it worries you, then you've got to do something about it. – Barbara Bush

Barbara Bush was the 1st First Lady to write a memoir from her dog's perspective.

Soon my staff became known around the White House as 'Hillaryland.' We were fully immersed in the daily operations of the West Wing, but we were also our own little subculture within the White House. My staff prided themselves on discretion, loyalty and camaraderie, and we had our own special ethos. While the West Wing had a tendency to leak, Hillaryland never did. – Hillary Clinton

Hillary Clinton was the 1st First Lady elected to a public office.

Hillary Clinton was the 1st First Lady to have an office in West Wing.

Hillary Clinton was the 1st First Lady to host a webcast from the White House.

After graduating from Yale, Mrs. Clinton joined the impeachment inquiry staff advising the House Judiciary Committee during President Nixon's impeachment trial.

In 2008, Mrs. Clinton unsuccessfully ran for the Democratic presidential nomination.

IT IS A PRIVILEGE TO SERVE IN WASHINGTON, NOT A RETIREMENT PENSION!

This is an e-mail I received last month that I thought you might like to read and send on if you have a computer. – Vern

Winds of Change

Warren Buffet is asking each addressee to forward this email to a minimum of twenty people on their address list; in turn ask each of those to do likewise. At least 20 if you can. It has to stop somewhere.

In three days, most people in The United States of America will have this message.

This is one idea that really should be passed around

Congressional Reform Act of 2013**1. No Tenure / No Pension.**

A Congressman/woman collects a salary while in office and receives no pay when they're out of office.

2. Congress (past, present & future) participates in Social Security.

All funds in the Congressional retirement fund move to the Social Security system immediately. All future funds flow into the Social Security system and Congress participates with the American people. It may not be used for any other purpose.

3. Congress can purchase their own retirement plan, just as all Americans do.

4. Congress will no longer vote themselves a pay raise. Congressional pay will rise by the lower of CPI or 3%.

5. Congress loses their current health care system and participates in the same health care system as the American people.

6. Congress must equally abide by all laws they impose on the American people.

7. All contracts with past and present Congressmen/women are void effective 12/31/13. The American people did not make this contract with Congressmen/women.

Congressmen/women made all these contracts for themselves. Serving in Congress is an honor not a career. The Founding Fathers envisioned citizen legislators, so ours should serve their term(s) and then go home and back to work.

If each person contacts a minimum of twenty people then it will only take three days for most people (in the U.S.) to receive the message. Don't you think it's time?

THIS IS HOW YOU FIX CONGRESS!

If you agree with the above, pass it on. If not, just delete.

You are one of my 20+ - Please keep it going, and thanks.



NOVEMBER 11, 2013
HONORING ALL WHO SERVED



www.va.gov

At the October Meeting



Our October speaker was Vicki Leonard a postal inspector from the U.S. Postal Inspection Service. She gave a very informative lecture on preventing mail fraud and identity theft and the role of U.S. Postal Inspectors around the world.

Thank you Vicki!



Thanks to all NSC members for your help. Especially Ted!

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.

Members



Renewing Members:
 Albert Bianco
 Richard Bianco
Thank you for your continued support!
New Members:
 Rosalind Cline
Welcome Aboard



Q. Who do we owe the national debt to?
 A. The vast majority is owed to **Us**.

Notice in the chart to the right that despite all the talk about China owning most of the national debt, we owe Japan almost the same amount. The major holder of our national debt is **us**, mostly through entitlements such as Social Security, Medicare and Medicaid. Though the Democrats talk of a Social Security “lockbox” there is not and never has been such a thing. The U.S. Treasury is a slush fund. Money comes in one end and goes out the other very quickly.

The problem now is the same it has been for a very, very long time – withdrawals exceed deposits. Each group of political “leaders” expected some group of future politicians would solve the problem.

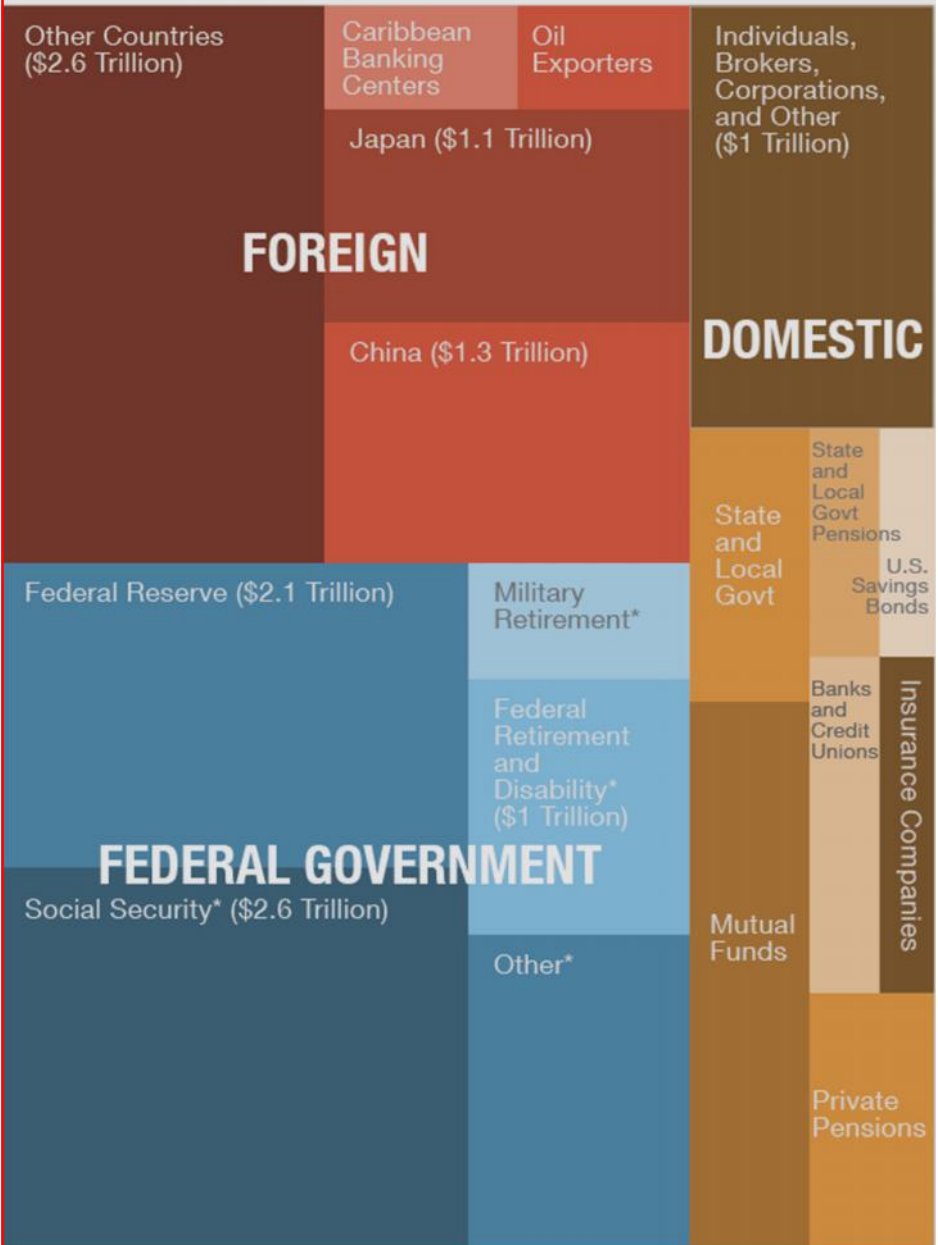
The point has been reached where the solution means the end of the bureaucracy and doing nothing will have the same result.

If you would like to see how fast we are going down the tubes go to the Website:

www.usdebtclock.org.

Chart from www.blurbrain.com

The Total U.S. Debt Is \$16.8 Trillion. Here’s How It Breaks Down:



Next Meeting

There will be no December Meeting.



Whitney Recreation Center

5712 E. Missouri Ave.

See you next year.

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November 14, 1889
Nellie Bly Starts Her Journey

In 1888 Elizabeth Jane Cochrane (aka Nellie Bly) suggested to her editor at the *New York World* that she attempt to emulate Jules Verne's fictional trip of Phileas Fogg's circumnavigation of the World in 80 days.

A year later at 9:40 a.m. on

November 14, 1889 she began her 24,899-mile journey from Hoboken, New Jersey.

She took with her the dress she was wearing, an overcoat, several changes of underwear and a small traveling bag containing her toiletries. She carried £200 in English bank notes and gold and some American currency in a bag tied around her neck. Bly went through England, France, Brindisi, Italy, the Suez Canal, Ceylon, the



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.

Straits Settlements of Penang and Singapore, Hong Kong and Japan travelling using steamships, existing railroad systems, rickshaws, sampans, horses, and mules.

She arrived in San Francisco two days behind schedule due to rough weather on her Pacific crossing. The owner of the *New York World*, *Joseph Pulitzer*, chartered a private train to bring her home and she arrived in back in Hoboken on January 25, 1890 at 3:51 p.m.

Seventy-two days, six hours, eleven minutes and fourteen seconds after her original Hoboken departure she was back in New York City.

Her book "*Around the World in 72 Days*", was published in 1890 and is available on the Internet at: <http://digital.library.upenn.edu/women/bly/world/world.html>.