

Opinion

Show Dad that you care on Father's Day

by Patricia Quigley

On Father's Day, we celebrate the special men in our lives. There are a number of ways you can show Dad how much you care. This year, while you're watching the ball game or spending some quality time together, tell him about something that can really make a difference. Tell him how to get extra help with his Medicare prescription drug costs.

The high cost of medicine can be a burden on your loved ones who have limited income and resources. Extra help—available through Social Security—can pay part of their monthly premiums, annual deductibles and prescription co-payments and could be worth more than \$3,900 per year. And, a change in the law makes it easier than ever to qualify for the extra help. As of January 2010, we no longer count any

Extra help—available through Social Security—can pay part of their monthly premiums, annual deductibles and prescription co-payments and could be worth more than \$3,900 per year.

life insurance policy he has as a resource, and we no longer count as income any financial assistance he receives regularly from someone else to pay his household expenses like food, mortgage or rent, utilities or property taxes.

To qualify, he must be receiving Medicare and: Have income limited to \$16,245 for an individual or \$21,855 for a

married couple living together. Even if his annual income is higher, he still may be able to get some help with monthly premiums, annual deductibles and prescription co-payments. Some examples in which income may be higher include if he or his wife:

- Support other family members who live with them;
- Have earnings from work; or
- Live in Alaska or Hawaii; and
- Have resources limited to \$12,510 for an individual or \$25,010 for a married couple living together. Resources include such things as bank accounts, stocks and bonds. We do not count his house or car as resources.

You can help Dad fill out an easy-to-use online application at socialsecurity.gov/prescriptionhelp. To apply by phone or have an application mailed to you, call Social

Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to the nearest Social Security office.

You and your dad can learn more about the Medicare prescription drug plans and special enrollment periods by visiting www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

So this Father's Day, give Dad something special: the peace of mind that comes with knowing extra help is available with Medicare prescription drug costs. Then go one step further—help him apply. There is no better way to show him how much you care.

Patricia Quigley is the social security district manager for State College.

We need to take responsibility for our debts

by Vince Smith

My youngest daughter started showing goats last year at the Centre County Grange Fair. My family and I live on a small farmette in this beautiful county where we have horses, chickens, cats, rabbits, lambs, goats and a dog. Last May we entered into the world of goats when my daughter selected two goats for her 4-H project. We brought them home and introduced them to their new stall in the barn. In the process of introducing them to their new environment someone accidentally left their stall door open. The goats were quick to make their escape, but much to their surprise, on the other side of the door awaited a world they

chase. The two scared goats were running from the dog and horses while my daughters looked on, mortified, thinking the goats would surely die. My wife started sharing (yelling) ideas to solve the problem, while my daughters were crying hysterically. I started chasing after the mess thinking, "How is this thing going to end?" Thankfully, after a minute of chasing that seemed like an eternity, the goats left the horse pasture, we were able to call the dog off, and the goats, now totally petrified, allowed us to corral them back into their stall. With the door shut, the chaos ended and we all breathed a sigh of relief as peace was restored to the farm.



What's my point in sharing that story? As I read headline news today I see we are once again experiencing a record number of foreclosures. How did we get here? It's easy to start pointing fingers, but to date,

I've not found anyone who says their banker held a gun to their head to make them take a loan. A little history lesson led to the realization that credit cards were born in the United States in the 1950s. Prior to that, credit was strongly discouraged. Today we find that 78 percent of college students have credit cards, according to student loan maker Nellie Mae, and the typical student carries a balance of \$3,200. One out of 10 college students carries a balance of more than \$7,800. One out of three high school seniors uses credit cards, and half of those have cards in their own names, according to a survey conducted by the Jumpstart Coalition. The proportion of bankruptcy filers under 25 has risen dramatically the last few years.

There's no question we live in a society that has allowed debt to reach chaotic levels. There is no one to blame but ourselves when we get in over our heads. We need to learn when to close the stall door on our spending and teach our children to do the same. Leaving that door unguarded leads to a mess. In Centre County, we have the privilege of living in a community where the

average household income puts us in the top 1 percent of wage earners in the world. It seems we should be able to wipe out debt and be free if we earn more than 99 percent of the world, but we haven't. We must steer the ship in a different direction one responsible decision at a time. If we start at home and take personal responsibility for our spending the burden will be lighter for an entire community. Debt-free living brings peace to all. It brings order to chaos. Going into debt isn't the bank's fault or the government's fault. Sure, they may have made it easier for us to borrow, but they aren't forcing us to take out a loan on a car, house or other purchase. We dig our own holes by buying things we don't need with money we don't have. We don't need to impress people we don't like anyway. We need to take responsibility for our own actions.

The numbers are alarming as we look at the personal debt load Americans are carrying, the debt load our local governments are carrying and the debt load our local univer-

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Letters to the editor

Palestinians are used as Arab states' pawns

Your article "Jewish-American promotes Palestinian cause" from May 2010 is a superficial exploration of the reasons behind the failure to find peace in the Middle East. Anna Baltzer's concerns are too narrowly focused.

After World War I, the Palestinian Mandate which was controlled by Britain included all of what is today Israel, the West Bank and Jordan. In 1947 Israel was created in a narrow strip of land carved out of the Palestinian Mandate and the Palestinian Arabs were given the rest. In 1947 the Arab nations and the Palestinians declared that Israel does not have the right to exist and the Jews should be driven into the sea. Four wars and two intifadas later, Israel has successfully defended herself, but the Arab states and the Palestinians still refuse to acknowledge Israel's right to exist.

All that the Palestinians want has been available to them on multiple occasions, but has always been rejected in the hopes of destroying Israel. This false hope has been encouraged by the Arab nations in the region. The Palestinians have been used by the Arab countries as pawns in the attempt

to annihilate Israel. Even now organizations like Hamas in Gaza and Hezbollah in Lebanon seek the destruction of Israel and will not negotiate a peaceful settlement that recognizes Israel. These terrorist groups are funded by the larger Arab community and Iran.

Israel is placed in the untenable position of attempting to resolve the Middle East peace problem by dealing with just one part of the puzzle, the West Bank and Gaza. In fact, since the end of the last intifada things have improved significantly on both sides of the border of the West Bank. Jewish civilians are no longer being killed in buses and in restaurants. The economy of the West Bank has improved significantly.

The answer to the problem identified by Anna Baltzer has deeper roots and greater significance than she assumes. Israel will continue to work with those in the Arab community who seek peace and the Palestinians will continue to benefit from this approach.

David Werner
State College

Now two transition towns in Centre County

This is in reference to Melady Kehm's article in the May issue: "Transition Towns have arrived in Centre County."

Thank you for printing Melady Kehm's article about the Transition Response in your May issue. Centre County now has two official Transition Towns: State College and Bald Eagle Valley. We can be found on Facebook at Transition Towns

Centre County Pa. and more information can be found on our web site at www.transitioncentre.org, where there is information about Transition Towns, upcoming events, links, and e-mail access for questions or to be put on a nondisclosed mailing list.

Bill Sharp
College Township

Whitey-Blue advocates raising taxes

by David M. Silverman

Whitey, do you have any thoughts on how Pennsylvania should pay for expressway improvements and maintenance, now that the Federal Government will not allow a toll on I-80?

"You betcha—raise taxes to pay for it."

Shouldn't the trucking companies pay for a lot of it? Those big semis, I'm sure, cause a lot of the wear and tear. And they make

big bucks hauling their cargos!

"No! As I said before, pay for it by taxing the state residents. We need the goods that the trucks bring in."

It would impose a severe hardship on many to have to pay those additional taxes. In fact, there would be many who couldn't afford to pay more!

"Let 'em move to another state that doesn't have such a good highway system to support."

Pennsylvania's pension bomb

by Michael Brand

Pennsylvania is about to be hit with a megaton bomb, a fiscal bomb that will slam taxpayers, limit investment in education and heighten the growing tension between the public and its government. The threat is the Public Employees Pension Bomb, a problem with causes similar to the mortgage banking meltdown: unrealistic economic projections, privatized benefits, socialized losses and politically connected interests topped off with a helping of naked greed.

Between 1980 and 2000 the Dow Jones went from 785 to 11,500. Private 401(k) retirement accounts soared. Teachers and other public employees with old style defined benefit programs felt they were falling behind. Using a healthy dose of political contributions, their lobbyists induced then Gov. Tom Ridge and the legislature to structurally change the system. It was a windfall: payouts increased 25 percent, vesting lowered from 10 years to five; and individual benefit levels were calculated according a retirees' top three earning years, rather than lifetime salary

history (as Social Security will to calculate your benefit).

Politically, the changes were easy because the stock market boom swelled reserves held by the Pennsylvania's Public School Employees' Retirement System (PSERS) and the State Employees Retirement System (SERS). Saving for a rainy day is not a strength of government. The new formula assumed 8 percent growth in stocks forever. This is fantasy thinking similar to mortgage bankers making sub-prime loans assuming housing prices would always rise.

When the economy stalled in 2002, both retirement funds immediately ran into trouble. Rather than step back and rethink the increased payouts, Governor Ed Rendell and the legislature kicked the can



see Pensions, pg. 25

Lyme disease story hits home

Thank you for writing and publishing your recent article that gave an excellent overview of the medical and political maze of Lyme disease.

My wife and son have suffered from chronic Lyme disease for the past eight years, so I can attest to the seriousness of this illness and the frustration of trying to

find effective treatment due to the majority of the medical community who refuse to acknowledge the possibility that Lyme disease can persist after the "standard" treatment (two to three weeks) of antibiotics.

Terry Reid
Bellefonte

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from Pensions, pg. 24

down the road. Full payments into the system were delayed till 2012 in the hope that a revived economy would generate the revenue to patch the problem. Thus was planted an economic time bomb that will explode in taxpayers' faces in the next few years.

The numbers are staggering. According to Ken Bean, director of Fiscal Affairs at the Bellefonte School District, current annual pension contributions by taxpayers within that district of \$430,000 climb to \$2.6 million by 2012, \$5 million in 2013 and \$6 million the year after that. In State College, this year's \$1.4 million payment will shoot to \$12 million in four years. All the area school districts except for Bald Eagle are raising taxes incrementally now and banking that case in order to soften the whopping increases coming in 2012.

Here's the kicker. Those figures repre-

sent just 50 percent of each school district's obligations. The other 50 percent comes out from Harrisburg out of the General Fund. The legislature is currently starting into its own fiscal black hole.

But even small initial tax increases locally have met resistance. When the State College School Board earlier this year considered a nominal increase, member Jim Pawelczyk balked, "Asking for \$145 tax increase (in this economy) for an average taxpayer remains unacceptable."

That refrain is likely to be heard statewide. Using data supplied by the state, the Commonwealth Foundation tallied the personal impact of the Pension Bomb. Through taxes, the average household in Pennsylvania presently kicks in \$212 a year to the teachers' and state employees' retirement systems. In 2012 that climbs to \$516, skyrockets to \$1,500 in 2013, and balloons to \$1,900 by 2016.

Increases of this magnitude threaten to turn the fledgling Tea Party activism into

the dominant political movement of the age. The median working family in Centre County makes \$47,000. What will be the political fallout of 30, 40 and 50 percent tax increases in order to pay 55-year-old retirees up to \$80,000 a year?

Any solution will leave a significant portion of Pennsylvania seething. The most frequently mentioned proposal is bond refinancing, which is borrowing to pay off current debts. It's the easiest answer politically, but the most reckless fiscally. It's another version of kicking the can down the road and is similar to the Debt Consolidation commercials one sees on late night TV.

To address its own Pension Bomb, the state of Illinois took the bond route. The bond market responded by extracting significantly higher interest rates from the state. Pension bondholders understand the higher risk. These bonds neither build infrastructure nor place Illinois in a healthier economic position. Existing tax rates, climate and aging infrastructure already put Pennsylvania at a competitive disadvantage against other states and other countries. What companies are likely to locate here and which ones will choose to stay here knowing Pennsylvania has enormous pension bond obligations?

Can Washington help? Recent comments by the PSERS executive director Jeffrey Clay indicate he's betting on a federal bailout. This strategy depends upon Congress and the White House continuing historic levels of borrowing, an unlikely prospect. Besides, there could be significant fallout for the Obama administration if money intended to help educate our children is instead funneled to pay for retirement condos on the Outer Banks.

The most politically challenging possibility is to go back and rescind the pension increases. President Obama has called for Wall Street executives to return excessive payments, so the moral case can be made for public employees in Pennsylvania to do the same. No less than FDR slashed pension payments to retirees during a similar economic crisis. So this solution has precedent. In addition, renegotiated union benefit contracts saved a number of U.S. companies in the 80s (think Ford and GM). Could a new governor in Harrisburg rally public employees to give back excessive gains for the common good?

We are well into the Pennsylvania political season, but avid followers of the

see Pensions, pg. 26

Send letters to oped@voicesweb.org

Instructions:
Fill in the grid so every row, every column and every three-by-three box contains the digits 1 through 9. There is no math involved. You solve the puzzle with reason and logic.

Thanks to Peter Morris for contributing this puzzle.

The solution to this month's puzzle can be found on page 23 of this issue.

Sudoku

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

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from Spending, pg. 23

sities are carrying. I'd just like to encourage each of us to take responsibility for our own finances. Start closing the stall door. Don't buy things you don't need with money you don't have. When we work ourselves out of debt, then we have a stronger community. Sure it requires sacrifice, but it's a sacrifice that makes us stronger. Let's do the hard work of getting our goats back in the stall where they belong and restore order to the chaos. Resist the temptation to point fingers and instead take responsibility for yourself.

I've had the privilege of teaching biblical financial principles to several individuals and families whose finances were causing chaos in the home. Those who applied the counsel made some short-term sacrifices, but are now experiencing some incredible long-term peace. God's word is a love letter to you. He wants to protect you and bring financial peace to your situation. Any "rules" you find in the Bible are there for your own good. Often times, unrestricted living leads to a kind of enslavement that winds up tying people in a terrible knot. The principles of the Bible are meant to protect you, not to make you miserable. Any time you break one of God's principles it will eventually break you.

Sixteen out of 38 of Jesus' parables deal with money. More is said in the New Testament about money than heaven and hell combined. Five times more is said about money than prayer, and while there are 500+ verses on both prayer and faith,

there are over 2,000 verses dealing with money and possessions. Obviously, the Bible has much to say about money management. God wants to bring peace to your financial situation.

Regardless of what you think about Jesus, if you apply His principles, you'll find financial peace. I'd love one day to read of a community where individuals didn't submit to what everyone else is doing, but instead, took responsibility for their own actions and became a shining light for the rest of the world to follow. I'm watching it happen one individual/family at a time. People are rejecting the conventional wisdom that led to our current situation and using principles that have stood the test of time. It works! I believe we can get the goats back in the stall and return peace to the farm so that our children won't have to be in financial bondage because we didn't step up and take responsibility for our own actions!

I'm certain there is someone reading this article who could use some financial peace. I'd love to chat with you more about getting it. I've had the privilege of pastoring State College Christian Church for the past five years. It has been a great joy to watch individuals take ownership of their finances and bring financial peace to their homes. The result is happier families, which makes for happier neighbors, which lifts the burden off government institutions, and makes Centre County a better place for all.

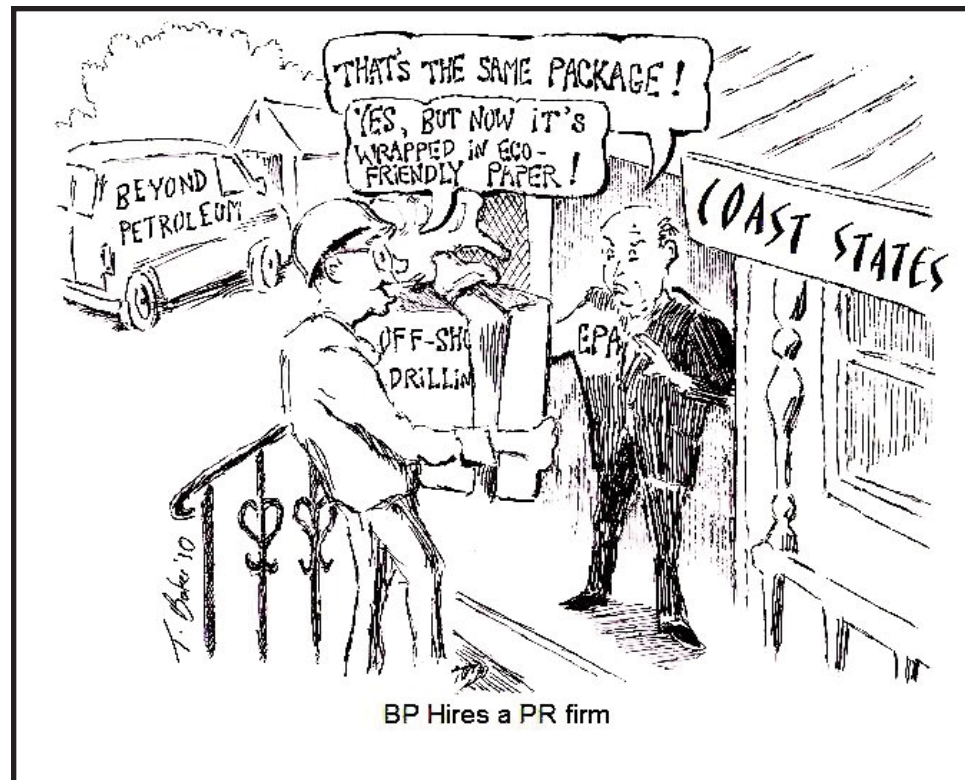
Vince Smith is the Pastor at State College Christian Church (www.scccweb.com).

from Cosmo, pg. 27

demned building, whose only remaining date involves a crane with a headache ball and a Caterpillar D-9 tractor, then the word "vandalism" hardly applies. Let's just thank Allah that no one was hurt...and that He provides the authorities with the vision to catch the little bastards and pass out some nice new brooms and fuchsia work-ware.

Cosmo Obit: It is with great sadness that we add another name to the flaming canoe set adrift toward doggie Valhalla. Beena the Aussie, nearly 17, joins former couch-mates, her brother Beau and my old co-dog Eli...on our coffee table. Literally. Their

remains are part of our living room bric-a-brac. Every night is a three-dog night at our place now. They say that sneakiness among dogs is a sign of creativity, and the ability to lie about it denotes high intelligence. If that is the case, then Beena was the Mozart of stealth and the Oppenheimer of deception. She also had an uncanny grasp of physics, and could thwart any attempt to pick her up (to place her in the tub or move her off the bed) by actually increasing the gravitational field surrounding her. She was a great sea dog, because she loved sailing and swimming. Also because she was part manatee when she poured herself form-fitting into your lap, and part crocodile when the cats passed too near her lair. Vaya con Sea Oats, Been-Been.



BP Hires a PR firm

from Pensions, pg. 25

gubernatorial candidates report hearing little honest adult conversation about the painful choices we face. Afraid of offending large and well-financed constituencies, the candidates have offered up nothing more than vague platitudes.

Five years from now things will look very different in Pennsylvania, but different in what way is still to be seen. We could see a hollowed out education sys-

tem as staff are cut and programs slashed to meet pension obligations. We could see chaos in Harrisburg as unions fight tooth and nail to retain payouts. We could see economic decline as business relocates to more friendly areas. Or we could bite the bullet and impose yearly double-digit tax increases upon the public. In that case, we might see President Palin.

Michael Brand operates Accelerate Now, and resides in Bellefonte. He can be reached at michael@michaelbrand.org.

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ASK Cosmo



Dear Cosmo,
Did Nancy Pelosi run for office in Pennsylvania? All I saw last month was election ads with her name and face all over them. Did we get redistricted or something when I wasn't paying attention? What does she have to do with the price of tea in Altoona? Signed, Confused Voter

Dear Typical Consumer,
Cry me a tea party! I was confused by the primary campaign ads, too. It did seem like we'd been transported to a campaign in the foothills of Nancyylvania. In the minds of the ad makers, she epitomizes all that's wrong with the non-Republican-run free world. She was painted as sort of a hybrid Snidely Whiplash, Boris Badinov, Simon Bar Sinister, Lex Luthor and Rosanne Barr. Some uber-tacky super villain, almost like a hockey mom without any lipstick.

And while Democrat Mark Critz defeated Republican Tim Burns to finish the term of the late John Murtha, May was just the appetizer, because they're both running for the full term of that same Congressional seat in November.

Apparently the ultimatum in that ad campaign backfired a bit, because we'll be sending Nancy Pelosi both a message AND Mark Critz. Fortunately, that marvelously crafted little chestnut may enjoy additional shelf-life when they reprise it this fall. This

isn't the last we'll have heard of the "radical Obama-Pelosi liberal agenda." I'm not convinced that the threat of Mark Critz "putting the liberal agenda before Pennsylvania" is such a bad thing. I like it when they put things before the voters.

But I think it's a wonderment how Speaker Pelosi's "fair and balanced" critics portray her as a usurping tyrant. She won her congressional district fair and square, and has been elected by her fellow majority party members to be Speaker of the House in the U.S. House of Representatives. It's the same process they've used since the 18th century. It's not as if she's a covert Sith lord who cut a secret deal with the Emperor just to mess with the Jedis for the pure dark-side fun of it all. Quit being such sore losers. Majority rules, and their side didn't win. Those are the rules. Suck it up. Sometimes the opposing party just doesn't care for the Speaker of the House. Do they think the speakership of Newt Gingrich was some special walk in the park to be celebrated with a flavored coffee? (A tea party would be so déclassé.)

Campus and Culture from the Canine Perspective

Dear Cosmo,

Why is the university so bent out of shape about partiers trashing a frat house that Penn State is going to buy and bulldoze? What difference does it make if people wrecked the furniture and broke the windows in a building they're going to tear down anyway? Shouldn't we be worrying about something important, like healthcare, or global warming or grade inflation? Signed, Tear the Roof off the Mother!

Dear Happy Homewrecker,

The university is "bent out of shape," as you say, because that simply isn't the way young gentlemen and ladies should comport themselves. Plus, the ink on the sales contract of Phi Delta Theta wasn't quite dry. They were talking about deducting the cleanup costs from the sale price, so that could skim a nice chunk of money away from the sellers. If we'd had the good fortune to live in some place where they have prison chain gangs available to freelance a little cleanup and demolition work, or if we had a creative local magistrate who could put the culprits in pink T-shirts and hand them nice new brooms and a couple hundred hours of community service, then right-sizing this latest installment of drunken idiocy might be a little simpler. But if it's university property, then that's Teamster territory, so the cleanup is going to run into a little more serious green. I hope they're

not arguing that the vandalism lowered the property value on a soon-to-be-rubble fixer-upper.

But this is America. Who doesn't love to get wasted, pee in hallways, break windows and throw couches and TV's out of second story windows? Winos and squatters do it all the time, except for the windows, couches and TV's bit. But I think it's time these young people were sent a message. Of course, many of them already may have an over-developed sense of entitlement, but that's a fundamental piece of their higher education if we're striving to create the next generation of white collar criminals.

This is a college town thing that doesn't happen in working class towns, redneck enclaves, ethnic neighborhoods or anywhere in "the real world." Kids, don't do the crime if you can't do the time. And townies and gownies, don't bitch about the crime unless you're willing to dole out some time. The social order isn't crumbling, just the pecking order that picks and chooses what's irresponsible drunkenness and which is the socially approved kind.

Sure, it's an example of poor choices. A gaggle of young people fueled up on stupid juice is not exactly a think tank. Nor are they terrorists conducting some redevelopment fatwa. If it's an unoccupied, con-

see Cosmo, pg. 26

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