

## As I was saying



Jack Hilsher

When I started to write these columns last year I planned to appeal to a wide range of ages. I also intended to slant a few directly at senior citizens, particularly some on health care. This was a subject which, in my previous reincarnation in another paper, had brought in the most mail.

It was also the subject which my own hospital ins and outs qualified me as an expert. Boy did I ever pile up the paperwork! But alas, my healthcare column in *The Dallas Post* stands at a big fat zero. It seems whenever I try that topic, either Willie or Bobby or George flip their lids and change their positions, and my sage advice quickly becomes passe.

I don't know why they are having any problems. There were none in Europe eons ago. Artisans of Rome and members of medieval craft guilds used to have their members contribute money to assist families of members who were injured or become ill. Non problema. We are making something complex out of something relatively simple. Besides doing me out of column material.

It wasn't always that way. I recall with delight a letter I received from a nurse just after a column of mine explained how to hack a path through Medicare's paperwork jungle. The letter

## A health care primer for senior citizens

started out, "Congratulations, Mr. Hilsher! You have succeeded where I have failed for years, trying to explain medical insurance to my mother. During a visit yesterday she greeted me waving your column and exclaiming, 'Now I understand!'"

In that column I had merely interpreted the words "assignment" and "deductible" in simple language, but that nurse's kind letter was the sort of thing that makes it all worthwhile, makes up for those deadly silences from unseen readers. What I had done was what Medicare instruction writers could never quite manage - be readable and understandable. They just didn't get it.

Another letter I treasured was from an 83-year old widow who had gone through three husbands and outlived all her relatives and friends. She read my offer of help and wrote that besides her supplemental insurance policy from AARP (more about them later) and another policy from Aetna, a salesman was now attempting to sell her yet a third policy which had an annual up-front premium of \$450. (That shark was after his usual fat commission: 50%) She wanted to know, what did I think? I think, madame, I replied, you are the victim of a scam which is against the law - the federal OBRA Act to be specific.

It just proved that medical insurance is tops among the least understood senior subject. I told my widow that such duplicate coverage as she had (triplicate if she signed with the shark) did not mean she would be paid twice for the same illness. Never.

But many believe this is so and eagerly pay for second policies. The Health Insurance Association says millions of seniors are guilty of paying for unnecessary insurance and at least a million do not even know what policies they have. They said, "People who can afford it least are the ones spending thousands needlessly."

There is a function called "Coordination of Benefits" going on between insurance companies. An inter-communication procedure exists to keep individuals from collecting more in benefits than was actually charged for services covered under more than one policy.

Now what if you are retired and don't yet have any supplemental coverage? There are a lot like you out there and you should immediately reduce their numbers by getting yourself and your spouse covered. Like today.

Call 1-800-523-5800 - that's AARP - and ask for free, no-obligation health insurance information.

If you'd rather write, AARP is "American Association of Retired People, Box 25601, Lehigh Valley, PA 18002-5601. AARP is non-profit, non-partisan, and has over 32 million members aged 50 and up. Dues are only \$8.00 per year and get you an excellent bi-monthly magazine, plus savings over a wide spectrum, like prescription drugs, motel and car rentals, and - best of all - truly competitive group rates for health insurance.

Don't take my word for it. Call, get the info, study it and compare. Whatever you do, get covered. Remember, the life you save from being bankrupted by medical bills may be your own!

## The economic viewpoint



Howard Grossman

In order to adequately promote the growth and development of Northeastern Pennsylvania, the Economic Development Council of Northeastern Pennsylvania (EDCNP) prepared a regional economic action document to guide how and in what manner the region would expand over the next several years into and through the 21st century.

Strategic program initiatives were outlined but even beyond that, specific examples of the means by which strategic program initiatives could be implemented were suggested. Each of the program elements requires additional thought and support if economic growth is to adequately take place and enable the region to be competitive with other regions of the nation, especially in a global context.

Citizens and officials throughout Northeastern Pennsylvania should study the October, 1992 report and provide insight as to ways by which the strategic initiatives can be implemented.

## Report targets N.E. PA region's economic future

Some of the specific program initiatives and followup actions to help the region be economically competitive are outlined below and while not every action can be carried out immediately, these suggestions serve as a guide for the region's future.

- Apply to an appropriate governmental program to implement an industrial clusters program to help similar or like industries who can network with one another for the benefit of all.

- Develop a special study through program funding to evaluate and bring together the five river corridors in the region including Lackawanna, Schuylkill, Lehigh, Delaware, and Susquehanna to supplement the work being done in each corridor.

- Support and enhance the Northeastern Pennsylvania Technology Council and help expand the community excellence initiative.

- Contact municipalities within Northeastern Pennsylvania to expand the Commonwealth enterprise Zone Program and the federal Enterprise (Empowerment) Zone Program where appropriate.

- Communicate with municipalities within the region relative to incubator building potential.
- Continue the EDCNP designation as an Energy Center to expand energy conservation techniques.

- Compile an inventory of major land holdings in Northeastern

Pennsylvania.

- Help the various tourist promotion agencies in the region and obtain funding for projects they seek to implement.

- Compile a list of new and creative techniques for economic and environmental competitiveness and make this available to appropriate officials.

- Encourage the Commonwealth of Pennsylvania to treat the Pocono Mountains as a special and unique part of the state.

- Establish a regional assembly of local governments in the region.

- More fully develop a statewide and regional import substitution program.

- Add at least 100 new users of the DEVIN Computerized Regional Information and Data Center.

- Expand and implement ways to add new revolving fund monies for business and industries throughout the region.

Work is underway on a number of these efforts at the present time and over the next year or two special attention will be given to all of these strategic program initiative action ideas. For further information, contact EDCNP, 1151 Oak Street, Pittston, PA 18640.

*Howard Grossman is Executive Director of the Economic Development Council of Northeastern Pennsylvania. He lives in Dallas.*

## Mundy-Gavlick radio debate Friday

Voters of the 120th State Legislative District will have a chance to question Democrat incumbent Phyllis Mundy and her Republican challenger, Norman Gavlick, when the candidates meet in a debate sponsored by the League of Women Voters of the Wilkes-Barre Area and 590 WARM.

Mundy and Gavlick will participate in a radio call-in debate on Friday, October 7, from 2-4 p.m. on Rob Neyhard's show.

The format will include short opening statements by the candidates, approximately 100 minutes of questions taken from callers throughout Neyhard's show, and brief closing statements by Mundy and Gavlick.

Joining Rob Neyhard as co-host for the debate will be Dr. Jane Elmes-Crahall, chair of the League's debate planning committee.

The 120th Legislative District includes boroughs of Dallas, Exeter, Forty Fort, Kingston, Pringle, West Pittston, West Wyoming and Wyoming and the townships of Exeter, Kingston and parts of Dallas Township.

The public is invited to call in with questions during the October 7 debate by calling 822-6161 from 2-4 p.m. during Rob Neyhard's show.

## Thanks

### Kunkle firefighters and EMT's are the best

Editor:  
It is not often that people take the time or appreciate the many people who volunteer their time to be EMT's. I would like to take the time to do this.

On September 14, 1994 at approximately 4 p.m., I had an accident on Route 309 S in Beaumont. It was a very scary time. My van rolled onto its side

and I sustained an injury to my left hand. Besides the injury, I was trapped in the vehicle.

I would like to thank all the EMT's that responded to my accident, especially the EMT's with the Kunkle Volunteer Fire and Ambulance Department. They did a wonderful job in stabilizing my injury and in helping me to stay calm until I was extricated from

the vehicle.  
The town of Kunkle has a lot to be proud of in their volunteers. These people are an asset to their community.

Once again, thanks to all of you who responded, especially the EMT's from Kunkle.

Judith M. Gruszka  
Shavertown

### 911 dispatcher, Dallas Fire Co. praised

Editor:  
Our home was struck by lightning Wednesday evening, September 28. We immediately dialed 911.


In less than a minute we heard

the siren in Dallas and in less than five minutes we heard the fire engines enroute.

We would like to thank the 911 dispatcher and especially the many dedicated volunteer firemen

who responded so quickly and in such a professional manner.

How fortunate we Back Mountain residents are to have them!  
Jack and Doris McCain  
Applewood Manor



**BELL ELECTRIC CO.**  
650 WYOMING AVE., SCRANTON, PA 18509

## LET'S MAKE A DEAL SALE BIGGEST SAVINGS OFFER EVER!

3

Days  
Only

**Come In And  
Make Your  
Best Offer!**

THURSDAY  
8-8:30  
FRIDAY  
8-5  
SATURDAY  
8-4

**Save Big!  
Great Savings!**

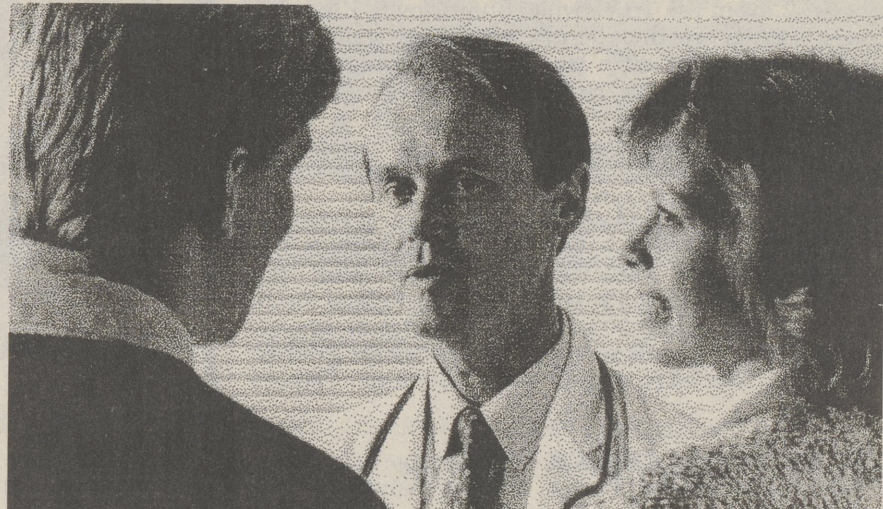
**Must Make  
Room For New  
Merchandise**

OCT. 6  
OCT. 7  
OCT. 8

**No Reasonable  
Offer Will  
Be Refused**

**Offer Good On All  
Display Lighting  
& Lamps**

OCTOBER 9  
SUNDAY ONLY  
TENT SALE AT  
EXETER LOCATION



## Who cares for you?

At Geisinger, more physician extenders work in conjunction with our doctors to care for our patients than any other health care provider in Pennsylvania. Physician assistants, along with certified nurse practitioners and certified nurse midwives, enhance the care offered by physicians by:

- 1 taking an active role in your care, from diagnosis and treatment to teaching you how to take care of yourself and stay well
- 2 helping to improve access to a broad range of medical services for everyone by working side by side with physicians
- 3 providing quality, affordable care for patients

Physician Assistant Day . . .  
today and everyday

For more information on the  
Geisinger Health System,  
please call 826-7890

