

## THE MOVE TOWARDS SOCIALISM?

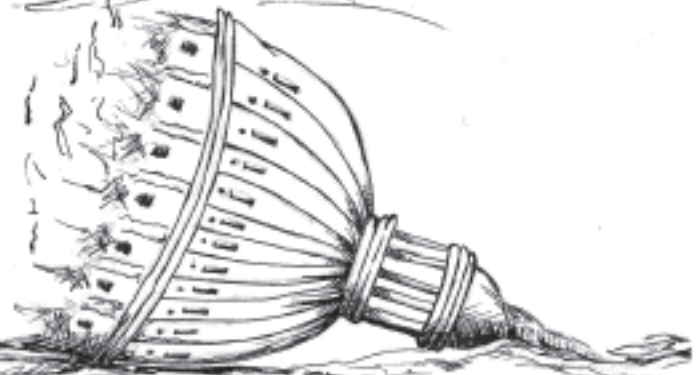
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US CAPITOL, WASHINGTON, D. C.

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*A. DASILVA 8'09*

# It's the Little Things



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# Help Us Grow!



## AARP recently endorsed President Obama's government directed health proposal!

His proposal promises a reduction in the cost of health care, which many health care professionals say will likely result in restrictions and rationing in your medical treatment.

**AMAC, the conservative organization for Americans 50 plus, is strongly against this proposal.** We believe the Government is already involved in too many areas that the Constitution provides for.

If you think our Government has grown too big and costly, putting the financial future of our children and grandchildren in jeopardy - *please help AMAC grow!*

We need more members to get the attention of our elected representatives and to balance the power and influence of the AARP.

If you are already a member, please give your friends, family and neighbors this enrollment form - or have them contact us directly to join.



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Call 1-888-262-2006 or sign up online at: [www.amac.us](http://www.amac.us)



## **A** call for common sense!

Washington D.C. is a busy place lately. Massive new Federal spending programs in health care, government takeover of the auto industry and bailouts for financial institutions all cost a great deal of money. This, during a time when we are fighting wars against terrorism in Iraq and Afghanistan.

It appears we are printing money we don't have and asking countries like China and Saudi Arabia (who don't especially love us) to lend us billions of dollars by buying our bonds.

The problem with all of this is there will be consequences that may not be to our liking. Our children and grandchildren will bear the burden of having to pay off this huge debt. Our creditors could well demand political and economic concessions in return for bailing us out.

Do we really need an expensive revamp of the greatest health care system in the world? Can we afford to expand government at a time when we should be tightening our belts? Shouldn't we be using fiscal restraint and acting more responsibly?

Perhaps the people who are holding rallies and making homemade signs protesting the actions of elected officials have more common sense than those who hold the seats of power.

Perhaps we should be listening to the people.

In this issue we are reminded of our courageous men and women who put on uniforms and walk into the field of fire to defend America. As we go about our daily routine let's remember how they are spending their days and pray that they will be kept safe.

Best regards,

A stylized, hand-drawn signature of Dan Weber in black ink. The signature is written in a cursive, flowing style.

Dan Weber, publisher



# Amac Advantage

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## The Current Trend – Budget and Save

In today's difficult economy people from all walks of life are looking for ways to cut their spending and save. We've highlighted some simple, and some fun, ways to be thrifty during this economic downturn. As you incorporate more and more of these practices into your life, the reduction in spending adds up, and you could save thousands over the course of a year.

### Start with a budget

Start by keeping track of all your monthly living expenses and other monthly bills. Creating a budget can be done by simply using a spreadsheet on a computer, or recording on a piece of paper. A budget enables you to gain control of your spending and improve your financial situation. For assistance in creating your budget plan, download free helpful tools here: [www.alwaysfrugal.com/index.html](http://www.alwaysfrugal.com/index.html)

### Shopping

- If you don't absolutely need it, don't buy it.
- Use cash instead of credit or debit cards. You see hands on what you are spending and it may help you spend less when you see it leave your wallet.
- Take your own lunch to work. There is a huge savings, plus the possibility of a healthier life style.
- Cook your own meals, or try and limit the amount of restaurant or take away meals.
- Become a dedicated coupon clipper. There are hundred's of websites offering thousand's of discounts.
- Try to do your shopping once a week as additional weekly shopping may result in unnecessary purchases.
- Plan your meals around your grocery store's flyer. Look at the biggest sales, then plan meals based on those ingredients and what you have on hand.
- Write a list before you go shopping - and stick to it. Don't put anything in the cart that's not on the list, no matter how tempting.
- Try generic brands of items you buy regularly. The store brand is often just as good as the name brand.

### Utilities

- Regulate your electric use. Be diligent about turning off lights before you leave the house. When not in use, unplug electric appliances.
- Install CFL or LED bulbs. They might cost more initially, but they have a longer life than incandescent bulbs and they use far less power.
- Install a programmable thermostat. These devices



regulate the temperature in your house automatically and can easily cut your energy bill by 10% to 20%.

- Wash laundry in cold water whenever possible. Detergents today work just as well in cold or hot water.
- Go through your cell phone bill, look for services you don't use, and cancel them.
- Combine your cable, internet and telephone service. Companies offer combined services that cost less and offer the convenience of a single bill.

### Leisure and Entertainment

- Find leisure activities that cost little to no money. Museums, art galleries, parks and beaches are fun destinations. Most townships offer free outdoor concerts, swimming facilities, exercise classes and craft lessons.
- Invite friends over for dinner instead of going out. Have a cookout or a potluck meal and ask each guest to bring an item.
- Instead of buying books, borrow from the library.
- Swap books, music, and DVDs cheaply on the internet via services like [www.paperbackswap.com](http://www.paperbackswap.com)
- Go to the movie theater before 6:00 pm and bring your own snack.

You may be motivated to adapt many of these practices into your daily life right away, but if it seems overwhelming, start small. Make one change in your routine today, and continue to incorporate more of these cost saving suggestions as you are able. Before long, you will see a significant return for your effort.



# Medicare Open Enrollment

Annual open enrollment period is just around the corner... do you know what your choices are?

That season is near....the time of the year where Medicare beneficiaries look into their health care choices. It is called the **Annual Open Enrollment Period** because during this time between **November 15th and December 31st** you can explore what choices are available to supplement your Medicare Health Coverage. For even the most educated individual, this time can be confusing with so many plans and programs available to choose from. It is important that individuals use the annual open enrollment period as an opportunity to learn about the programs available to enhance your current coverage, and take advantage of any changes you would like to make to improve your current plan. Each year Medicare Approved Carriers introduce new plans to the Centers for Medicare and Medicaid Services which in turn are introduced to Medicare Beneficiaries. It is important to look at your present coverage since the same carrier may have a different plan for this current season.

This season applies to people who have Parts A & B of Medicare. Unlike other enrollment periods, this one differs in certain ways. For example, during this time period, beneficiaries have the **ability to add or drop prescription drug coverage to their health care plan**. For example, if you did not have prescription drug coverage in your last year's health plan, you now have the ability to add prescription (Part D) coverage that you may wish to have. This can be truly advantageous for some Medicare beneficiaries who are spending a good deal of money on prescription drugs.

The Medicare Act of 2003 enabled Medicare to provide prescription drug coverage to the seniors of America. This law gave Medicare Beneficiaries better choices and more control over their health care, so they can receive the modern medical care they deserve. Our nation has the best healthcare in the world and seniors should share in the benefits of that system.

With that in mind, let's take a look at the Various Parts of Medicare Coverage.

**MEDICARE PART A - Hospital Coverage.** Part A provides coverage while you are in the hospital. As long as you or a spouse has worked for at least 40 quarters



and has paid into Medicare via payroll deduction, there is no charge for Part A. If you did not fulfill this requirement, you will pay an additional monthly premium ranging anywhere between \$244 and \$443 per month. Part A does not pay for all of a covered person's medical costs, due to deductibles and coinsurance, which means the covered individual must pay out of pocket for those expenses. For example for each benefit period, a beneficiary will pay a Part A deductible of \$1068 per benefit period for a hospital stay of 1-60 days. If you are hospitalized over 60 days, you will pay \$267 per day from day 60 – 90. Hospitalized 90 days or longer, and the cost per day jumps to \$534.00 per day.

**MEDICARE PART B – Doctor/Medical Coverage.** Although there is no requirement to how many quarters you worked, there is a premium that you must pay. For the majority of Medicare Beneficiaries premiums are \$96.40 per month, higher for singles earning more than \$85,000 a year in '09 and couples with an income above \$170,000. Under Part B, a beneficiary must meet a yearly deductible of \$135 and is required to pay 20 percent of the Medicare-approved amount for all services covered by Part B. Beneficiaries are also required to pay an excess charge of 15 percent for services rendered by non-participating Medicare providers.

If you are a Medicare Beneficiary with Parts A & B you now will qualify to have a Part D Plan.

**MEDICARE PART D – Prescription Drug Coverage.** Part D provides coverage for your prescription needs. In order to receive Part D Coverage a monthly premium is paid to a Private Insurance Carrier. Some plans, (such as a Medicare Advantage Plan), include prescription drug coverage, eliminating the need to buy a separate Part D plan. There is usually an annual

deductible as well as co-payments for certain drugs, however these plans will greatly reduce your out of pocket expense for medications. Part D plans include several phases, and it is important to understand these “Phases of Coverage”. The **Initial Coverage Phase**, **Coverage Gap Phase** and **Catastrophic Phase** is important to understand. During the *Initial Phase* you pay a lower percentage of the prescription costs. In the *Coverage Gap Phase* you are usually responsible for the entire cost of the prescription. During the *Catastrophic Phase* you do receive the most significant cost savings as deductibles and co-insurance are dramatically reduced. Each year Medicare sets the dollar amounts of your costs for each phase.

As you can see Medicare Parts A, B & D are important components of your Health Care. However, there are still co-pays, deductibles, out of pocket expenses and premiums that a beneficiary incurs.

### **Your Options**

**MEDICARE SUPPLEMENT** – These popular programs offered by Private Insurance Carriers help pay the costs that Medicare does not pay for. These types of plans do have monthly premiums and each premium depends on how extensive you want your health coverage to be. The smaller your deductibles and co-pays, the higher your monthly premium. There are many different carriers to choose from, but all offer standardized plans.

**MEDICARE ADVANTAGE PART C PLANS** – These health plans approved by the Centers for Medicare and Medicaid Services (CMS) and run by Private Insurance Carriers are becoming increasingly popular because of the additional coverage offered at very affordable premiums. In addition to reducing and sometimes eliminating out of pocket expenses for Parts A and B, these plans can also include prescription Part D Coverage. Each year during the Annual Open Enrollment Period the Private Insurance Carriers introduce their new plans with a summary of benefits to eligible beneficiaries. There are many carriers and plans to choose from to cater to your medical needs. Medicare Advantage Plans may also offer other benefits such as **Dental, Hearing and Vision**. You can join the plan if you live in the plan’s service area, have Medicare Parts A & B and you do not have end stage renal disease.

Medicare Advantage Plans can include prescription drug coverage, offer predictable payments for doctor office visits, eliminate the need for costly Medicare supplement (Medigap policy) and provides better coverage than Original Medicare.

The Annual Open Enrollment Period is an



important time to analyze your health care needs. For those eligible for Medicare, you can choose one of two paths to supplement the Original Medicare Plan, that being a Medicare Supplement Plan and a separate Prescription Drug Plan or choose a Medicare Approved Medicare Advantage Plan which can include a Part D Plan

It is important to understand your needs so that you can begin to narrow down the plans that best fit your circumstances. What is good for one person might not necessarily be good for another. AMAC encourages you to read your Medicare and You Handbook. It is also important to speak with a licensed, qualified agent before making any changes.

It is not too early to plan. Open Enrollment season begins on November 15th. Many beneficiaries may not be aware of the plans available, therefore it is important that you discuss your options with your benefits administrator. Are you getting the best plan available to you?

### **Where can I get more information?**

AMAC is here to help answer your questions. To speak with a licensed representative and find out more about Original Medicare, Medicare Supplement Plans or Medicare Advantage Plans contact AMAC, The Association of Mature American Citizens at (888)-262-2006 or email AMAC at [info@amac.us](mailto:info@amac.us).

**Also visit [www.medicare.gov](http://www.medicare.gov), 1-800-MEDICARE (1-800-633-4227)**

# Seven Easy Steps to Interior Decorating

by DJ Wilson

**Decorating does not have to be hard.** If you follow these seven easy steps, you'll find that designing a room is not the impossible task it's chalked up to be. Think about choosing an outfit to wear. Everyone does this daily. Before picking out clothes, you keep destination in mind. If you are going to the seashore, then you would dress casual. A bathing suit, a floppy straw hat, flip flops and sun-glasses is perfect beach attire. If you are going to see a play on Broadway, then a sophisticated outfit with dress shoes is more appropriate. Think of your room as something to dress. Decide what type of look to go for. Will the room be for the family? Dress it casually. Will the room be used to entertain business associates? Dress it formally. The room should reflect its purpose.

After addressing the function of the room, next is the mood you wish to set. If it's a warm, casual mood you're after, stick to comfortable furniture, warm wood, and earth tones. If it's a cooler setting, choose marble, grays and blues, with silver accents. Match the mood to the function. Budget is often an important factor in decorating. Don't overlook searching antique stores or second hand shops for bargains. Many pieces are economical and often come with a history. This can add charm to your home.

Before beginning, clear the room out entirely. It is important to start with a clean, fresh space. Now begin the seven steps:

- 1. Flooring:** Assess the condition of your flooring and whether it fits the look one wishes to achieve. Carpets can be shampooed or replaced. Hardwood can be professionally refinished. Marble tile or slate can be installed. Throw rugs can be added. There are many flooring options.
- 2. Wall color:** It's time to paint. Decide on a warm or cool color. Bring home samples and paint two test spots (one in the darkest area of the room; the second in the lightest area). If you like the color in both places, painting may begin. When in doubt, stick with a neutral/light colors. You can add warmth through fabrics, art, and accessories later.
- 3. Furniture:** With a large space, one main seating area with several mini ones is possible. In a small space, one main seating area is recommended. When purchasing furniture (or reintroducing pieces into the room) think of how many people you wish to seat and if the furniture fits the design and scale of the room. Pay careful attention to not block entrances, exits and



windows. It is important to choose a focal point for the room and center the furniture on that space. A fireplace or window with a view is often the focal point of a room. Your attention should be directed toward it. Small side tables are desirable for table lamps, putting down beverages, etc. and should be spaced throughout the room.

- 4. Lighting:** there are four types of lighting. (Ambient; general lighting, Task; for performing activities, Accent lighting; to emphasize a feature, and Decorative; to add flair) If you can use all four types in the room – that's best. The ambient light is the most general type of lighting. You can create different moods in the same room by using different lighting.
- 5. Artwork:** Art can be used to add color and interest to a room. It can be placed near a focal point to create drama. When choosing art, find pieces that compliment the look and style of the room. If it's a contemporary look you desire, go modern or abstract. If it's a cottage look, choose a seascape or landscape. It's important to choose what you like.
- 6. Window treatments:** Privacy and lighting are the main considerations. If you want simplicity, shutters are a fair choice. If going ornate, curtains of lavish fabric are desirable. If you have a beautiful view, enjoy sunlight and don't need privacy, keep window dressings to a minimum.
- 7. Accessories:** Keep simple to avoid clutter. Fresh cut flowers in a vase are lovely. A few old books and candlesticks can add warmth to a room. A throw blanket is a nice addition to a family room environment. Decorative pillows can add comfort as well as color. Avoid collections of things and don't overdo it with belongings all over the place. Your room will be more interesting with carefully chosen pieces kept to a minimum. Choose real plants over artificial.

Using these seven simple steps, you can create a special place – a retreat, a haven, a unique space to enjoy. There is no right or wrong to decorating. It is a way to express personality. Start with one small room and go for it. There's nothing to lose. In fact, you may uncover a hidden talent in decorating.

## *Cooking the Slow Way*

Slow Cookers long ago established that they are an efficient companion for those cooks who are gone all day, but want to have a substantial home cooked meal upon returning. Slow cookers, or crock pots, cook at a low wattage so it is safe to leave them unattended. Slow cookers provide the most forgiving of cooking options – no basting, no baby-sitting, no tending. They allow you to prepare a meal before you leave for work, a day of golf or a few hours at the beach and come home to the wonderful aroma of a simmering meal ready for the table. Convenience is not the only benefit of slow cooking - great taste is another. Flavorful recipes for beef, pork, poultry and seafood can be prepared the slow way, and this type of moist cooking tenderizes even the toughest and least expensive cuts of meat. Follow these tips to maximize the usefulness of your cooker, and enjoy the recipes for Chicken Fried Pork Chops and Steak Stroganoff. They are two of my family's favorites!

~ Feel free to use your slow cooker during warmer months, as slow cooking will not heat up your kitchen.

~ Line your slow cooker with specially made cooking bags, or coat the inside with cooking oil spray for easier cleanup.

~ Fill the crock pot one-half to two-thirds full. Food will not cook properly if the appliance is too empty or too full.

~ For even greater ease, assemble all recipe ingredients in the slow cooker insert in the evening. Store in the refrigerator overnight, and start the cooking process in the morning.

~ To ensure thorough cooking, cut large roasts and chickens in half.

~ Browning adds flavor and color, but isn't necessary unless you are preparing ground meats which should always be browned first.

~ To reduce the amount of fat in a dish, remove skin from poultry and excess fat from meats.

~ Vegetables, such as carrots, turnips and potatoes, take longer to cook, so place them on the bottom of the crock pot where they are exposed to the warmest temperatures.

~ Vegetables should be cut in pieces which are similar in size so that they cook evenly.

~ Avoid using frozen ingredients which will take longer to cook and will change the overall timing of the recipe.

~ Do not open lid. Every time you do so, steam and heat will escape and cooking time will need to be extended by 20 minutes.

~ One hour of cooking time on HIGH equals two



hours of cooking time on LOW.

~ To thicken sauces, mix one tablespoon of flour or cornstarch with cold water to form a paste, add to the juices in the crock pot and cook on high until thickened.

~ Slow cooking tends to mellow seasonings, so taste before serving and add additional salt and pepper if needed.

### **Chicken Fried Pork Chops**

1/2 cup flour

2 tsp. salt

1 1/2 tsp. ground mustard

1/2 tsp. garlic powder

6 center cut pork chops (3/4 inch thick) – trimmed

2 tbsp. oil

1 can Cream of Chicken soup

1/3 cup water

*In a shallow bowl, combine flour, salt, ground mustard and garlic powder. Dredge pork chops, and brown both sides in oil. Place chops in slow cooker. In a separate bowl, blend soup and water until smooth. Pour over chops, cover and cook on low for 6 – 7 hours.*

### **Steak Stroganoff**

2 tbsp. flour

1/2 tsp. garlic powder

1/2 tsp. pepper

1/4 tsp. paprika

2 lbs. Top Round London Broil – cubed

1 can Cream of Mushroom soup

1 packet dry onion soup mix

1/2 cup water

1 9 oz. can sliced mushrooms – drained

1/2 cup sour cream

1 tbsp. parsley

*Combine flour, garlic powder, pepper and paprika in slow cooker. Add cubes of beef and mix. In a separate bowl, stir together soup and water until blended. Pour over beef, cover and cook on low for 6 – 7 hours. Add mushrooms, sour cream and parsley. Replace cover and cook on high for 10 – 15 minutes.*

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## The Free Enterprise Solution to Health Care

*It was on a Sunday afternoon on Long Island. I had trouble sleeping last night but I managed to wake up and go to church with my wife. After our usual brunch of coffee and eggs at the local diner my ear was hurting more than ever. For some reason I tend to get an ear infection, always in my right ear, after a bad cold. This time was no different.*

*When I mentioned to my wife that I should get right over to the doctor, she gently reminded me what day it was. My doctor's office was closed.*

*I grumbled. I would have to go to the emergency room at the hospital which, on a weekend, could wind up being a two to four hour wait. If I was lucky.*

*Just as I was getting ready to leave, our daughter called to say hello. When I told her what was happening she gave me some sympathy, but then suggested I go to the drug store instead of the hospital!*

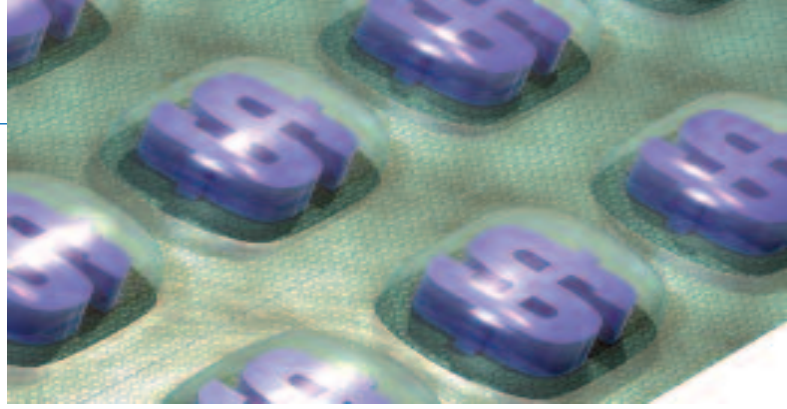
*I didn't know what she was talking about. She told me some of the CVS drugs stores had a nurse on duty in a small office in the drug store itself. They could help people with minor illnesses - a "walk-in" office right there in the drug store.*

*Not knowing if the CVS in our village had a walk-in clinic, I drove the extra mile, past the hospital, and walked into the store. My mood lifted immediately when I saw a nurse practitioner on duty. She was seeing someone else, but motioned me to a kiosk where I could sign in. She said she would be with me in a minute.*

*Sure enough, a minute later she gave me a questionnaire to fill out and then proceeded to examine me. After confirming that I did indeed have an ear infection, she wrote me a prescription and directed me to the prescription counter where it was filled immediately. The nurse informed me that she would email my family doctor and advised me to follow up with him in 10 days. The drug store accepted my insurance (I had to pay a co-pay of \$20). My total bill was \$60.00. The emergency room charge, had I gone to the hospital, would have been more than double the cost. - (This article is excerpted from a new book, expected to publish in Fall 2009, *The Free Enterprise Solution to Health Care* by Dan Weber.)*

**THE STORY ABOVE IS TRUE.** The patient was able to receive faster care at less cost while enjoying the convenience of getting his medication almost immediately. How did this happen?

It happened because the free enterprise system went to work. The drug store chain saw an opportunity to provide a needed service and capitalized on the fact that sick people would have to go to the drug store anyway to get their medicine. They developed a system to provide a service in the form of a simplified medical office, a win-win situation for all.



This kind of idea, which represents an improvement in our health care system, has just begun to blossom. It was not conceived and managed by a costly government program but by a business seeking to expand its products and services and ultimately add profit to the company.

Our elected officials should open their thinking to help our private companies solve the problems Americans have with health care, instead of spending billions of dollars trying to set up a government controlled plan.

When World War II was won, millions of G.I.s returned from overseas. Housing was in short supply and costly for the average family. What happened? Free enterprise came to the rescue. Builders saw an opportunity to mass produce homes in suburban housing developments, which reduced the price of a home to make it affordable for most young American families.

Places like Levittown, on Long Island, and other suburbs near large cities soon found people lined up to inspect and ultimately purchase the homes they were selling. The government provided incentives in the form of tax deductions and helped make loans available to qualified families.

What the politicians did not do was to declare a housing shortage emergency! Nor did they call for a great new government program to take control of the housing industry and decide where homes should be built and who should be "allowed" to purchase one. The elected officials in Washington did not pass laws setting the size of the homes in square feet, or have a government commission determine how many bedrooms each size family should be required to have. Nor did the President of the United States travel across the country trying to sell a plan that the people didn't want. In short the government kept out of the people's business and did not scare people into putting in place a huge government bureaucracy.

The free market solved the housing problem. Likewise the free market can help solve many of the problems in our health care system.

Drug store chains should be encouraged to offer low cost medical treatment just as they have introduced low cost drug programs. Did you know that most of the major drug stores now offer generic drugs (over 300 commonly prescribed drugs) for \$5 for a month's supply? Wal-Mart has joined the fray in cutting the cost of drugs. These recent developments are a good indication of the things to come. America's health care system is still the best in the world! People from other countries continue to come here to receive treatment which is not readily available elsewhere.

But, we do have two major problems.

The cost of health insurance is high and increasing

Some Americans do not have health care insurance plans

**STEP ONE:** The high cost of health insurance hurts everyone, the elderly, young families, small businesses, employees and employers.

Action must be taken to reduce costs. There are several steps that can be taken in order to lower insurance premiums. For example, a modified Tort reform (to lower the cost of malpractice insurance), and the creation of a low cost plan to cover routine doctor visits for low income people (created by the insurance industry, not government), would result in lower premiums. The encouragement of inexpensive treatments, available at drug stores and walk in clinics will all help reduce costs.

A special Catastrophic Re-insurance Fund should be created that all the insurance companies can participate in, allowing the fund to kick in whenever a patient's medical bills went over a certain amount (i.e. \$250,000). The Fund would be tax exempt allowing investment growth to help pay for the cost. A private fund with no government involvement or control, other than audits to verify financial stability would help limit costs.

Today, many healthy people make the choice not to buy coverage. Insurance works best when the risk is spread over many people. When risk is spread, the cost of insurance goes down. If these healthy people are included among those insured, insurance premiums would be more affordable.

**STEP TWO:** Make health insurance available to everyone.

To do that everyone must be eligible. In many states, such as New York, the insurance companies have shown a willingness to issue policies to cover people with preexisting conditions. This concept could easily be adapted by every state. Policy holders would not be cancelled because of excessive claims. Just like auto insurance, everyone should be required to have coverage. However, to lessen the burden on individuals and employers, this should be phased in over a five year period. As mentioned earlier, this should serve to lower the average premium. Those people who are eligible for Medicaid would be enrolled, instead of waiting for a serious illness and then enrolling at the hospital. Low income families who do not qualify for Medicaid could be issued special cards for use for routine illness at Drug store and other walk-in clinics. The entire program would be privately administrated.

## Facts

- ✓ Two thirds of all Americans say they are highly satisfied or very satisfied with their health insurance.
- ✓ According to the nonpartisan Congressional Budget Office (CBO), the proposed Government health plan will cost ONE TRILLION dollars (Which will increase our debt).
- ✓ Regardless of what plan is adopted or what changes occur, our Congressmen and Senators will keep their own special plush health care plan.

## Questions and answers

- Q Can I believe the President and Congress when they say I can keep my own health plan?
- A Do you believe them when they say they will not raise taxes?
- Q Who actually owns the insurance companies and keeps the profits they make?
- A Institutional investors own the majority of the stock.
- Q Who are the institutional investors?
- A Mutual funds, State retirement plans, pension plans, 401Ks and IRAs.
- Q Who owns the Mutual funds, pension plans, 401Ks and IRAs?
- A Average Americans such as school teachers, nurses, policemen, and workers of all kinds.
- Q So the profits of insurance companies go to regular people who have retirement plans and investments like IRAs and 401Ks?
- A Yes.

## CLOSING:

In April 1979, Ronald Regan spoke about Free Enterprise. If Ronald Regan were with us today, perhaps he would speak the same about our health care. In an excerpt from a radio address, Regan specifically addresses the issue of the Free Enterprise System:

*“As recently as 1880 there were only 34,000 miles of telephone wires on the whole North American Continent. There were dozens and dozens of small telephone companies using several different kinds of equipment and there was no inter-connection between these different companies. The same situation prevailed in all the other so-called advanced nations.*

*If someone had openly advanced a plan to put a phone in every home, on every farm, in every hamlet and every city and hook them all together I'm sure someone would have said, “Only government has the resources to do that.”*

*Now, strangely enough, in most other countries government did take over the telephone system and to this very day the telephones in a great many countries are part of the postal system. In America the government wasn't bulldozing its way into the free marketplace as it is today. For that we can be*

*grateful. The scattered, competing phone companies were left to the magic of the marketplace. And that magic worked as it always does.”*

Many Americans feel it is wrong for the government to involve itself in an individual citizen's health care. Many also believe it is a waste of money to spend a trillion dollars or more experimenting with government controlled health care when private companies, already in place, performing their job, and employing thousands of Americans, can solve the major problems we face today. With a little common sense, we can make the changes needed to improve our health care system. Allow the free enterprise system to work. Allow it to work, as it always does.

**We asked some of the people who are showing up at Town Hall meetings what is really bugging them. A common answer is that they are bothered by what they see as government intrusion into their private lives.**

They don't feel it is right that the government should be setting up Commissions that will determine how their doctors can treat them.

The Constitution of the United States clearly agrees with them.

James Madison, the "Father of the Constitution" in the Federalist papers, confirmed the powers of Congress were limited when he asked, "For what purpose could the particular powers be inserted, if these and all others were meant to be included in the preceding general power?"

Since the power "To Create a Health Care System and issue regulations for the medical treatment of Citizens" is not listed, the Congress has no right to pass laws doing that.

Further, the 10th amendment says: "The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people."

### **Article 1, Section 8 has a list of the limited powers granted to the Congress:**

- To provide for the common Defense and the general Welfare of the United States.
- To lay and collect taxes.
- To pay debts.
- To borrow money.
- To regulate commerce.
- To regulate Naturalization.
- To pass Bankruptcy laws.
- To coin money.
- To punish counterfeiting.
- To establish Post offices & roads.
- To promote Science and patents.
- To Constitute Tribunals.
- To punish Piracies and Felonies.
- To declare War.
- To raise and support Armies.
- To provide and maintain a Navy.
- To create and govern the Militia.
- To have authority over the Capital district.
- To make laws which shall be necessary and proper for carrying into execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department or Officer thereof.



*By Fido - your government watchdog*



# Are you paying too much for your gas energy bills?

## Frequently Asked Questions

**Q. What does natural gas deregulation mean to me?**

**A.** Prior to 1999, energy users had to buy their natural gas directly from the Public Utility company that serviced their area. Operating as regulated monopolies, the utility companies were not offering customers competitive pricing. All that has changed. Customers can now purchase the same natural gas from alternative suppliers called energy service companies (ESCOs), instead of from their local utility.

**Q. Do utility companies approve of customers switching to ESCOs?**

**A.** Yes, companies like National Grid/Keyspan and ConEdison endorse natural gas deregulation. In fact, they give special incentives to assist you with switching to an ESCO.

**Q. Will I receive the same quality natural gas?**

**A.** Absolutely! All natural gas travels through the same pipeline system, so you are assured of the same quality natural gas.

**Q. How much will I save by switching to an ESCO through AMAC Energy?**

**A.** Most of our customers experience significant savings ranging from 8%-12% or greater.

**Q. What makes ESCOs different from other utilities?**

**A.** They are a local company specializing in the supply of natural gas for our customers. They do not own and operate a home heating oil company with a fleet of trucks and drivers. Their lower overhead will help us provide you with a greater monthly savings.

## Benefits of Choosing AMAC ENERGY

✓ **Most Competitive Pricing**

Because AMAC works with local approved ESCOs specializing in natural gas, they can offer the most competitive month to month pricing, resulting in an 8%-12% (or greater) savings on your entire monthly bill.

✓ **Tax Reduction and Credits**

Eliminate 100% of the sales tax on the delivery portion of your bill and receive the following credits from your utility just for switching:  
National Grid LI (Keyspan): 1.9 cents  
National Grid NY (Keyspan): 2.1 cents  
Con Edison: 2.4 cents

✓ **One Convenient Bill**

Receive the same monthly bill from your utility company listing your approved ESCO as your supplier.

✓ **Easy Enrollment**

Switching is simple and seamless. No service interruptions. No hassles.

✓ **Same Service, Same Delivery**

Your existing utility company will still deliver your natural gas, provide service, maintenance, and meter readings. Absolutely everything will be the same when you change to an ESCO, except for your increased savings.

Call for Service Areas



If you would like to receive a no obligation "Energy Review," call 888 262-2006

# New Benefit for AMAC Members... Defensive Driving Course is now available online!



- ✓ **DMV Approved Internet Course**
- ✓ **Reduce 4 Points on Your Record**
- ✓ **Save 10% on Auto Insurance**
- ✓ **24/7 Live Customer Support**

For information, visit [www.amac.us](http://www.amac.us) and click on the defensive driving link

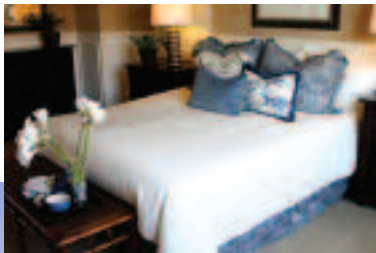


Call for Service Areas

## Romantic Getaways

**When was the last time you had a romantic getaway with that special someone – just the two of you?** Chances are, it has been too long. Well, it's time to do something about it. Now is the time to plan that second honeymoon or romantic weekend, and we are going to help you get started. Here are three very romantic, yet very different, suggestions for an unforgettable vacation experience.

The leaves are changing...there is a cool breeze in the air...you hold hands as you walk along a cliff-side path overlooking a sea-side sunset...then you retreat back to a quaint bed and breakfast for some champagne by



path overlooking a sea-side sunset...then you retreat back to a quaint bed and breakfast for some champagne by



candlelight ....the soothing sounds of nature...the ocean breeze...and just the two of you. If that sounds tempting, then the **Cliffside Manor is a wonderful choice for you.** Overlooking the Atlantic Ocean, the Manor is located in Newport, Rhode Island. Cliffside accommodations combine old world charm with modern luxuries such as jacuzzis, whirlpools, steam-baths and iPod sound systems. The rooms offer Italian linens and oversized Victorian beds. Rated one of the top ten Bed & Breakfasts in the country, the Cliffside Manor has been called a “magical hideaway with Victorian elegance and antiques, refined design, and stunning artwork from the Turner collection.” Former home of artist Beatrice Turner, the art is that of Turner herself, and can be seen throughout the Manor. Another distinguishing feature is an internationally

acclaimed afternoon tea, named one of the 20 best high teas in America. Cliffside has its own chocolatier, who creates truffles, chocolate dipped fruits, cakes and other treats for guests to enjoy. There are also a variety of things to do and see. Visit the Grand Mansions, relax at popular Newport Beach, or experience the famed Cliffside Walk. Enjoy museums, vineyards, lighthouses and of course, antique shops. Watching the moonlight dance along the ocean during a cliff-side walk is guaranteed to get both of you in the mood for a romantic evening. The ambiance is nothing short of charming and will offer you a style and comfort that takes you away to another place and time. (Rooms range from \$150.00 to \$595.00 per night with romance packages and special offers available. Visit [www.cliffsideinn.com](http://www.cliffsideinn.com) for more information and reservations)

If the countryside is not what you're looking for, perhaps you are more of a city couple at heart. Sophisticated, chic, seductive, historic and modern all at the same time.....that is New York City! Get away to the Big Apple and experience a vacation you won't soon forget. One of the most interesting and diverse areas of the city is SoHo, which is why **we recommend the SoHo Grand Hotel** for your weekend escape. Located in the midst of trendy SoHo at 310 West Broadway, the SoHo Grand Hotel allows you to immerse yourself in culture, industry, shopping, nightlife and history. The Grand is just minutes away from the Theater District, Times Square, Museum of Modern Art, the Empire State Building, and Ground Zero, providing an eclectic array of activities to choose from. Stroll down cobblestone streets while shopping the latest fashions. After a day of enjoying your favorite city; retreat to your suite for a night of romance. The SoHo Grand offers luxury suites with neutral, earthy tones featuring textures of wood, clay,





canvas, and leather. Some special amenities offered at the SoHo Grand are breakfast in bed; chocolates, roses and candles in your room; and a 2pm checkout for those late, lazy mornings. Since the Grand is one of the tallest structures in SoHo, the view of the Manhattan skyline through the floor to ceiling windows is exquisite. There is nothing quite like enjoying a glass of wine with that special someone while perched above the incredible sight of Manhattan at night. It is a fantasy moment to be remembered forever. (Weekend escapes at the SoHo Grand Hotel range from \$370 to \$4450. Penthouse suites are available as well as shopping discounts for weekend packages. For more information, visit [www.sohogrand.com](http://www.sohogrand.com) or call 800-965-3000.)

**For the ultimate getaway, to truly take you “away from it all” let us now recommend a romantic cruise.** “Imagine the light of the moon dancing along the sea as you stand on the deck with your love... miles away from routine, mundane and ordinary as you step into fantasy and romance... that is a Carnival Fascination cruise.” With a four star, three thumbs up quality and value rating from Cruisemates, the Carnival Fascination cruise is listed



as one of the best romantic getaways. A “fun and fanciful” experience awaits as you set out on your Bahama getaway. Carnival offers non-stop entertainment, casinos, a shopping mall, an arcade and photo gallery, as well as spa amenities. For those looking for a more relaxing afternoon, try the “Serenity” area featuring a deck of solid teak panels, with soft cushioned loungers in either the sun or shade and hot tubs. The cabins are roomy and are among the largest in the cruise industry. Ocean-view staterooms and balcony suites are also available and offer a mini bar, bathrobes, and fairly large bathrooms with a shower, as well as flat screen TVs. Enjoy the entertainment and activities, or let the romantic sunsets over the ocean take you away.....and simply enjoy each other in this paradise setting. (A 4 day cruise starts at under \$300 per person. Cruises to the Bahamas leave out of Florida ports. For further information go to [www.carnival.com/find\\_a\\_cruise/findCruise.aspx](http://www.carnival.com/find_a_cruise/findCruise.aspx).)

Wherever you choose to go for that romantic getaway, remember, it's all about falling in love... again! Whether you wish to renew your love, celebrate an anniversary or



enjoy your honeymoon you will find this is a time to get to know each other again, even if you have been married for years.

# Calendar of Events

SEPTEMBER - DECEMBER 2009  
for more info call: 888-262-2006

## Legal Issues Facing Seniors and How to Protect Against Identity Theft

Legal issues arise for seniors and they do not always know where to turn to for their concerns. This seminar discusses various legal topics including wills, living wills, health-care proxies, and durable power of attorney. This seminar also reviews the ever-growing crime of identity theft and ways to prevent yourself from becoming a victim.

For local dates and times, please call: 888-262-2006  
Offered Free of Cost

## Long Term Care and You

Long Term Care is not just for seniors. It affects the entire family. The senior population is growing rapidly and it is vital to learn how to prepare for life-changing events. Learn about programs that are available to address long term care needs. Discussions will include Assisted/Independent living facilities as well as how long term care insurance can address this topic.

For local dates and times, please call: 888-262-2006  
Offered Free of Cost

## Defensive Driver Class

Join us for a class on defensive driving offered at a special reduced rate of \$20. The 6-hour class will reduce your auto insurance costs and keep you up-to-date on proper driving techniques and laws in New York.

For local dates and times, please call: 888-262-2006  
\$20 – AMAC Members



## Dr. Phil presents "Prevent Gum Disease – save your teeth, save your heart, save your money!"

We will learn how to prevent gum disease and tooth decay for the rest of our lives. The new way to clean your mouth from NASA - finally something that works. Bleeding gums means infection and this affects your heart. Stop it now – restore health – have more energy.

For local dates and times, please call: 888-262-2006  
Offered Free of Cost

## Senior Life Planning

300,000 people will be turning 65 each month and the senior population will double in the next 25 years. You may have questions about your future now that you are 65. This informative seminar will take you through the various concerns you have in your lifestyle, health or wealth needs. Learn how to make all the pieces fall into place to have a stress free retirement. Are you certain that you have developed a secure plan so you can have peace of mind? If not, this will be a good resource for you.

For local dates and times, please call: 888-262-2006  
Offered Free of Cost

## The A, B, C & D's of Medicare

With the major concern for many seniors being health care, this session is designed to help seniors become more familiar with the different parts of Medicare and the features of each. Each part of Medicare has specific benefits. Learn what is covered...and what is not. Learn how you can take advantage of the benefits you are entitled to.

For local dates and times, please call: 888-262-2006  
Offered Free of Cost

## Puzzle Solutions

Sudoku  
from pg. 28

3	6	4	5	2	1	9	7	8
5	1	8	7	6	9	4	2	3
2	7	9	3	8	4	5	6	1
8	4	2	9	5	6	3	1	7
6	9	1	8	7	3	2	4	5
7	5	3	1	4	2	6	8	9
4	3	5	6	1	7	8	9	2
9	2	7	4	3	8	1	5	6
1	8	6	2	9	5	7	3	4

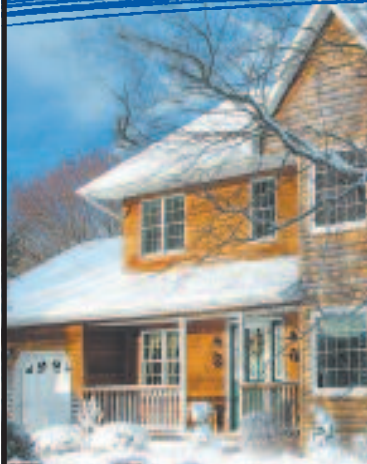
Crossword  
from pg. 28

S	L	A	S	H	U	S	E	S	E	M	I	T			
M	A	N	T	A	D	U	S	T	L	A	N	E			
U	T	T	E	R	D	R	A	Y	L	O	G	E			
T	H	I	M	B	L	E	F	U	L	I	R	O	N		
					O	A	R		U	P	P	I	T	Y	
C	O	W	A	R	D	A	S	S	E	T					
A	L	A	S	E	S	N	E	T	I	G	E	R			
B	E	I	S	A	O	N	E	S	C	A	L	E			
S	O	L	E	S	F	O	N	D	A	L	A	E			
					S	P	L	A	Y	I	S	L	A	N	D
O	D	E	S	S	A	T	A	T							
T	R	A	M		U	N	R	E	L	I	A	B	L	E	
H	I	V	E		R	U	I	N	F	L	A	I	R		
E	V	E	N		E	D	D	O	L	A	R	V	A		
R	E	S	T		L	E	E	R	E	R	N	E	S		

# Nursing Home Ratings

**One of the most difficult decisions you may have to make is choosing a nursing home for an elderly relative.** A wonderful new tool provided by the federal government is a website that rates these facilities for quality. The site, [www.medicare.gov](http://www.medicare.gov), provides information on 15,800 nursing homes, which you can compare by region. The site also has information for community-based alternatives to nursing homes that may be of great interest to families. Visit [www.medicare.gov](http://www.medicare.gov), go to search tools, and click on Compare Nursing Homes in Your Area.

*"Safe-Guarding Homes to Give You Peace-of-Mind While You're Away"*



OFFERING:

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**[www.winterwatchservices.com](http://www.winterwatchservices.com)**

## Retiring Soon?

During your working years, your employer probably provided your health plan options.

However, upon your retirement, it is going to be up to you. You may not know it, but there are a variety of Medicare plans to consider.

As representatives who focus on Medicare plan options, we can help. We can provide you with a no-obligation Medicare analysis.

We're certain we can help you review your options and find a plan that fits your retirement needs and your budget.

One of the fastest growing plans is a Medicare Advantage Plan that:

- ✓ Has predictable monthly health plan premiums
- ✓ Includes prescription drug coverage
- ✓ Offers predictable payments for doctor's office visits
- ✓ Eliminates the need for a costly Medicare supplement (Medigap) policy
- ✓ Gives you better coverage than Original Medicare

**Call us today!**

**AMAC SENIOR SERVICES**  
The Association of Mature American Citizens  
**888.262.2006**

# March on Washington Sept. 12



**Fed up with Obama and his Big Government taxes and out of control spending? Now is the time to march!**

Continuing on the successes of the National Tax Day Tea Parties in April, AMAC will be attending the Taxpayer March through Capitol Hill in Washington D.C. on September 12, 2009 along with hundreds of thousands of Patriots. This march will serve notice that we oppose higher taxes, out of control spending, and a BIG Statist government.

# Values Voter Summit Sept. 18 - 20



On September 18th-20th, AMAC will attend the fourth annual Values Voter Summit. AMAC will join with other pro-family, conservative organizations from across the country along with grassroots activists who believe in traditional marriage, the protection of our religious freedoms, defending the sanctity of life, protecting our borders and defending our homeland.

## VVS Sponsors



*The following Article was submitted by one of Brother Juniper's readers - Deborah Wilson.*

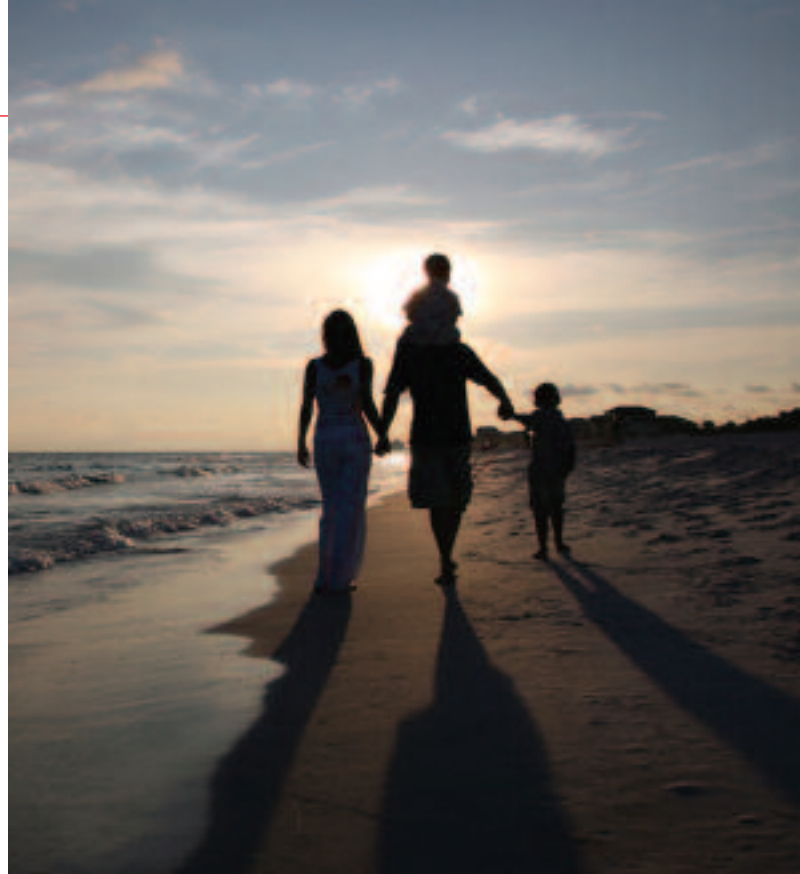
## **Hooray! I lost the Powerball!!**

Last night I watched the Powerball Lottery on television. I anxiously held my ticket as the numbers were called. I glanced at my ticket and thought, there must be a mistake. I didn't even have one number correct. Am I that unlucky? It came to me in an epiphany that I, along with the millions of others who play, will probably never win. I have a friend who says "The lottery was invented for people who are really bad at math." Knowing the odds of winning are slim to none might burst one's bubble. Instead, it brings me to reality. I reflect "do I need money to be happy?"

Bombarded with advertisements for expensive clothes, jewelry and brand new cars – we "buy into" the idea that we need material things to be happy. Many subscribe to the philosophy the more we have, the happier we'll be. Having material things gives us a false sense of security. How many times have you heard someone say "I need that" when they really mean to say "want"? How many pairs of shoes does one really need? Excessive buying can lead to feelings of remorse, increased debt, and lots of clutter. I admit, I have fallen into this pitfall myself. If you asked me how I measure happiness, the twenty five pairs of shoes I own wouldn't even come to mind. I'd measure it by how many times I've laughed or smiled in a day with the people in my life, my family.

My husband and I go out of our way to spend time together with our three children. One thing we do is have dinner together. Although we sometimes eat late in order to have everyone present, studies have shown that families who eat dinner together have stronger relationships than those who don't. The studies never suggest that the family who ate steak is closer to one another than the family who ate macaroni and cheese. The time spent collectively is what bonds them, not the amount of money spent on the meal. While passing the salt and pepper shakers; thoughts, ideas and dreams are shared through the art of conversation and it unites us.

Television has benefits from news to entertainment, but watch out because it can also suck the life out of a room. We become so busy watching that we stop doing. We risk prematurely exposing our children to content that may not be suitable, often



times conflicting with family values. Instead, encourage activities. Each season provides us with fun things to do with our family. Here are things we like to do: In the winter; drink hot chocolate, play board games, and have fun in the fresh fallen snow. In the spring; ride bikes, plant flowers, and play tennis. Summertime is perfect for a picnic, sunbathing at the beach, and swimming. In the fall, go hiking, visit the library, and roast marshmallows by the fire. We may not go on that expensive cruise I dreamed of – but I'm content knowing we have fun together.

Hooray! I lost the Powerball. It has made me a stronger and wiser person. I'm keeping my losing lottery ticket to prove I don't need a million dollars to be happy. This tiny paper keepsake will remind me to appreciate the echoes of laughter when someone says something funny at the dinner table and the moments smiles sneak up when least expected. When I look back someday, I will remember my children seated around the table – and the warmth we've shared over the years. Don't feel bad for me for losing, for I have the greatest wealth of all, measurable in love.

*by Brother Juniper*



# Our American Heros

America is the Land of the Free, because we are the Home of the Brave. The courageous and selfless men and women of our United States Armed Forces make enormous contributions and sacrifices to preserve our freedom. We salute and offer our eternal gratitude to the dedicated men and women who answered the call to serve our country and made the ultimate sacrifice, as well as the members of our Armed Services who continue to serve and protect this great nation.

Since September 2006, the Department of Defense has highlighted the military men and women who have gone above and beyond the call of duty in the Global War on Terror. We stand united in extending our support and admiration for our brave troops fighting in Iraq and Afghanistan, and pray for their speedy and safe return home. These are just a few of our great American Heroes' stories.



**SERGEANT FIRST CLASS  
WILLIAM TOMLIN**  
Barkhamsted, CT

After two full days of fierce fighting in the Helmand Province of Afghanistan, approximately 300 Taliban fighters began closing in on SFC William Tomlin III and his scout platoon of 45 soldiers. They were part of the U.S. Army's Headquarters and Headquarters Company, 1st Battalion, 508th

Parachute Infantry Regiment, 4th Brigade Combat Team.

It was April 9, 2007, about 9:30 a.m., with the temperature already near a scorching 120 degrees. Tomlin, as the scout platoon leader, was maneuvering his platoon near Chakak, Afghanistan to extend the battalion's security zone when he heard the sharp crack of incoming hostile fire from enemy fighters. Immediately, he sprang into action and instinctively ordered a small team of snipers to scout for the incoming enemy, but soon enemy gun fire and rocket propelled grenades rained down on the team halting their efforts.

Tomlin immediately rose to the occasion to lead a dismounted counter-attack against the enemy forces which had closed to within 15 meters of the platoon's location. "I grabbed three or four guys with me, and we moved into a position where we could suppress the bad guys," said Tomlin.

During a non-stop six hour battle, Tomlin had one goal in mind – keep his fellow soldiers safe while not being overrun by enemy forces that had his platoon outnumbered six to one. He surged ahead of friendly forces to single-handedly employ multiple weapon systems including fragmentary hand grenades, AT-4s and his M4. Simultaneously, he directed the fires of platoon-organic heavy weapon systems. By the third assault, Tomlin was suffering from severe dehy-

dration and was near exhaustion, according to his award citation. But, he was able to call in fire missions with Joint Tactical Air Control, directing the devastating effects of close air support to within 100 meters of his position. Tomlin quickly utilized reinforcements from four separate units to launch a successful counter offensive without a single American casualty.

Tomlin's leadership, personal courage, and selfless dedication in the presence of a determined, numerically superior enemy force were the difference between victory and defeat on this day. For his valorous actions, he was awarded the Silver Star.

*Excerpts from an article by Jim Moore in America's North Shore Journal, Dec. 1, 2008.*

**CHIEF WARRANT  
OFFICER LORI HILL**  
Springfield, OR

In March 2006, Warrant Officer Hill was piloting her Kiowa Warrior helicopter in Iraq when insurgents began firing at her and another helicopter, targeting the lead aircraft. Hill quickly maneuvered her helicopter to draw fire away while providing suppressive fire for the troops fighting on the ground. Hill's aircraft was damaged by enemy fire, yet she continued to provide aerial cover and communications for the ground forces attempting to reach safety. Hill described the experience as "kind of like driving without your power steering."

The aircraft continued to take fire wounding Hill in the ankle. Despite flying a damaged aircraft and suffering injuries, she maintained her aerial position as long as her Kiowa would allow. Hill landed safely, saving both her crew and the helicopter.

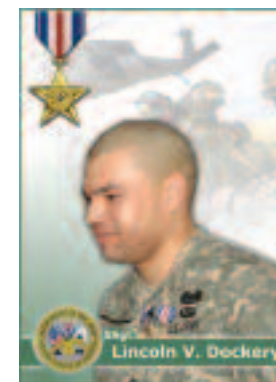
For her actions, Hill was presented the Distinguished Flying Cross by Vice President Richard Cheney, at Fort Campbell, Ky. on Oct. 16, 2006.



**STAFF SERGEANT  
LINCOLN V. DOCKERY**  
Runnemede, NJ

Staff Sgt. Lincoln V. Dockery said he didn't even see the grenade that sent shrapnel into his right forearm while charging insurgent fighters in Afghanistan's Korengal valley, Nov. 16, 2007. "Someone yelled out," he said. "My hand went up and a hot, sharp feeling went through."

Dockery, a combat engineer assigned to a route clearance





patrol with Company A of the 173rd Airborne Brigade's Special Troops Battalion, ignored his injury and continued his charge up a hill into enemy fire. "I don't want to think about what would have happened had he not been there," said Capt. William Cromie, Dockery's platoon leader. "It would have been a completely different day."

Dockery's platoon departed from his Forward Operating Base Asadabad in Kunar Province that day to clear roads of improvised explosive devices, (IED's). As put by Dockery, their mission was the same as any other day "out looking for bombs. My only concern was for the guys who worked under me," the 25-year-old stated.

His concern became reality when the lead vehicle, a Husky mine-detecting vehicle, activated an IED. Rocket-propelled grenades (RPG's) immediately started hitting the damaged vehicle and it became clear the convoy was in the middle of an ambush. With RPG's coming from two different directions, he realized that he and his men were in a cross fire with enemies less than 20 meters away from their position. He had to make a quick decision.

"If we didn't assault the hill they were attacking from, they would have taken us out. They couldn't miss with their weapons they were so close," Dockery recalled.

He checked on the lead vehicle's driver who was barely conscious. Pfc. Amador Magana managed to give a thumbs-up, Dockery said, and soon stood up; He manned his M-249 saw machine gun and returned fire.

Dockery and one of his Soldiers, Spc. Corey Taylor, then stormed the hill as their team members provided support from the convoy. During the charge Dockery was injured, but he kept going, through hand grenade exchanges and incoming RPG's.

The pair low-crawled the rest of the way up, watching bullets kick up rocks and dirt all around them. They pushed the enemy back from their position and found the IED command detonator and wire. Indirect fire, air strikes and other close air support was called in later to deal with about 30 fleeing fighters, but Dockery's assault kept everyone else from the patrol alive.

Dockery received the Purple Heart for his injury in combat and earned a Silver Star for valor. Both medals were presented on March 11 in Bamberg, Germany.

*Excerpts from article by Sgt. Micah E. Clare, U.S. Army Europe Public Affairs Office, March 19, 2009.*



**PETTY OFFICER JAMES D. HAMILL**  
Wilmington, DE

A ribbon-cutting ceremony in a notoriously dangerous part of Afghanistan nearly became a graveyard if not for one sailor's resolve in the face of an oncoming suicide bomber. Then-Petty Officer James Hamill, United States Navy, was trained as a command photographer, but in a flash, his mettle was tested, with 100 lives in the balance.

Working as a mass communications specialist, Hamill was serving with a Provincial Reconstruction Team (PRT) in Khost, Afghanistan. On February 20, 2007, Hamill was assigned to document a momentous occasion, the opening of the Khost Provincial Hospital Emergency Room – a sign of progress in this dangerous province. Rumors and spotty intelligence came before the ceremony that warned of a possible suicide attack, but those involved with the project refused to back down and cancel the event. In the dense urban sprawl of Khost anything could happen, and Hamill's PRT considered goodwill events like this the key to an effective counterinsurgency.

Unbeknownst to the attendees at the event, including provincial officials, and national government figures, a suicide bomber had slipped through the outer security perimeter – dressed as a doctor – and was approaching the gathering. One vigilant American soldier became suspicious of the man and stopped him. The soldier's instincts were right as he keenly spotted the explosive vest, and tackled the would be bomber.

As the two wrestled on the ground, the alarm was sounded, and Hamill immediately dropped his camera, raised his rifle, and moved to act as the last defense for the assembly of citizens and VIPs. The bomber freed himself and charged forward, hoping to detonate his vest, but Hamill stood his ground. With his weapon raised, he opened fire less than ten feet away from the imposter. The bomber was repeatedly hit, fell to the ground, and triggered his lethal package.

The blast – stopped only by the keen eye of one sergeant and Hamill's unwavering determination – injured him and six other Americans, while sparing the hundred at the gathering of any casualties. Ignoring the shrapnel wounds to his abdomen, Hamill aided in performing life-saving first aid on the injured American soldiers and ensured the area was secure in case of a secondary attack.

The Major General of the 82nd Airborne at the time exclaimed that Hamill "prevented the bomber from inflicting catastrophic casualties," and praised his "extraordinary heroism" and "total dedication to duty." For his acts that day, he was awarded the Purple Heart for his wounds and the Bronze Star Medal with Valor for standing his ground against the suicide bomber.

*America is the land of the free because of the brave. The Association of Mature American Citizens commends these brave men and women who have sacrificed their lives and to those who continue to fight to serve our country, and keep our nation safe. AMAC will be honoring one brave American in each future issue of "The AMAC Advantage." If you have a story to share, please submit your story to [info@amac.us](mailto:info@amac.us). Your loved one may be featured in the next edition of "The AMAC Advantage."*

*"When the heartbeat of one soldier stops forever, the heartbeat of our nation should accelerate, driving us to ensure that this life was not sacrificed in vain."*

*Harold Gregory "Hal" Moore, Jr., Lt. Gen. (ret.), USA*

# THE MOVE TOWARDS SOCIALISM?

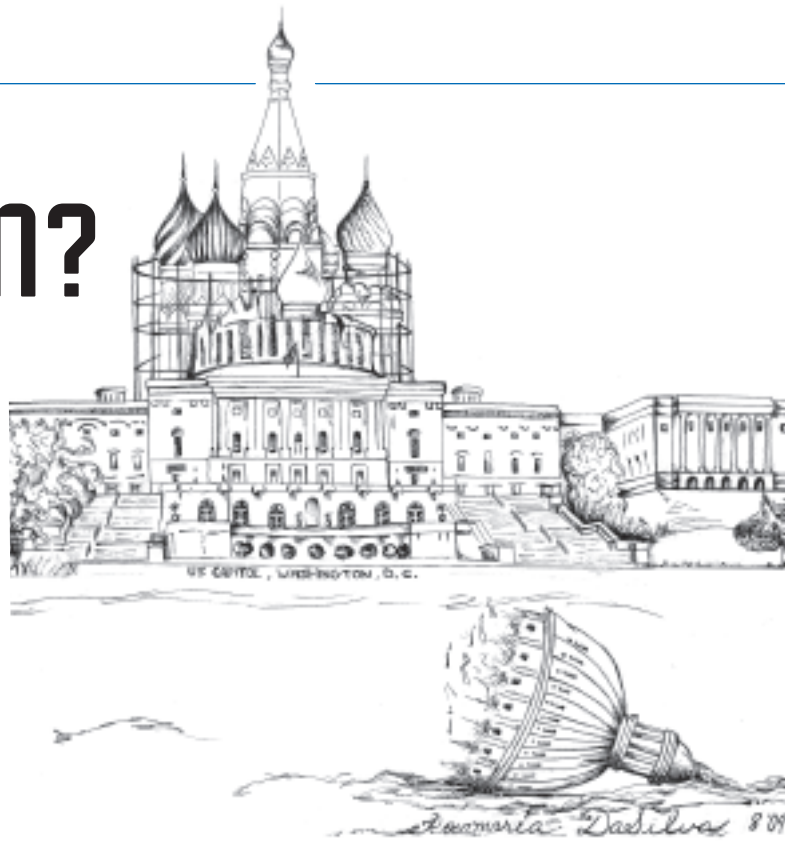
**State Socialism is defined as the pervasive control of the economy by state bureaucracies.** Our President and leaders of both houses of Congress want the government to assume total control of our health care.

Under the free enterprise system our medical care has flourished, but despite this, our elected leaders in Washington are hell bent to dismantle the greatest health care system in the history of the world and replace it with socialized medicine. People come from all over the globe to get treated in the United States because we have the most successful and advanced medical care available. Yet the government, instead of making small but necessary changes to improve our system, is deciding how to replace this system and control every aspect of our health care.

Amac, The Association of Mature American Citizens, is fighting this movement. Amac is concerned that the present version of "Health Reform" in The House of Representatives will hurt the American people.

## **Amac asks the following questions:**

- Is it Constitutional for the government to control or interfere with an individual's health care?
- Why are we spending trillions of borrowed dollars on socialized health care before trying to fix a system that already works, especially since we are already in tremendous debt from the "Stimulus" package?
- Should our government have real time access to your financial records, prior to your treatment?
- Should the government control what doctors get paid? Won't this drive people out of the profession, or cause retirements?
- Should the government decide who gets treatments for serious illness?
- Do you want government encouraging "end of life" consultation every 5 years after reaching 65?
- Should community organizations like ACORN have input on hospital management and expansion?
- Isn't it true that all versions of health reform say they will realize a savings by eliminating or reducing



Medicare Advantage plans? Are they aware it would cost seniors thousands of dollars each year as they are forced to buy supplemental coverage?

Amac is committed to fighting the good fight, to help voice the concerns of millions of American seniors, to fight for smaller government, and demand honest dealings from our government.

We believe Government should stay out of our personal lives and that the free enterprise system is better. Amac believes the government must stop this reckless spending which will leave our children and grandchildren with huge debt to pay off.

Amac will protest against government interference in your personal lives.

Amac upholds the tenth amendment which states: The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

Amac believes in the basic fundamentals this great nation was built on. Freedom is paramount.

The representatives who support our positions have told us we must increase our numbers to gain even more clout. With members in all 50 states we have the country covered - We just need your support to be effective.

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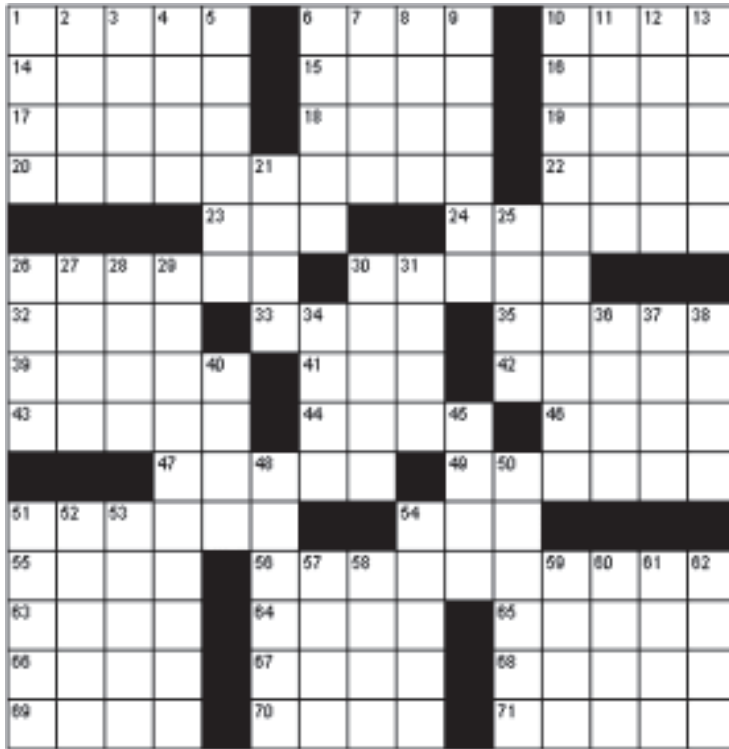
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 M0006\_GHA\_02XTRR

# Crossword

Answers are on pg. 20



## ACROSS

1. Gash
6. Purposes
10. Radiate
14. Devilfish
15. Detritus
16. Alley
17. Express
18. Heavy cart
19. Balcony section
20. A very small amount
22. Weightlifter's pump this
23. Paddle
24. Presumptuously arrogant
26. One who is afraid
30. A useful or valuable quality
32. "Oh, my!"
33. Slave
35. Big cat
39. East African oryx
41. Half of two
42. Weighing machine
43. Undersides of feet
44. Affectionate
46. Wings

47. Spread out
49. It's surrounded by water
51. A city in the Ukraine
54. Make lace
55. Streetcar
56. Undependable
63. Home for bees
64. Destroy
65. Style
66. Not odd
67. Cocoyam
68. Stage between egg and pupa
69. Repose
70. Lascivious look
71. Cousins of ospreys

13. Minuscule
21. Stow, as cargo
25. Animal friends
26. Taxis
27. Margarine
28. Cry out
29. Appraisal
30. Bother
31. Espied
34. Couch
36. Celebration
37. Distinctive flair
38. Marsh plant
40. Vipers
45. Found on a rotary phone
48. Oliver Hardy's partner
50. Suppress
51. Different
52. Pilot a car
53. Overhangs
54. Male singing range
57. Naked
58. Carnival attraction
59. Winged
60. Farm building
61. Not pre-recorded
62. Historical periods

## DOWN

1. Porn
2. Strip of wood
3. Against
4. Flower stalk
5. Port
6. Milk dispenser
7. Browse
8. Jacob's brother
9. Phonograph needle
10. Ovoid
11. New Zealand native
12. Metal bar

## Joke of the Month

Two elderly ladies were discussing the upcoming dance at the country club. "We're supposed to wear something that matches our husband's hair, so I'm wearing black," said Mrs. Vella. "Oh my," said Mrs. Turner, "I'd better not go!"

Felicia Communiello  
Franklin Square, NY

**Heard any good ones lately?  
Send them in!**

Please submit your joke by emailing [info@amac.us](mailto:info@amac.us) or mailing to Joke of the Month, c/o AMAC Senior Services of New York, 5 Orville Drive, Suite 400, Bohemia, NY 11716. Your joke may be featured in our next magazine!

## Sudoku Answers are on pg. 20

8			5					3
	4			7				2 9
3					4	6		
2	6	1						
				2				
4		5	8				3	
		4			6			1
5		3	9		2			
					5			

### How to Play:

- Fill in the empty fields with the numbers from 1 through 9
- Every row must contain the numbers from 1 through 9
- Every column must contain the numbers from 1 through 9
- Every 3x3 square must contain the numbers from 1 through 9

## **You cannot legislate the poor into prosperity by legislating the wealthy out of prosperity.**

What one person receives without working for, another person must work for without receiving.

The government cannot give to anybody anything that the government does not first take from somebody else.

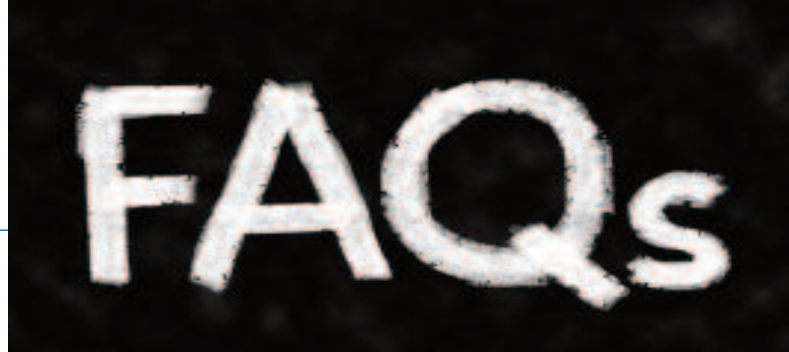
When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the other half gets the idea that it does no good to work because somebody else is going to get what they work for, that my dear friend, is the beginning of the end of any nation.

You cannot multiply wealth by dividing it.

*- Adrian Rogers, 1931*



# ★ *AMAC Frequently Asked Questions*



## **? When did the Association of Mature American Citizens form?**

The idea behind The Association of Mature American Citizens (AMAC, pronounced “A-MACK”) began in 2006. AMAC was officially launched in 2007.

## **? Who founded AMAC, and why?**

Dan Weber, a family business owner in New York, founded AMAC because he felt the other major 50+ organizations were too liberal and did not represent his views. Rather than do nothing, Weber decided to begin his own organization. AMAC is a conservative, non-partisan organization with the goal of representing those whose core beliefs are not represented by other major 50+ organizations.

## **? How is AMAC funded?**

The vast majority of the costs involved with creating and running AMAC have been funded by AMAC’s founder, Dan Weber. Additional sources of income include membership fees and income from companies advertising in AMAC Advantage, the Official Magazine of The Association of Mature American Citizens. As new members join, the income generated from membership fees are invested right back into AMAC.

## **? How has AMAC been active?**

AMAC has been active in various ways since its founding, both on a local level and beyond. In 2008, AMAC representatives attended the Values Voter Summit in Washington DC, and will be attending again in 2009. As an organization, AMAC has coordinated several Tax Payer Tea Parties in New York and Florida, some of which gathered over 2,500 peaceful protestors. AMAC representatives have delivered petitions on health care to various politicians in New York.

Right now, ours is a modern-day David vs. Goliath story. We’re small in comparison to the other major 50+ organization, but we’re also the new kid on the block. People are just now finding out about us. The more people that hear about us, the quicker our membership grows. With your support AMAC will continue to grow. Remember, this is only the beginning! We appreciate your support and patience!

## **? How old must I be to become a member?**

AMAC was developed for the 50+ population, and our efforts are geared towards this group. However, AMAC believes that the issues facing the 50+ population should be of concern to everyone. Those under the age of 50 who wish to join may do so as associate members. Associate members will still be able to enjoy many of the benefits that our 50+ members enjoy!

## **? Does my annual or multi-year membership fee include my spouse?**

Yes, your annual membership dues include membership for both you and your spouse. Husband and wife need only purchase one membership. Be sure to enter your spouse’s name in the appropriate area of our online or printed enrollment forms.

## **? I do not see any local discounts in my area. Do you have any plans to expand your local discounts?**

Yes! We currently offer thousands of local discounts in parts of New York and Florida, and are working hard to expand our local discount program nationally. AMAC would like to expand local discounts to every town in America, but each participating merchant must voluntarily enroll in our program on an individual basis. In an effort to make this happen as quickly as possible, we’ll soon be launching our “AMAC Ambassador Program,” and will be looking for your help to make it a success. More details will follow, so check back soon.

In the meantime, members can take advantage of our national discounts - including great rates on auto and home insurance, hotel/motel discounts, and car rental discounts – all available on our Member Discounts page. As we grow, we will continue to add additional national benefits.

We’d love to hear from you! Please tell us what types of products, services, and discounts are most important to you. We will work to meet your needs to the best of our ability.

Also, please feel free to let your favorite local merchants know about us, and ask them to contact us about being included in our local discounts program!

## **? What is your position on the Second Amendment?**

We believe that the Second Amendment, which states, “A well regulated Militia, being necessary to the security of a free State, the right of the people to keep and bear Arms, shall not be infringed,” is an integral part of our freedom.

AMAC supports the Constitution of the United States of America and our Bill of Rights, including the Second Amendment. Exercising the right to keep and bear arms demands the utmost responsibility, but we believe the Second Amendment guarantees our inalienable right to keep and bear arms. We urge all gun owners and users to be safe and responsible. Of course, firearms should only be obtained and used legally. We believe that all gun owners and users should attend courses led by certified instructors to learn the safe and proper use of firearms.

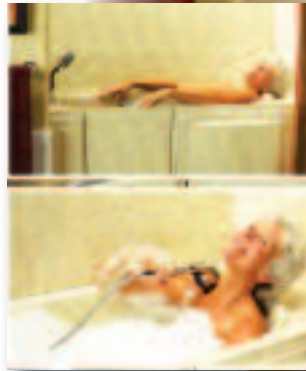
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