



**Gray Panthers Sacramento**

# On the Prowl

Volume 31 Number 4

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P. O. BOX 19438, SACRAMENTO, CA 95819

[www.gpcal.org](http://www.gpcal.org)

916-921-5008



## GRAY PANTHERS GENERAL MEETING

**Tuesday, April 14, 1:00-3:00 pm**  
**Cypress Room, The Hart Senior Center, 27th and J Sts.**



# Special Election, May 19: Yes or no on Propositions 1A-1F?

**We'll hear speakers for both yes and no, and then vote on our always unique position!**

**Refreshments! Please tell your friends!**

### Contact Senator Feinstein Now!

Have you signed a card, written a letter or made a phone call to Senator Dianne Feinstein urging her to vote for the Employee's Free Choice Act (EFCA)?

We need an economic recovery plan that will turn our broken economy around. When working people—the great majority of our citizens, our middle class—have an income that will let them pay for the necessities: food, clothing and shelter, healthcare, and even send the kids to college, we'll have a healthy economy. EFCA will make that income possible. It will enable employees to more easily form unions. 57 million Americans who are not union workers have said they want to be in a union, but workers are denied that basic right. The Federal National Labor Relations Act admits that workers have the right to join unions—but the rules it provides for union elections favor the employer. Those NLRA rules allow the employer to harass, intimidate and even fire workers for talking about the union. Many employers hire expensive lawyers and anti-union consultants to help their anti-union campaign. This can go on for years, with employees losing faith in the process and feeling powerless.

Now, with the great economic crash we're in, many more millions of jobs have been lost. Working people simply can't afford to lose whatever job they have.

EFCA also provides for arbitration to provide a contract if the employer refuses to bargain.

EFCA brings dignity and common sense to labor relations.

Of course, Big Business is waging a \$200 billion propaganda and lobbying war against the bill. Businesses simply don't understand that if they are going to sell their goods and services, our working people must have enough money in their pocket to buy them.

In 2007 both the House and Senate passed the bill, but a majority in the Senate defeated it with a filibuster, encouraged by then-President Bush's promise to veto it. President Obama has promised to sign EFCA into law if it passes now. All of California's Democratic congressional delegates support EFCA—Except Senator Feinstein. **Please keep the pressure on!**

**Call 888-880-6303 before 3 PM Pacific time, or write her at One Post Street, Suite 2450, San Francisco 94104.**

—Nell Ranta



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**FROM THE TEMPORARY  
 TEAM**  
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The May 19 election and the events beforehand prove to be very interesting indeed! Our usual allies have taken varying positions on Proposition 1a through 1f, as have the unions. And CARA finds itself with a most unusual bedfellow, the Jarvis anti-tax group. Confusing? It sure is! Sort out your ideas on the propositions by listening to a lively debate at our April 14 meeting and then participating on determining our network's position.

We really are in need of someone to handle membership and a Secretary (not necessarily the same person.) If you have any interest at all in doing either, please contact me at 921-5008 or [margie-metz@hotmail.com](mailto:margie-metz@hotmail.com). We also need to have a conversation about organizing and demonstrating for the many things which we feel strongly about (or against them, as the case may be.) Most of us are more optimistic about the future of the country than we were six months ago, but it is still important for our voices to be heard. Healthcare is certainly one of those issues, as are global warming, media issues, and a host of other things. We need all of you to think about how Gray Panthers can put its label on some local activities that help our grassroots compete with corporate dollars. One way is to write, of course, as many of you already do: to our members of Congress, our letter to the editor, and state legislators. But surely we can plan some activities that would make noise, get people thinking, and put our name on the map. This is not an area I have expertise in, so I am relying on all of you to help me out, with your creative ideas and your organizing skills.

Nell had a terrific idea: we could use the issue of healthcare and go door to door in our own neighborhoods, meeting our neighbors, collecting their stories, and letting them know about us. I think this idea is a terrific start and I am eager to hear from others.

Finally, Chris Flores of Congresswoman Matsui's office has informed us that Social Security checks will have an extra \$250 in May. I have promised him that I will spend it, as I imagine many of you will do as well.

—Margie

**You're Dead? That Won't Stop the Bill Collector\***

By Betty Cooper Youngren

The banks need another bailout and countless homeowners cannot handle their mortgage payments, but one group is paying its bills: the dead.

Dozens of specially trained agents call the dear departed's next of kin and kindly asking if they want to settle the balance on a credit card or bank loan, or perhaps make that final utility bill or cell phone payment.

The people on the other end of the line often have no legal obligation to assume the debt of a spouse, sibling or parent. But they take responsibility for it anyway.

Dead people are the newest frontier in debt collecting, and one of the healthiest parts of the expanding industry. Improved database technology is making it easier to discover when estates are opened in the country's 3,000 probate courts, giving collectors an opportunity to file timely claims. But if there is no formal estate and thus nothing to file against? The human touch learned in three weeks of learning "empathic active listening," which mixes the comforting air of a funeral director with the nonjudgmental tones of a friend. The new employees learn to use such anger-deflecting phrases as "If I hear you correctly, you'd like..." They get to be persons who care.

The law varies from state to state, but generally survivors are not required to pay a dead relative's bills from their own assets. In theory, however, collection agencies could go after any property inherited from the deceased.

But sentiment also plays a large role. Some relatives feel a strong sense of morality, that all debts should be paid. Most of all, people feel they are honoring the wishes of their loved ones.

In times of illness and death, the hierarchy of debts is adjusted according to a consulting company to the debt collection industry. "We do our best to make sure our doctor is paid, because we might need him again. And we want the dead to rest easy, knowing their obligations are taken care of."

Finally, of course, some of those who pay a dead relative's debts are unaware/ /they may have no legal obligation/.

If family members ask, we definitely tell them they have no legal obligation to pay. But is it disclosed upfront — 'Mr. Smith, you definitely don't owe money'? It's not that blunt.

To listen to even a small sample of calls is to reveal the wages of misery, right down to the penny.





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**FROM THE STATE CAPITOL**  
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**IT'S EASIER TO BUY BULLETS THAN ALLERGY MEDICINE**

The Gray Panthers, since its inception, has advocated enactment of reasonable and sensible gun control laws, and AB 962, now pending in the California Assembly, fully supports this objective.

California can take a significant step toward reducing gun violence by approving AB 962. The goal of AB-962, introduced by Assemblyman Kevin de Leon, is to safeguard California communities by preventing the easy accessibility of handgun ammunition that triggers gun and criminal violence.

Current law provides that persons, who are prohibited from purchasing and possessing firearms, are also prohibited from possessing ammunition. However, there is no way to enforce this law, as the state does not know who sells or buys ammunition.

AB 962 would prohibit known gang members from possessing and make it unlawful to sell or furnish ammunition to any person known to be prohibited from possessing ammunition. The proposed legislation also would require that ammunition vendors record identifying information, including the name, thumbprint and signature of buyers of handgun ammunition. In addition, it would be required that such records be maintained by the vendor for at least five years, and be available to law enforcement officials.

From all indications, positive results could be expected if AB 962 is enacted into law. As an example, the City of Sacramento has an ordinance which mandates the maintenance of ammunition sales records, similar to those which would be required under AB 962. The Sacramento police reported that it regularly uses such sales records in the investigation of gun crimes, and that the ordinance has proven effective in locating firearms violators.

The Brady Campaign to Prevent Gun Violence, the nation's leading gun control organization, pointed out that "in California it's harder to buy allergy medicine, than it is to buy bullets."

—John Bernier



**One in four funeral homes not playing by the rules**

Mitch Lipka <http://www.walletpop.com/blog/bloggers/mitch-lipka/>

Mar 19th 2009

Death is hard enough to deal with without the added insult of being taken advantage of by a funeral home. The Federal Trade Commission recently sent undercover inspectors into 104 funeral homes in seven states and just released a report that found that one in four (26) had significant violations of government regulations intended to protect consumers.

The two locations with the most violations were Northeastern Arkansas, where 73% had serious violations, and San Antonio, where 64% flunked, the FTC reported. All the inspections were conducted in 2008.

Minneapolis/St. Paul and Toledo, Ohio, funeral homes fared the best.

Each had only one funeral home found to have serious violations.

—Reported by Betty Cooper Youngren

(Editor's Note: Talk to Betty if you want to know more about a Funeral Group that is really interested in the well-being of family members. )

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From Saba Hasmat of Assemblymember Dave Jones' Office:

**Legislature Passes Jones Conservatorship Reform Legislation**

SACRAMENTO – The California Legislature passed key legislation by Assemblymember Dave Jones (D-Sacramento) to protect frail and vulnerable adults from abuse in California's troubled conservatorship system. Assembly Bill 1340 is a follow-up to AB 1363 (Jones, Chap. 493, Stats. 2006), the Omnibus Conservatorship and Guardianship Reform Act of 2006. AB 1340 implements additional reforms proposed by the Judicial Council's Probate Conservatorship Task Force.

In 2006, in response to shocking reports of abuse of California's elderly and most vulnerable, the Legislature passed Jones' Omnibus Conservatorship and Guardianship Reform Act, a landmark package of bills to overhaul California's troubled conservatorship system. Also in response to the conservatorship abuse, Chief Justice Ronald M. George appointed a Probate Conservatorship Task Force to perform a comprehensive review of current laws and practices and make recommendations for reforms to the system. The Task Force proposed recommendations for systemic reform of California's conservatorship system. While a great many of those proposed recommendations were already included in the Omnibus Conservatorship and Guardianship Reform Act and Assemblymember Jones's AB 1727 (Chap. 553, Stats. 2007), AB 1340 enacts many of the Task Force's remaining recommendations.

## SO YOU THINK YOU'RE INSURED? THINK AGAIN.

(Editor's Note: To read the full article, ask for the March 16 2009 Time Magazine at your library, or online, go to <http://www.time.com/time/nation/article/0,8599,1883149,00.html>.)

Reading the lead article of Time Magazine's March 16<sup>th</sup> edition, "So You Think You're Insured? Think Again," should remove any doubt about the dire need for a Universal Health Care program for all Americans.

The article involved a middle-class young man who firmly believed his health insurance was more than adequate to cover him even for the most serious illnesses. However, he had a rude awakening. After the insurance company got through with its' devious maneuvers, he found himself deep in debt. Of course, one of the insurance company's ploys to deny benefits was the old "pre-existing condition" routine.

The young man, featured in the Time article, was not alone in his belief that his health insurance was adequate. Harvard University did a study of 1,700 family bankruptcies and found that more than half resulted from medical bills, and that three-fourth of these had some form of health insurance.

Elizabeth Warren, who participated in the Harvard study, declared, "Nobody's safe. A comfortable middle-class life style? Good education? Decent job? No safeguards there. Most of the medically bankrupt were middle-class homeowners who had been to college and had responsible jobs--until illness struck."

The article went on to say that what makes these cases so terrifying, is that they reveal the hard truth about the nation's health-care system: just about anyone could be one bad diagnosis away from financial ruin.

It was also pointed that a paradox of medical costs is that people who can least afford them--the uninsured--end up being charged the most. Insurance companies, with large numbers of customers, have the financial muscle to negotiate low rates from health care providers, while individuals do not.

—John Bernier

## Nuclear Update By Caroline Schmidt

\$1 billion is proposed for the National Nuclear Security Administration (NNSA) in S.336, the American Recovery and Reinvestment Act. Congress has repeatedly noted that the U.S. lacks clear Nuclear Weapons policies. Adding \$1 billion to NNS's \$9 billion budget is an 11% increase.

The 2008 Defense Authorization Act requires that the Obama Administration complete a nuclear posture and policy review.

Since its inception in 1999, the NNSA has continually experienced significant cost overruns and oversight problems. Reports have found that there was weakness in security culture, organization, staffing and training.

DOE spends at least 67 percent of its budget on weapons.

The Director of Oak Ridge National Laboratory (ORNL) did not mention using any potential stimulus money for securing the incredibly vulnerable highly enriched uranium which only a few years ago was a priority security issue that could not be addressed due to lack of funding. Tri Valley is asking that substantial cuts be made, even so far as to eliminate the \$1 billion for NNSA.



## McGeorge School of Law Community Elder Law Clinic

Gray Panther Alice Thomas, who is a current student at McGeorge School of Law and who also works part-time at the school's free Elder Law Clinic, tells us that the Clinic and its hotline services are available to all of us.

McGeorge School of Law serves the low income senior community in Sacramento County through this clinic, dealing with issues ranging from elder abuse restraining orders, wills, trusts, powers of attorney, health care directives, probate court conservatorships, long-term care residents' rights, consumer protection, and public benefits.

3455 Fifth Street, Sacramento, CA 95817  
916-340-6080



## Free money from stimulus? Are you kidding? Web sites offering grant money from the government are bogus

By Herb Weisbaum, <http://www.msnbc.msn.com/id/29643680>

Have you heard? The government is giving away free money! It's all part of the Obama stimulus package. These government grants can be used for anything: buy a car, purchase a home, start a business or pay your credit card bills. Even take a vacation. And here's the best part – because this is a grant, you never have to repay the money.

How do I know this? It's all over the web. Just search “stimulus” or “government grants” and see what comes up. You'll find site after site that promises to show you how to get your share of the “billions of dollars which go unclaimed each year.”

**Con artists are creating phony web sites with names like PresidentObamaGrants.com and FederalGovernmentGrantSolutions.com.** “They're advertising them on search engines like Google and on social networking sites like Facebook. They're also promoting them in chat rooms,” says Susan Grant, director of consumer protection at the Consumer Federation of America

The scammers even create bogus blogs, to tout and drive traffic to their sites. I clicked on OfficialStimulusPayments.com which took me to “Jessica's Money Blog.” Jessica, who does not give her last name, wants everyone to know how she got a \$12,000 check from the government to start her own \$5,000 a month business. She claims she learned how to get this free money from a site called GrantsForYou.com and she urges readers to get their share of the loot.

“Don't fall for it,” warns Eileen Harrington, acting director of the Federal Trade Commission's Bureau of Consumer Protection. “There is no money in the stimulus package to send out individual checks to people.”

### The Grant University gets a failing grade

The Better Business Bureau has received hundreds of complaints from people across the country who took the bait. Instead of a grant, these victims got unexpected charges on their credit or debit card accounts.

In the past year, about 350 people complained to the BBB about a web site called The Grant University run by a company located in Draper, Utah. Tracie Oberlies is one of them. “I think they're scam artists,” she says.

Oberlies wanted to buy a small farm in her hometown of Lugoff, S.C. She hoped the Grant University would help her get the money. The web site offers a 7-day trial membership for just \$1.98. It gives you access to the company's site plus a disc called “The Grant Professor.” Oberlies was unable to log on to the site, even when her disc arrived – 11 days after her order.

She called the company to cancel “and they kept giving me the runaround.” They told her it was too late to cancel and they would not refund the first month's membership fee of \$69.95 they had billed to her credit card.

### The bottom line

The Federal government does give out billions of dollars in grant money every year. Most of these grants either help students pay for college or are for clearly defined reasons, such as research or charitable work.

No one has to pay to get a list of government grants or to apply for one. More importantly, no company can “guarantee” you'll receive grant money. You'll find all the information you need at free government web sites, such as: <http://www.grants.gov/>, <http://www.studentaid.ed.gov/>, <http://www.govbenefits.gov/> and <http://www.sba.gov/>.

**One more warning: Some grant scams come in the form of an e-mail offering you the chance to get free money. These are phishing scams sent by identity thieves who hope to steal your personal information. NEVER respond to one of these emails.**



**Want to talk back to the Obama Administration? Do you have a point of view you don't think they've heard? Us their website at [www.change.gov](http://www.change.gov).**

## Bullet Points for Fixing Medicare Part D

By Gray Panther Fred S. Mayer, RPh, MPH

President, PPSI

- The bewildering multiplicity of administrative entities created by Part D are impossible to evaluate. California has 56 PDP plans alone.
- Individual plan formularies are not comparable; PBMs keep switching.
- Formularies are driven by plan financial considerations, not by healthcare or physician healthcare needs for rational prescribing.
- CMS has inadequate staff, funding and expertise to oversee Part D program.
- Beneficiary providers cannot challenge formulary selection or coverage.
- There is no prior authorization available similar to the TARs for Medi-Cal.
- P&T Committees are not accessible to patients or providers and operate virtually with no oversight; need national P&T; i.e., federal employees or VA
- Part D program incur excessive administration expenses; PBMs, PDPs, MCOs, Medi-Cal 4.5%, Medicare 3.5%, Kaiser 4%
- Part D plans have not negotiated any significant manufacturer rebates or discounts for the US government. All rebates go to the PBMs, PDPs, MCOs...
- Twenty percent of the Medicare recipients in the donut hole do not get out of the donut hole and end up in hospitals, emergency room or increased visits to doctor's offices or die.
- Part D plan formularies have generated price increases which average 8%-10% annually; federal pricing has three year fixed contracts.
- Part D plans have a mixed record in promoting generic drug products that could significantly reduce the cost burden on beneficiaries and the federal government; mandatory generics with prior authorization for brands.
- Everyone covered in the USA with single payer, universal health coverage.
- In conclusion, what is needed is federal government prescription drug pricing and elimination of the PBMs, PDPs, MCOs, which account for 20%-35% of administrative overhead. Purchases of Rx's should be done on the same economic basis as the VA or even California Medi-Cal which receives 30%-50% rebates.
- Direct-to-consumer advertising costing \$6.3 billion should be eliminated; implement prevention programs to healthcare providers (i.e., Smoking cessation).

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### Digital TV Conversion Date Extended to June 12, 2009

Congress has put off the mandatory TV conversion till June of this year. **If you do not have cable, satellite or a digital TV, you will need to add a converter box to your analog television before June 12, 2009.** You can get free discount coupons. Information is available at <https://www.dtv2009.gov/>, or **Call the Coupon Program toll-free automated system 1-888-DTV-2009 (1-888-388-2009).**

## 2008 Officers and Steering Committee of Sacramento Gray Panthers

**Temporary Officers:** Margie Metzler, 921-5008 or [margiemetz@hotmail.com](mailto:margiemetz@hotmail.com); Arnie Godmintz, 332-5980 or [arniegod@sbcglobal.net](mailto:arniegod@sbcglobal.net)

**Secretary:** OPEN

**Treasurer:** Lola Young

**Environmental:** Dr. Karl Stoffers

**Disability Issues:** Michael Dunne and Terry Terry

**Historian:** Marge Cumming

**Hospitality:** Nell Ranta

**Housing Issues:** Linda Roberts, Karen Raasch

**Labor/Wage Issues:** Nell Ranta

**Newsletter:** Betty Cooper Youngren, Margie Metzler, Pat Naylor, John Bernier, Caroline Schmidt, Nell Ranta

**Transportation:** Dale Kooyman, Barbara Stanton

**Members at Large:** Edy Poole, Pat Naylor, Jean Mellberg, Judy Bietz

**Webmaster Staff:** Margie Metzler

**Project Coordinator, Healthcare Issues :** Margie Metzler

All members are welcome to steering committee meetings held monthly the 4th Tuesday at 1 PM in the Cypress Room at Hart Center.

Visit our website for Sacramento and California GP issues as well as Healthcare updates:

[www.gpcal.org](http://www.gpcal.org).

### Gray Panthers Newsletter thanks Paratransit!

Gray Panthers is indebted to Paratransit for its continued help in printing this newsletter. Paratransit, Inc., is a private nonprofit corporation dedicated to providing transportation services to individuals with disabilities, the elderly, and related agencies throughout the Sacramento County area. They have been creating independence through smart transit since 1978 and have consistently partnered happily with Gray Panthers of Sacramento.



<http://www.paratransit.org/index.html>

**Gray Panthers Annual Dues are \$30 for individuals and \$35 for families.**

This *includes* newsletters, membership in Gray Panthers National, and Gray Panthers California. If new members choose to join in coming months, they may pay the full amount or choose from the following monthly pro-rated schedule for 2006-2007. Be aware that you will be billed again in September.

Month	Individual	Family
January	\$20.00	\$20.50
February	17.50	18.00
March	15.00	15.50
April	12.50	13.00
May	10.00	10.50
June	7.50	8.50
July	5.00	5.50
August	Both \$3.00 + \$30.00 for 2007	

### TODAY I /WE WANT TO JOIN GRAY PANTHERS SACRAMENTO

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

PHONE \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

**MEMBERSHIP:**

Regular: \$30 or pro-rated amt. \_\_\_\_\_

Family: \$35 or pro-rated amt. \_\_\_\_\_

Newsletter subscription only \$15 \_\_\_\_\_

TOTAL ENCLOSED \_\_\_\_\_

**Note:** It is not necessary to pay for the newsletter if you join as a full member!

Make check to **Gray Panthers of Sacramento**. Send to **PO Box 19438, Sacramento, CA 95819**.

**REMEMBER: Lack of funds will not deter belonging to our organization!** Call Margie Metzler for further information: 916-921-5008.

**Gray Panthers National Action Network:**

<http://graypanthers.e-actionmax.com/>



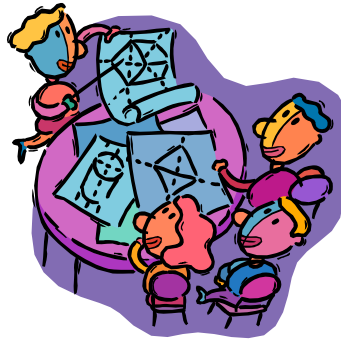
**Gray Panthers Sacramento**

**Sacramento to host the Quarterly Meeting in Late April or 5 early May  
Date and location to be announced shortly!**

It's our turn, so we will need help from all of you. Arnie is still checking out a location, but we do know it will be on a Saturday in late April or early May, 10-3. We'll hold a potluck for lunch, which is why we need YOU!

We'll send out a postcard as soon as we have the date locked down.

Note: this meeting will take the place of the regularly scheduled May meeting, so there will be no meeting on Tuesday, May 12.



**Gray Panthers Sacramento**

**GRAY PANTHERS of SACRAMENTO**  
**P.O. Box 19438**  
**Sacramento, CA 95819**

**Non-Profit  
Organization  
U.S. Postage  
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Permit #1040  
Sacramento, CA**

***Monthly Meeting:***

***April 14 Meeting: Propositions 1a through 1F and Let's Take a Stand!***

***Quarterly California Meeting Coming Up!***