Opinion

Gulf Breeze **NEWS**

Gulf Breeze News
YOUR COMMUNITY NEWSPAPER

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Look up for holiday help

From the Editor's Desk

B.J. Davis ::

To try in earnest not to further perpetuate the commercialization of the holidays, I'm going to share with you some advice my dear ole' dad recently told me.

As we begin to slave away at our prospective jobs during the holiday season,

I have found we are beginning to lose sight of the important things like family and friends. Instead of offering the advice of "remember what the season is all about..." Our ability to discern what's important this holiday season requires us to look up, higher than the star atop the Christmas tree.

My father told me, "Bud, you need to relax a little more, or you are going to have a heart attack. When I get all worked up, I stop what I am doing and ask God to help me through whatever I am going through. I thank God that everything is going great at work and home."

Being a part of Interfaith Disaster Resources, I have witnessed our amazing faith-based community. These religious leaders are skilled at leading their congregations through a sometimes wearisome few months. There are going to be times when things are out of our control, but that doesn't mean we have to lose control. Guidance from above is truly the basis of a fulfilling season.

Like many, I am experiencing loss this holiday season. Churches in our area offer grief counseling to those who are finding it particularly difficult to deal with loss this time of year when family means the most. I encourage those experiencing this grief to contact their churches for information.

Another facet of the holiday season is giving. Being in the newspaper industry, I receive daily requests to help with such noble causes to assist the needy. Unfortunately however, according to members of Gulf Breeze Police Department, this is also a season for scams. I implore residents to be cautious when giving. With the influx in charities as a result of prior hurricanes, it can be a cumbersome task to determine whether the charity is dependable. To check the validity of certain charitable organizations, visit www.charitywatch.org.

However you chose to celebration your holiday season, remember to chose wisely, all the way around. And one more piece of advice would be, don't want until the last minute to shop.

'Tis the season to switch

VIEWPOINT
By Grace-Marie Turner
President
Galen Institute,
Alexandria, Va.

It's that time of year again, when gift-giving, good food, and family get-togethers are on all our minds. But amidst the hustle and bustle of holiday activities, seniors enrolled in the new Medicare prescription drug plans need to be thinking about whether they want to stay with their current plan. For those interested in making a switch, now is the time.

It's also the time for seniors who didn't pick a Medicare drug plan before last May's cut-off date to enroll. Every month that seniors delay costs them an additional 1 percent in premiums.

Between Nov. 15 and Dec. 31 every year, Medicare hosts an open enrollment period in which seniors can reexamine their current prescription drug coverage and switch or sign up for the first time. (Those with retiree coverage through their former employers generally don't need to do anything if their employer offers a qualifying Part D plan.)

This yearly period allows seniors to take advantage of the many competing offerings provided under Medicare's drug plan and pick the one that's best for them.

The open-enrollment period also keeps plan providers on their toes. Knowing that beneficiaries have the option to switch to a competitor means that insurers are always trying to come up with better plans - which results in lower prices and a broader array of choices.

This option to choose between a host of private insurers is what makes Medicare Part D so different from other government programs.

By leveraging the power of private-sector competition, Medicare Part D provides more drugs than the frequently vaunted programs in Europe or Canada. Part D is also vastly superior to the drug benefit program run by the Department of Veterans Affairs, which uses a more traditional government-run model.

Almost 90 percent of all prescription medications on the market are currently available through Part D.

That's in sharp contrast to other healthcare systems across the world. In France, for example, the government recently asked doctors to prescribe fewer medicines to cut costs. In Germany, many of the most-innovative drugs aren't reimbursable. And even in the United States, the Department of Veterans Affairs refuses to cover many of the newest, most-effective pharmaceuticals unless other drugs are first tried.

When one compares any of these programs to Part D, there's simply no comparison.

That's probably why most seniors are pleased with their current Part D plans. Earlier this year, the Kaiser Family Foundation reported that more than eight in 10 seniors enrolled in the service are satisfied with the plan they picked; that their initial experiences have been positive; and three out of four would pick the same plan again.

In fact, the drug benefit is actually offering more and better choices than anyone anticipated when Congress crafted the program. Although the government estimated that seniors would pay $37 a month in premiums for their Medicare drug coverage, the average premium has turned out to be much lower -- just $25 a month.

These choices have resulted in some great deals for healthcare consumers. Some prescription drug plans, for example, cost as little as $5 a month. Others eliminate the $250 deductible before coverage kicks in.

Many plans are providing drug coverage in the infamous "donut hole" -- the gap in the standard plan where insurance coverage is interrupted between moderate and high drug expenses. As a result, the majority of America's seniors -- 72 percent -- now have some drug coverage in the donut hole.

Medicare Part D's success owes much to the many options it provides to beneficiaries. This holiday season, seniors who aren't fully satisfied with their coverage should take advantage of those options by switching to the plan that's best for them. And for those who haven't signed up yet, this is the time.

On the **Spot:**

WHERE WE PUT PEOPLE "ON THE SPOT" TO ANSWER A QUESTION "ON THE SPOT."
By Franklin Hayes

What are your thoughts on the state legislature's special session to address property insurance concerns?

"I think because Florida has been hit so hard [by hurricanes] we're almost being penalized because of where we live. We moved from the north to the south because this is paradise for us. I think [the special session] is an excellent idea. Property owners should have a say in what's going on."

-Irene Krossman
Gulf Breeze

"It's definitely a good thing. Something certainly needs to be done. I think people will move out of the state because of insurance if they don't do something."

-Vicki Shull
Gulf Breeze

"They need to look at why reinsurance is so expensive. They need to do something because the regular people of Florida will leave."

-Mike Rodgerson
Gulf Breeze

"People's insurance policies have increased three or four times. Those people aren't even on the water. They certainly need to address that."

-Mary Ann Proctor
Navarre

Are we not worth $150?

LETTERS TO THE EDITOR

I just read an on-line article from Iowa where Sinclair is offering $150 to customers if you sign up with DirectTV. I wonder why they're only offering us $100 I do not intend to switch and will catch up with my favorites when the seasons are released on DVD.

Sharon F. Shaw
Gulf Breeze

Book drive a success

Thanks for the article about our bookdrive in Gulf Breeze, I know it meant a lot to the girls!

Stacey Kostevicki
Public Outreach Coordinator
Children's Services
Center/APEX

Bush hiding hunger problem

The USDA estimates that 35 million Americans could not put food on the table at least part of last year. In response, the Bush administration has stopped using the words "hunger" or "hungry" to describe the millions of Americans who can't afford to eat. Instead of suffering from hunger, his administration will now say these people are experiencing "very low food security."

The first step in problem-solving is identifying the problem. Instead, Bush Junior is hiding the problem by giving it a vague description. Obviously, he is either not serious about dealing with hunger or lacks basic problem-solving skills. My money is on both.

America is starving for a real leader. Bush's inability to respond effectively and sanely to natural disasters, terrorism, corruption and hunger proves he isn't qualified for the job. Gross incompetence may not be an impeachable offense, but there are many criminal activities to prosecute. Authorizing warrantless wiretaps, torture, genocide in Iraq, and kidnapping a.k.a. "renditions" are just a few. Junior has got to go! The only way to solve America's "very low leadership security" problem is through impeachment.

Eddie Lopez
Shreveport, LA