



The Keyway

April 29, 2008
Issue 4408

President – Jermaine Husser

Editor – Bill Crowe
e-mail: bcrowe52@aol.com

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Rotary Calendar

April 29th, 2008

Piccolo Spoleto Program

May 6th, 2008

Bob Geolas, CU-ICAR

May 13th, 2008

Honoring Rotary Scholars

May 20th, 2008

Andreas Maas, Daimler Vans

May 27th, 2008

Honoring Teacher of the Year and Honor Roll Teachers

“US Health Care – Do We Need a Revolution?”

1 April 22nd, 2008:

Dr. Nancy Nielson, micro-biologist and President-elect of the American Medical Association (AMA), gave a dynamic yet personal presentation at the Rotary Club of Charleston today. Starting with the problem she noted only 60% of U.S. employers offer health insurance; the decline to this level is due to the current cost of health insurance. Why then is American health care based upon an employer based system? Basically, there were two factors: first, the shift of women into the work force during WWII. The health care incentive was needed to get them to leave their homes. In addition, wages were frozen during that war so the employers devised the notion of adding health benefits in lieu of wages to further entice the labor force. Secondly, a ruling by the IRS that health benefits could be excluded from taxable income.



Dr. Nancy Nielson

Currently 1 out of every 7 persons in America is uninsured and these workers are from all levels of the economy. Currently, each of the presidential candidates has “an answer” to this problem. The AMA, however, takes a very different position. They are not in favor of a single-payer system currently in place in Canada and Great Britain, though there are things to be learned from both systems. The AMA supports individually owned, affordable health insurance, not tied to ones current employer, though the employer could make the payments on behalf of the insured as a payroll deduction. There are thousands of cases of persons transferring from one job to another who, despite the assurance of a right to transfer, find themselves without insurance for periods of time. Many are then caught with so called “pre-existing conditions” when they do get accepted into a new plan and in every case they are totally at the mercy of the particular specifics of coverage or non-coverage that the employer has elected to buy for them in a group manner. 88% of those employers who do offer health insurance offer just one system. The answer is to get away from employer-systems and into one in which YOU own your own plan, and can build it to fit your needs. A typical husband and wife today are paying at least \$765 per month for one person, and over \$1300 for two; they could easily spend an additional \$18,000 over six months.

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In other business. . .

Jane Riley led us in the *Invocation & Pledge of Allegiance*. **Kathy Jones** introduced visiting *Rotarians & guests*. *Health & Happiness* was offered by **John Tecklenberg**. **Dan Ravenel** made a *Rotary Wheels* announcement (“We have 25 silent auctions items; we need 25 more!). **Jennet Alterman** made a *Center for Women* announcement. **Jim Geffert** introduced our Guest Speaker, **Dr. Nancy Nielson**.

Splinters from the Board

Your "pocket change" does make a "life" change in others:

Bucket contributions collected were **\$120.51**

Board Recognition: Rotary Readers



Jeremy Gilbert, Kathy Jones, & Ben Helms



Alex Dallis, Jr. (top)
Tom Sweeny (bottom)



The Four Way Test
1. Is it the TRUTH?

2. Is it FAIR to all concerned?

3. Will it build GOODWILL and BETTER FRIENDSHIPS?

4. Will it be BENEFICIAL to all concerned?

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In a call to action, Dr. Nielson noted things which must take place: 1. In terms of a revolution: we must stop finger-pointing at the current health insurers and meet together to solve the problem. No more hand-wringing; we need solutions. 2. We must invest more in preventative health care which will save more in the long run. 3. We must do studies of the comparative value of various medicines and processes. Such comparative research is regularly done in Europe, but not here. 4. We are spending 15% of our GNP on health care and this is way too high. 5. Each and every individual must invest in the plan together for only if all are involved will the cost become affordable; everyone must be in the risk pool. 6. Change the tax law from eliminating tax on health insurance to one in which a tax credit is given. The current plan, from a tax standpoint, helps the more affluent citizen, but does little to help the lower income person. In questioning from the floor she responded:

Why is the cost so high?

Costs are out of control. A couple turning 65 today and participating in Medicare will still pay out an additional \$225,000 for health care in their lifetimes. While some years ago many people could pay the bills, today the costs are being driven by the health providers. We have many, many more medicines available to day that are very expensive [the U.S pharmaceutical companies fund almost 100% of the world-wide research costs]. We have many, many more diagnostic tools today that are regularly used.

How do you get persons, particularly those young and healthy, to buy into an insurance plan?

We must make everyone realize while they can perhaps fund the little things it is virtually impossible to fund a major illness, let alone the cost of a single emergency room visit.

How do we get a divided Congress to create a solution even with all candidates making medical proposals?

We elect the Congress and each of us must make it clear to those for whom we vote that we expect them to act, and we need to find out before we vote that it is the intent of the person in Congress to fix the problem; the problem is far too big to be handled by business alone. "More people are in bankruptcy today due to medical costs than for any other reason."

Reported by Fred Sales, Keyway Committee

Announcements:

Rotary Wheels ~ Please Support our Club:

Rotary Wheels is scheduled for Thursday, May 8th. This is our club's one big fundraiser of the year and we need everyone's support to make it a success. Sponsorships are still available. Tickets are \$110 for two people and will be available for purchase at upcoming Rotary meetings. Checks or cash will be accepted. Also, the committee is still accepting items for the auction.

Rotary Wheels Volunteers Needed:

Ten volunteers are needed to help with the close out process from 8:30pm-9:30pm. Husband/wife teams would be ideal, but not mandatory. If you are available to help with this task, please contact Chappy McKay at cmckay@tridentcon.com.

AREA CLUB MEETING TIMES

Summerville - Oakbrook
Wescott County Club
Monday 7:30 AM

North Charleston
Airport Radisson
Monday 12:30 PM

East Cooper Breakfast
Zeus Grill & Seafood
Restaurant
Tuesday 7:30 AM

Goose Creek
Old Goose Creek Recreation
Center (Temporary)
Tuesday 1:00 PM

Charleston
Citadel Alumni House
Tuesday 12:30 PM

Mt. Pleasant
Holiday Inn
Wednesday 12:30 PM

Summerville
Sticky Fingers Restaurant
Wednesday 1:00 PM

**North Charleston
Breakfast**
Embassy Suites
Thursday 7:30 AM

Daniel Island
Daniel Island Medical
Center
900 Island Park Drive
Wednesday 7:30 AM

Moncks Corner
Western Sizzlin
Highway 52
Thursday 12:30 PM

St. Andrews-Charleston
Bessinger's BBQ, Hwy. 17S
Thursday 12:30 PM

Charleston Breakfast
Harbour Club
Friday 7:30 AM

St. Johns Parish
Berkeley Electric Coop
Maybank Hwy.
Wednesday 7:30 AM

Remember our club Members:

Please keep **Libby Smith** in your thoughts and prayers as she is recovering from surgery.

More Important Information/ Warning About Parking:

Painting of the Citadel football stadium was delayed. Painting will be taking place on the exterior of the stadium this coming week. Please be sure to park in the side parking lot. Do not park in front of the Alumni Center.

Chance for Matching Points:

A group of very generous Rotarians in our district have again graciously donated a total of \$50,000 Foundation Recognition points to a District pool. These points are available to match individual contributions. First come first served!

If you are \$500 away from being a Paul Harris Fellow, you contribute \$250 and the District will match the other \$250. You will receive your recognition for being a Paul Harris Fellow and only have to contribute half of the \$500. This is an example – we can go after any match above \$100. We are behind in taking advantage of this potential. Other clubs have already used \$5525 of these points before we even knew they were available.

Please – if anyone is interested, contact Kyra Morris Kyra.Morris@MFCPlanners.com – or call 884-6192 and let Sherry, the office manager and personal assistant, know that this is VERY important Rotary business. (email is the easiest way to get through) Kyra will let you know how close you are to recognition status and how to proceed. Let's get some of our money back from the district – and take advantage of this opportunity!

Special Note Regarding Rotary Wheels

Neither the Rotary Club of Charleston, Charleston Breakfast Rotary nor Rotary Wheels are 501 (c)(3) and contributions to them are not tax deductible.

Birthdays

May 1 – Tony Holz
May 1 – Herb Rosner
May 4 – Dan Body

ATTENDANCE SCORE BOX

April 22nd, 2008

128

Members Absent:

Anderson, I., Arnaud, Bailey, Baldwin, Bergvall, Berlin, Blackford, Body, Bryan, Cartland, Cohen, Condon, Condon, Craven, Creech, Crowe, Dacey, Dukes, Echols, Edwards, England, Ethridge, Fishburne, Forbes, Gaillard, Barnes Gaillard, Garcia, Gershon, Gill, Gilliard, Ginn, Grau, Green, D., Greene, G., Groseclose, Ham, Hansen, Hasbrouck, Jackson, Jenkins, Johnson, Al, Johnson, Angie, Jordan, Kaiser, Katzman, Kerrigan, Knowlton, Krawcheck, Lansu, Laurens, Lawrence, Lester, Livingston, McCormack, McGinley, McKnight, Mills, Mobley, Moss, Murdy, Nagy, Oulla, Pate, Peters, Pitts, Poliakoff, Postell, Ravenel, E., Riley, A., Schachte, Scott, Sisco, Smith, L., Spell, Tarelton, Taylor, Thomas, L., Thompson, Ustin, Van Rysselberge, Walker, Watkins, Wilson, Wilson, Wombwell, Wooten, Zucker

Out of Town Make-Ups:

None

Rotary Club of Charleston
P.O. Box 21029
Charleston, SC 29413-1029

Keyway deadline: 5 p.m. Tuesdays
Editor: Bill Crowe
Email: bcrowe52@aol.com
Address changes: chasrot@comcast.net

**Remember the 4-Way Test
in all you do.**

WE'RE ON THE WEB:

WWW.CHARLESTON-ROTARY.ORG

District Governor #7770: Mary Martinl

Rotary International President: Wilfrid J. Wilkinson

2007/2008 Officers & Committee Chairs

Jermaine Husser, President
Andy Brack, President-Elect
Don Horres, Treasurer
Don Oswalt, Secretary
Amy Jenkins, Past President
Herb McGuire, Sergeant-At-Arms
Jennet Alterman, Club Service A
Richard Gershon, Club Service B
Amy Riley, Club Service C
Tom Sweeny, Education
Andy Brack, Community Service
Ellen Jackson, Vocational Service
John Bleecker, International Service
Anita Zucker, RCCF
Carroll Schweers, Executive Secretary

Jennet Alterman, Club Service A

Jim Geffert, Programs
Don Oswalt, Fellowship/Family of Rotary
Rhett Dunaway, Health & Happiness
Richard Gershon,
Visiting Rotarians & Guests
Jim Parker/Tony Holz, Invocation
Ricky Bailey, Emblem
Herb McGuire, Sergeant-At-Arms

Richard Gershon, Club Service B

TBD, Membership Retention
Vito Scarafile, Rotary Information
Johnny Jordan, College of Knowledge
Amy Jenkins, Membership Development
Kenny Krawcheck, Classification
Earl Walker, Nominations
TBD, Special Events/Social

Amy Riley, Club Service C

Bill Crowe, Keyway
Don Horres, Finance
Gitta Wombwell, PR/Magazine
Richard von Werssowetz, Roster
Lisa Thomas, By-Laws
Cooper Coker, Capital Creations

Tom Sweeny, Education

Joan Ustin/Dennis Bergvall,
Excellence in Education
Jay Hart, Rotary Scholars
Kathy Jones, Rotary Readers
Kathy Jones, School Partnership Coordinator
Tom Sweeny, Barrier Island Trip
Ray Jones, Students & Seniors
Tom Sweeny, Sea Student Program

Andy Brack, Community Service

Cooper Coker, Salvation Army
Mary Peters, Senior Aging & Issues
Cooper Coker, Environmental Protection
Jennifer Audi, Wellness

Ellen Jackson, Vocational Service

John Bleecker, International Service

Kyra Morris, Rotary Foundation
Stovall Witte, Ambassadorial Scholars
Robin Freer, GSE
Frederick Dulles, International Grants