



THE BOOMER'S GUIDE TO PLANET RETIREMENT

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QUOTE OF THE MONTH:

If you aim at nothing, you will hit it every time.
-- Author Unknown

Holiday Wisdom: Eat Your Veggies!

Be careful about what you eat during this sugar-plum-laden holiday time. Wellness is our goal, so let's let Mother Nature supply us with all the complex carbohydrates, vitamins, minerals and fiber that we need. Some veggies are being called "superstars" because they are packed with what we need every day. The following four articles on food and nutrition are excerpts from Parlay International:

Broccoli

Steam, braise or eat broccoli raw all year round -- only 60 calories/cup, fat free, cholesterol free and high in carbs and fiber. Nutrients include beta-carotene (believed to suppress certain cancers), Vitamin C, calcium and indoles -- natural chemicals that enhance the effects of certain enzymes, the proteins the body uses to absorb other nutrients.

Spinach

Steam or eat raw -- another low calorie green. Nutrients include iron and copper (which help protect against anemia and insomnia), beta-carotene, Vitamin K (essential for blood clotting), Vitamin D, magnesium, boron and calcium -- all essential for building bone cells may help lower blood pressure. Spinach has been shown to lower the chance of strokes and heart attacks

Garlic

Add chopped garlic to salads, soups and other vegetables, or roast and serve on toasted bread with olive oil (a favorite in Spain's Cataluna region). Garlic has been shown to help prevent several types of cancer, lower LDL cholesterol -- the type associated with heart disease -- and raise HDL cholesterol, the type believed to protect against heart disease. It improves blood clotting and circulation, lowers blood pressure in people with hypertension, and lowers blood sugar in people with diabetes.

Potato

Serve baked or microwaved and you will enjoy about 220 calories, but no fat or cholesterol. Boiling removes almost half of the complex carbs. Compare this to a 3-ounce hamburger patty (245 calories and 18 grams of fat). An adult could derive nearly all needed nutrients from potatoes, since they contain 10 to 26 milligrams of Vitamin C (about half of what most adults need daily) and many other essential vitamins and minerals, especially in the skin.

FOOD WARNINGS

We have seen that FDA is making an effort to better screen what we consume. Here is a heads up on some things that they are considering regulating:

-- Acrylamide is a chemical formed primarily in baked and fried foods by a reaction known as the Maillard reaction, between sugars and the amino acid asparagine. The reaction is responsible for the golden color and tasty flavor of baked, fried and toasted foods, but in 2002 Swedish scientists reported unexpectedly high levels of acrylamide in carbohydrate-rich foods and published evidence linking the chemical to cancer in laboratory rats. Since then, international assessment and further research, although inconclusive, has generally supported the view that acrylamide in food is cause for concern. PLEASE -- avoid prepared foods. Cook and bake your own! There is no need to end up in a cancer ward because you could not live without golden-looking yummys.

-- Bisphenol A (BPA) is a chemical widely used in polycarbonate plastic baby bottles, sippy cups and the linings of some food cans -- banned in California since September 2009. Concern among consumers and politicians over the continued use of the chemical centers on studies that show that BPA leaches from packaging into foodstuffs -- particularly after the container has been heated. Until this controversy is resolved go back to glass baby bottles, rubber nipples, lead-free ceramic coffee

cups, stainless steel or glass-lined thermoses, and stainless steel or pyrex heating containers. PLEASE!

-- Good news from China: The PRC is drafting a detailed new system of food safety standards in an attempt to bring them line with international regulations and restore the country's battered reputation on the issue. China's new Food Safety Law of June 1, 2009 outlines acceptable levels of pathogenic microorganisms, food additives, heavy metals and other pollutants in food products. Other priorities would include allowable levels for pesticide and microorganism residues. But until the Law and the new safety standards are implemented, PLEASE avoid Chinese food products!

And a friend of mine told me that she had a nutritionist do a full profile of her. Her shocking results: she had high levels of aluminum in her system. The possible causes: deodorants, eating out (where meals may be heated in aluminum pots) , eating in (where meals are in aluminum trays), etc. Please avoid all of the above!

Water Is Essential

We can go without food for a few weeks, but we can only go without water for a few days. Water is an essential component of life because it is used continuously by every cell of the body. Here are some tips from Parlay International.

Water's Many Roles

One of the functions that water performs is to provide a medium for all of the body's fluids, including blood, the digestive juices, urine and perspiration. Water also helps balance the acids in the body and carries nutrients into all the body's cells. Water plays a fundamental role in the nervous system as well by participating in the transmittal of the body's electrical impulses. Water also helps the body process the indigestible portion of food called fiber, which has been shown to reduce the risk of colon cancer and cardiovascular disease.

The Body's "Balancing Act"

One of the most important balancing tasks performed by the body is controlling the relationship between salt and water. The body needs salt and water at all times, but always in the correct proportions. However, the body has a limited ability to store water. Luckily, the body produces an automatic reaction, which we experience as thirst, if the water level gets too low. Thirst is the body's way of telling us to replenish the body's water supply. Some individuals, particularly the elderly, have a diminished sense of thirst and need to remember to take adequate fluids, whether they feel particularly thirsty or not.

Find Your Water Level

A good rule of thumb is to drink at least 8 eight-ounce glasses of water or other liquids each day (not counting coffee or alcohol, which act as diuretics, actually lowering the amount of water in the

body). Fruit and vegetable juices are fine. Increase your intake of water if you engage in exercise or other rigorous activities. To ensure a restful slumber, do most of your water intake before 6 PM.

Great Grains

With nutritionists advising us to cut back on fats and eat more complex carbohydrates, more and more people are turning to grains, such as rice, oats, wheat and wild rice, for a substantial part of their diets.

However, unusual grains are now available in health food stores, specialty stores and even supermarkets, often in the aisle featuring imported foods. These newly available grains add variety to a meal and provide an alternative for those who are allergic to wheat or corn.

A Delicious Assortment

Here are some specialty grains to try:

- **Amaranth** can be used in dishes that call for rice or oats. It's a rich source of Vitamin A, calcium, phosphorus and potassium.
- **Barley**, long a staple of hearty soups, makes a great rice or brown rice substitute. Barley has a mildly nutty flavor that comes across well in soups, salads, pilafs or stuffings. A cup of cooked barley contains only 1 gram of fat.
- Everyone is familiar with buckwheat pancakes. Another buckwheat dish is called **kasha**, roasted whole buckwheat that can be cooked in water or broth as a hearty rice substitute.
- **Bulgur** is actually whole wheat that's boiled, dried and then ground coarsely. Because it's precooked, it can be prepared quickly for a hot breakfast or a seasoned side dish or stuffing at dinner.
- **Couscous** is a processed form of the wheat commonly used to make pasta. Like bulgur, couscous can be cooked quickly. Its mild flavor lends itself to many seasonings.
- **Millet** is found in multigrain cereals and breads. This tinygrained, yellow cereal is rich in iron. Toasting it before cooking brings out its nutty flavor, making it a good side dish for poultry and meats.

Easy and Interesting Meals

Unless instructions indicate otherwise, cook grains in water as you would brown rice. Most of the packages in which these grains come, as well as many specialty cookbooks, feature recipes using these great grains. You can probably come up with a few recipes of your own, adding such grains to muffins, home-baked breads, poultry stuffings and soups. Seasoned only with herbs and a little lemon juice, these unusual grains make interesting -- and delicious -- side dishes. Their uses are as limitless as your imagination.

ESCHEATING YOUR ASSETS

Yes, "escheating" sounds like "cheating" -- and in many ways it is: cheating you out of your money!

For years, I have been trying to locate the proceeds of an annuity that my father had with Access Equitable. When he passed away in 1992, the title on the account was transferred to my Mother's name. A 1996 statement from Access Equitable, which I found in our safety deposit box in 2006, said that the balance was over \$20,000. I found proofs that I had been informing Access Equitable of our changes of address since 1998, when Mom moved in with me. For many years, I had assumed that everything was in order.

However, when I found the papers and wondered why I had not received any updated statements, I started on a major wild goose chase. I have made umpity ump calls and have been on "hold" for hours. Bottom line: Access Equitable does not exist any more. Axa and Axa Equitable say that their records are destroyed after 5 years and no microfiches are kept any more. What!!!???!!! It is true. Not on computer, not on backup files, not on microfiche = Mom has been ERASED.

Beware!!!! I ultimately called a lawyer in New York and was told that there was nothing he could do either. I Googled "escheat New York" and found a website where I could enter my Mom's information and see if the State had escheated her unclaimed assets. The Equitable account was nowhere to be found. Ouch. But, overpayments to utility companies from when I sold her house were still listed. I easily claimed the money and got \$6 back!

I recently paid \$18 to a company I found on the internet that took only a few hours to scanned the databases of the States where Mom and I have lived since 1996 (New York, Washington D.C., and Florida) to see if the money was escheated somewhere else. But, that came up blank too.

However, here is some information that Equitable provided that could be of interest to all:

Equitable Life Assurance - Axa Demutualization

Demutualization is the process of converting a mutual life insurance company, which is owned by its policyholders, into a publicly traded stock company owned by shareholders, pursuant to a plan of conversion approved by policyholders and government regulators.

Many of the nation's oldest and largest life insurers began as mutual insurance companies. In recent years, however, a growing number - including Prudential, John Hancock, Metropolitan Life, Principal, Mutual of New York and dozens of others - have demutualized.

Mutual life policyholders (and heirs) continue to be entitled to receive whatever policy benefits may be due, but in addition receive stock, cash and/or policy credits in exchange for their ownership interest in the old mutual insurance company.

The amount paid to each policyholder is based on a number of factors, including length of time the policy has been in force, face value of the policy, and total premiums paid. For many policyholders, the windfall arising from demutualization can be substantial, and the financial benefits continue to accrue after a company demutualizes.

As shareholders, demutualized life policyholders are now entitled to share in the company's profits via stock dividends, and benefit from its growth in the form of an appreciated share price. Shares may be sold at any time, without affecting policy benefits.

Millions of policyholders aren't aware they are entitled to receive demutualization compensation. While you may have lost the right to vote on the actual plan of demutualization, you still retain the right to receive demutualization compensation. Claims should be initiated as soon as possible, however, as unclaimed stock may be sold by government custodians.

*Unclaimed Demutualization Compensation

Assets become legally abandoned after the original owners or rightful heirs fail to "communicate an interest" in them. Failure to communicate an interest in an asset can arise when you fail to claim policy benefits after the death of an insured, and when you fail to claim policyholder compensation arising from a demutualization. It typically occurs when an heir has a name change after marriage or divorce, or with the expiration of a forwarding order after a move, or even as a result of computer and clerical errors.

The length of time that must pass before an asset is considered legally abandoned - the "dormancy period" - is set by law. It varies with the type of property involved, but for demutualization compensation the period generally runs one to three years. If, at the end of the dormancy period, there has been no "owner directed activity, the insurance company or their agent transfers the funds to the protective custody of a government trust account in a process known as "escheat."

Each state and the District of Columbia maintains an office of unclaimed property, where abandoned assets are held until owners or rightful heirs come forth to make a claim. Which state takes custody of the asset depends on the last known address of the insured. and/or the beneficiary.

Lesson learned: call your insurance companies and banks often if you don't hear from them in over a year. This was a painful lesson for us. All States have unclaimed funds points of contact. If you want to check for unclaimed funds in NY, FL or DC, here are the addresses.

Unclaimed Funds -- Office of the New York State Comptroller
A.E. Smith State Office Bldg, 9th Fl
Albany, NY 12236

800 221-9311 / 518-270-2200

<http://www.osc.state.ny.us/ouf/index.htm>

Florida Department of Banking and Finance
Unclaimed Property
101 E. Gaines Street
Tallahassee, FL 32399-0350

(850) 488-7777

(888) 258-2253

<http://www.fltreasurehunt.org/ControlServlet?ActionForm=GotoNewPublicSearch>

Office of the Chief Financial Officer
Office of Finance & Treasury - Unclaimed Property Unit
810 1st Street, NE Suite 401
Washington, DC 20002
(202) 442-8181

<http://cfo.washingtondc.gov/cfo/cwp/view,a,1326,q,590614,cfoNav,|33208|.asp>

Bottom line: Yikes.

FREQUENT FLIER MILES

More bad news: If you are traveling for the holidays, before you book your flight on Expedia, Travelocity, Orbitz, et al, BEWARE! There is a code "Q" for "deeply discounted" flights that prohibit the airline from awarding frequent flier miles.

After a round trip flight last May-June from Miami to L.A., L.A. to Melbourne, Melbourne to Cairns, Cairns to Brisbane, Brisbane to L.A., and L.A. to Miami on American Airlines and its affiliate Qantas, I found out that I was only awarded frequent flier miles for the Miami to L.A. leg of the trip!

Yes. I lost thousands of miles because I had no idea that the airfare that I paid through Expedia was considered by the airline to be "deeply discounted."

How can you find out about Code Q? You can't until you have booked the flight!

Keep Your Day Job

Even if things are dire where you work, be aware that there are risks to checking out of your job or retiring prematurely. There are even rewards for over-performing during uncertain times.

Some employers are instituting layoffs or reductions in force (RIFs) to help their bottom line. If this is the case where you work, it is not a bad idea to start becoming familiar with online postings and networking with people who can help you get a new position.

Why preparing for the worst is not the best strategy

A recent article by The Laddars suggested that preparing for the worst is not the best strategy. They cite Dale Carnegie's book "How to Stop Worrying and Start Living," which talks about a strategy in which people accept the worst that can possibly happen as a way to eliminate worry.

I disagree. Your efforts to prepare for being laid off accomplishing several things: it give you the sense that you are in control and helps you articulate the value of your talents in your marketplace. These should never be underestimated. These attributes may help you keep your job if you can defend your position at the drop of a hat (which may be as much lead time as you are given). You may also feel better as the stress dissipates. Your well-being is the key to your good performance.

Henry Ford once said, "Whether you think you can or think you can't, you're right." Had he been talking about the likelihood of having your job eliminated in a RIF, Ford might have said, "Whether you think you will or you think you won't, you're right."

You have a lot more power than you realize. That doesn't mean you can always think your way into saving your job. But it does mean you have to be careful *how* you think. You also have to be conscious of the behaviors you adopt as a result.

In essence, what Ford was talking about is what is now popularized as The Law of Attraction, which proposes that whatever you give attention, energy, and focus to will become part of your reality. Ford talked about thoughts, but he was really talking about *beliefs*. Your mind is a lot more powerful than you might imagine. If you truly believe something is possible, your mind will find a way to make it happen. Conversely, if you don't believe in your heart in a particular possibility, you aren't likely to consciously or unconsciously avoid making that a reality.

So, just do your best and be evaluating your worth so that, if the worst happens, you are prepared to defend yourself and grab another position fast.

In short, start *acting like* and *believing* your job is safe. Even if you don't see the possibility in this right now, suspend disbelief and give it a shot. You have absolutely nothing to lose. Don't dedicate your attention, energy and focus to worry, uncertainty and frustration. Instead, find ways to demonstrate those valuable qualities for which the company probably hired you in the first place.

Some other good advice: If you have retired and are thinking about returning to the workforce, remember: Don't ask for a job. Ask for a referral. Networking is the best way to find anything. And ask your ex-colleagues if you can use them as a reference. This is both flattering and engages them to help look for a job for you.

More happiness may come with age, studies say

My inspiration for this story comes from CNN. Dr. Sanjay Gupta is putting a lot of great information out there that is available on the CNN website:

<http://www.cnn.com/2009/HEALTH/08/11/happiness.emotion.age/index.html>

Here are some highlights of a study he discussed:

- Older adults may avoid stressful situations, which may mean less negative emotion
- They also may limit the time spent thinking about negative aspects of a situation
- Memory may also contribute to older adults' positive emotional state
- Pew study: Happiest men are ages 60 to 69, while least happy are ages 20 to 29

(CNN) -- Richard Rose used to challenge his wife, Joyce, if he thought she was misstating something, but these days he lets it go. At age 87, he's found that as people get older, they tend to "mellow out" when it comes to arguments. Nowadays, devoting time each day to swimming and reading, Rose feels happier than he did in his 40s.

"As you get older, if you're wise, you avoid all stress," said Rose, who is retired and lives with his wife in Palm Beach, Florida.

Rose's experiences reflect findings presented over the weekend at the annual meeting of the American Psychological Association in Toronto, Canada. Researchers suggested that, generally, people in their 80s and 90s are happier than younger people.

"Older people are better able to recognize what will bother them, and better able to negotiate their environment," said Susan Turk Charles, a psychologist at the University of California, Irvine.

People ages 80 and older are the fastest-growing portion of the population in many countries, according to a recent report from the U.S. Census Bureau. Globally, this age group will grow 233 percent between 2008 and 2040, while the total population will increase 33 percent in the same time period, the report said.

A Pew Research Center study found that the happiest men are ages 60 to 69, while the least happy are ages 20 to 29.

With the exception of those with age-dementia, mental health tends to improve as people get older, researchers said at the APA meeting. Several studies have found that older adults report fewer negative emotional experiences and greater emotional control than young adults do, Charles said.

One study looked at people's positive and negative emotions over the course of 23 years, and compared participants by age group. Researchers found that teenagers most frequently reported negative emotions, while octogenarians seemed to feel the least negative.

Even the MayoClinic.com has some interesting insights into this subject, noting that older adults tend to recall negative emotional experiences from the past as less intense, and think of memories more positively in general, regardless of how much time has passed since the event.

As for the stereotype that old people are grouchy, Charles says that someone who behaves this way was probably not so pleasant to be around at age 20. There is a difference between emotional state and personality, research shows, and certain personality traits do persist over time.

My conclusion: it all boils down to **STRESS**. Putting things into perspective may come with age because we have all learned by now how to roll with the punches. As long as we are blessed with life, we should put all else aside and find our bliss every day.

SWINE FLU

I must admit I was a bit chagrined to learn through my federal government websites that there is no one source of information on the swine flu in the U.S. yet. GE is in the throes of signing a contract with the Center for Disease Control (CDC) to track cases, etc., but it has not yet kicked in.

On Sept. 1, CDC began securely exchanging public health data daily via the Nationwide Health Information Network (NHIN), but this pilot project is only gathering flu symptom data from health care providers in 3 states: Indiana, New York and Washington. This project was undertaken by the Health and Human Services Department's Office of the National Coordinator for Health IT, with an attempt to communicate the data directly to the CDC. The data includes clinical information on patients' symptoms, lab results, geographic information, age and gender, but strips out all personally identifiable information.

So how many years will it take to get the kinks out of this software? Who knows. Meanwhile, the CDC is working with two other initiatives that began monitoring H1N1 flu activity this year: Cerner's Flu Pandemic Initiative (which tracks 30% of the nation's health care systems) and the GeoSentinel global flu and disease tracking system established at the University of Alabama at Birmingham, which connects only 48 clinics on several continents and was primarily created to track outbreaks for U.S. travelers and mobile populations.

These initiatives complement existing CDC surveillance systems, including BioSense, the National Electronic Disease Surveillance System and the Influenza-Like Illness Surveillance Network.

My comment: who knew? With all the advance preparation for pandemics and all the advances to bring games to your personal computers, it is astounding that there is no system yet in place to track disease outbreaks internationally. Heaven help us.

MEDICARE UPDATES

If you are a retiree and already on Medicare, don't worry if you can't understand Medicare-speak. I can't either, and I am both a lawyer and Medicare-certified consultant. I will reproduce the latest on 2010 Medicare monthly premiums so that you see what we are dealing with:

"Recently, the Social Security Administration officially announced there would be no COLA (Cost of Living Adjustment) increase in Social Security payments in 2010. Existing federal statute includes a

"hold-harmless" provision that states basic Medicare Part B premiums in any year cannot rise higher than that year's COLA. As a result, the zero COLA means that the Part B premium (currently \$96.40/mo.) must stay the same in 2010."

But guess what. That is only for people on Medicaid or getting extra-help low income subsidies. The fact is that Medicare Part B premiums for dual eligibles (those with both Medicare and Medicaid) and the rest of America's retirees could start at \$110 to \$120 in January 2010. And, for those of you in higher income brackets, there will likely be a much higher monthly Part B premium in 2010.

Until CMS issues guidance, call 1-800-MEDICARE (which will be sure to raise your blood pressure) or just be patient.

Remember: Open Season Ends on 12/31/09 for Switching Medicare Advantage Plans

Be sure to compare plans by checking out the Search Tool for Comparing Advantage Plans on the home page of the Medicare website: www.medicare.gov.

- Cost of premiums compared to similar plans.
- How your plan's standard option compares to the other options.
- Type of coverage (fee-for-service with preferred provider option, health maintenance organization, or other).
- How well your plan covers the specific types of care you and your family members need.
- How costs and coverage compare for the plans in your area
- Vision and dental coverage included
- Prescription drugs included
- Etc.

Here are instructions to use the Medicare.gov website's Search Tool to Compare Plans:

Access www.medicare.gov

Click on Compare Health Plans & Medigap Policies in Your Area

Click on Find & Compare Health Plans

Click on Begin General Plan Search

Enter zip code

Select Age Range

Select Health Status

For the section that asks what you have now, check the box for Medicare Health Plan if you have an HMO or PPO at this time.

For the section that asks **Did you get a letter from Medicare or the Social Security Administration (SSA) that said you are either eligible for or qualified for extra help paying for your Medicare Prescription drug plan costs?:**

Select Yes or No. (If you have Medicaid, select Yes).

If you selected Yes,

When it asks Who Sent you the Letter? Click on Medicare.

Then it says

What kind of help do you currently get? If you have a copy of the letter, it will tell you.

Click on Medicare & Medicaid.

Scroll down and hit the grey continue button.

On the next page, look for the plan you have now and select the circle next to it.

Click on the grey continue button

On the next page, click on the continue button

On the next page, hit the Enter My Drugs button

type in the name of a drug you take and hit the Search for Drug button

Highlight the name of the drug from the list of drugs that appear

Click on Add Selected to Your Drug List button

Type in the name of your next drug and hit the Search for Drug button

Highlight the name of the drug from the list of drugs that appear

Click on Add Selected to Your Drug List button

Continue to do this until all of your drugs are entered

***Very important now to UNCHECK the box that says "Use Lower Cost Generic Drugs When Available".**

Scroll down and hit the grey continue button

On the next screen, you can change the dosis and quantity per month of each drug by selecting the drop down boxes.

Hit Save My Drug List button

On the next page, select a month, day and year from the drop down boxes and then hit continue

On the next page, write down your drug retrieval list information drug list id and password information

Hit continue

On the next page, click on the "no" button when it says "Do you want to select favorite pharmacies" and hit continue button

Click on the box to the left of the plan you are interested in. You can do this for up to three plans at one time.

Scroll up to Compare Drug Benefits Button. Click on it.

This will give you the premium and copayments for each drug you take compared side by side for the plans you selected.

Go up to the top and click on the button that says "Compare Plan Benefit Details" to get all other information.

Congratulations! You have all the information about the plan best for you.

People without Web access can get the same information by calling **1-800 MEDICARE (1-800-633-4227)** or by contacting their local State Health Insurance Assistance Program (SHIP -- called SHINE in Florida): <http://www.medicare.gov/Contacts/staticpages/ships.aspx> or other health advocacy agencies for free personalized counseling. Medicare's customer service is available 24-hours a day and 7 days a week. English and Spanish-language customer service representatives are available. Translation services are available in additional languages and a TDD service is offered for the

hearing impaired.

And be sure to review your 2010 edition of Medicare & You handbook, which you should have received in the mail and is also now available on www.Medicare.gov. This publication provides all plan option information that is available using the Web tools.

CALL TO HEALTH CARE ACTIVISM!

There are many pieces of legislation moving through Congress right now that could have an impact on your benefits. Here is how to contact your Representative and Senators to let them know your views. Below you will find sample letters about three pieces of health legislation of particular importance to retirees that you can use as the basis for your letters and e-mails. You will also find instructions that will assist you in sending e-mails and letters.

SAMPLE LETTERS

1. MEDICARE PHYSICIAN PAYMENT

Dear Representative:

I urge you to support H.R. 3961, the Medicare Physician Payment Reform Act of 2009, which will be considered soon by the House of Representatives. This critical piece of legislation will stop the 21 percent Medicare physician payment cut scheduled to go into effect at the beginning of 2010. If this 21 percent cut were to go through, it would have devastating consequences for Medicare and TRICARE enrollees. A cut of this magnitude would force physicians to stop seeing current Medicare patients.

This problem must be addressed once and for all. Not passing H.R. 3961 could threaten access to health care for those who depend on it most. I urge you to vote "yes" on this bill.

Sincerely,

2. MEDICARE PART B PREMIUMS

Dear Senator,

I urge you to support H.R. 3631, the Medicare Premium Fairness Act of 2009. As you know, this important piece of legislation recently passed the House, and it is critical that the Senate act quickly.

Because there will be no Cost of Living Adjustment (COLA) increase in 2010, most Medicare B enrollees are protected against premium increases by a "hold-harmless" provision in the law. Under present law, the other 27 percent of the beneficiaries – about 11 million retirees who do not receive Social Security benefits – would have to bear the entire cost of increased Medicare costs in 2010 through higher premiums.

H.R. 3631 would protect retirees not covered by the "hold-harmless" provision from increased premiums. The bill was adopted by the House and now awaits Senate action.

As a matter of fairness for all seniors, please urge the Senate Finance Committee to quickly move this bill and vote "yes" on H.R. 3631.

Sincerely,

3. LETTER ON EXCISE TAX IF YOU HAVE A "CADILLAC" HEALTH PLAN FROM YOUR FORMER EMPLOYER:

Dear Representative,

As a retired employee, I urge you to work to ensure that a final health reform package does not include a devastating excise tax on "Cadillac" health plans.

The Senate Finance Committee proposes the imposition of a 40 percent excise tax on "Cadillac" health plans. Because of the trend of rising health costs, most, if not all comprehensive plans would fall into this category within a few short years. Then, once the excise tax is imposed, health plans would pass on this cost to enrollees. Since these escalating premiums would fall on enrollees without regard to income, retirees, survivors and lower-income federal workers would be the first to be forced out of the plans. Ultimately, the sharply rising premium costs would threaten the entire comprehensive plan programs.

Please work with your colleagues in the Senate to remove or modify this dangerous provision.

Sincerely,

HOW TO SEND AN E-MAIL OR LETTER TO YOUR CONGRESSMAN AND SENATORS

To send an e-mail, go to <https://writerep.house.gov/writerep/welcome.shtml>. Enter your state and zip code. On the next screen you will be asked to answer a simple question, and then it will take you to a screen where you must enter basic information. Finally, you will be taken to a screen that will allow you to write a letter.

To send a letter, go to <http://www.congress.org/congressorg/directory/congdir.tt> to search for your Representative and Senators and their mailing addresses, both in DC and local.

BEING SAFE: LIST "ICE" ON YOUR CELL PHONE

A campaign is under way to instruct emergency medical and hospital workers and police to look on a patient/victim's cell phone for the heading "ICE" - In Case of Emergency. Be sure to save the name and number for your emergency contact under the contact name "ICE." It is handy to have in your cell or mobile phone -- or any phone -- in case you can't call yourself during an emergency.

NEW YEAR'S RESOLUTON

I admit being a junkie of '50s and '60s games show re-runs. I am always stunned by how well-dressed the audience used to be, how the pace is less than half as fast as today's shows, how the lighting was calming rather than stobe-light-dark-light-frenetic. I am most struck by how well-spoken (proper grammar) and polite the hosts were: John Charles Daly (What's My Line), Garry Moore (I've Got a Secret), and Bud Collyer (Beat the Clock).

Garry Moore used to close his show with the following good-bye: "Be kind to one another." What a simple message. I leave you to ring in the New Year with the resolution that we spend the next 365 days consistently being kind to one another! Happy Holidays to all.

And, if you want to spread the cheer to some member of our armed forces overseas, take two minutes to click on this link, choose a card and message and send:

www.LetsSayThanks.com

Please let me know what topics you would like covered in our next Newsletters! E-mail: DrBruno@gynosapiens.com.

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