Third Saturday Seminar 2009-2010 Humanity at a Crossroads Session 01 19 September 2009

# "The Healthcare Business Model" *The Root of the Problem?* **Curt Gibby**

ALL Program, Lone Star College - Montgomery, Conroe, Texas

September 19, 2009

TSS 09-10 #01 -- The Health Care Busines Model 1

# In Memoriam

Max Kunz

# Walter Cronkite

# Patrick Swayze

# Mary Travers

September 19, 2009

# "...we are the leaders we've been looking for."

Grace Lee Boggs

September 19, 2009

**I** don't know exactly where ideas come from, but when I'm working well ideas just appear. I've heard other people say similar things — so it's one of the ways I know there's help and guidance out there. It's just a matter of our figuring out how to receive the ideas or information that are waiting to be heard.

—Jim

Jim Henson, It's Not Easy Being Green

And Other Things to Consider

2005, Hyperion Books, New York, NY

September 19, 2009

Jim didn't tell you what to do. He just was. And by him being what he was, he led and he taught. But by not answering, sometimes you answered your own question, and you could do more than you thought you could. —Frank Oz

Jim Henson, It's Not Easy Being Green

#### And Other Things to Consider 2005, Hyperion Books, New York, NY

September 19, 2009

## **Program for TSS Meeting 19 September 2009**

•9:30 am Introduction & Current Events (30 Minutes +/-) – *Curt Gibby* 

•10:15 am – "The Healthcare Business Model" The Root of the Problem?" Curt Gibby

- 10: 45 10 minute break
- •10:40 am *Curt Gibby* Discussion Continues
- •10:55 am- Closure Feedback
- •11:00 am Session ends

## •Next Session 17 October 2009

# Disclaimer

The following presentation consists of material from many sources in addition to my own work and experience. I usually try give appropriate attribution for this material, but may have overlooked some. In many cases an Internet link to the source material is provided in order to allow you to better put these excerpts in context.

The inclusion of materials and the facts, opinions and ideas contained within them, does not in any way mean that I personally endorse or disavow any of them in whole or in part; but, that it is of importance to the discussion.

If you have any questions please contact me.

Curt Gibby <gcgconsult@n-star.com>

### **To Any Members of Law Enforcement**

If there are any members of law enforcement here in any sort of official capacity and not in a uniform recognizable as one of law enforcement we ask that you identify yourself or selves, your agency, department or organization and your official reason for being here.

Rest assured that we are engaged in no illegal activity, but we are aware of, value and have faith in our Constitutional rights.

In any case you are welcome to stay and participate as a member or guest of the Third Saturday Seminar. But, if at any time you consider anything you see or hear happening or about to happen is or will be putting any one or all of us in jeopardy of breaking the law as you understand it, we request that you advise us of that situation .

This is consistent with your obligation as a peace officer or agent to protect and serve the people. Anything else will be a betrayal and you will be derelict in your duty. It will result in harm to those you are obligated to protect.

#### The donuts are free to law enforcement.

September 19, 2009

# The "Monkey Master" fable

#### The "Monkey Master" fable

A Fourteenth Century Chinese parable by Liu-Ji, for example, outlines this neglected understanding of political power quite well:(7)

In the feudal state of Chu an old man survived by keeping monkeys in his service. The people of Chu called him "ju gong" (monkey master).

Each morning, the old man would assemble the monkeys in his courtyard, and order the eldest one to lead the others to the mountains to gather fruits from bushes and trees. It was the rule that each monkey had to give one tenth of his collection to the old man. Those who failed to do so would be ruthlessly flogged. All the monkeys suffered bitterly, but dared not complain.

One day, a small monkey asked the other monkeys: "Did the old man plant all the fruit trees and bushes?" The others said: "No, they grew naturally." The small monkey further asked: "Can't we take the fruits without the old man's permission?" The others replied: "Yes, we all can." The small monkey continued: "Then, why should we depend on the old man; why must we all serve him?"

## Before the small monkey was able to finish his statement, all the monkeys suddenly became enlightened and awakened.

September 19, 2009

# The "Monkey Master" fable (Concluded)

On the same night, watching that the old man had fallen asleep, the monkeys tore down all the barricades of the stockade in which they were confined, and destroyed the stockade entirely. They also took the fruits the old man had in storage, brought all with them to the woods, and never returned. The old man finally died of starvation.

Yu-li-zi says, "Some men in the world rule their people by tricks and not by righteous principles. Aren't they just like the monkey master? They are not aware of their muddleheadedness. As soon as their people become enlightened, their tricks no longer work."

# dictatorships are dependent on the population

Contrary to popular opinion, even totalitarian dictatorships are dependent on the population and the societies they rule. As the political scientist Karl W. Deutsch noted in 1953:

Totalitarian power is strong only if it does not have to be used too often. If totalitarian power must be used at all times against the entire population, it is unlikely to remain powerful for long. Since totalitarian regimes require more power for dealing with their subjects than do other types of government, such regimes stand in greater need of widespread and dependable compliance habits among their people; more than that they have to be able to count on the active support of at least significant parts of the population in case of need.

#### From Dictatorship to Democracy, Gene Sharp

September 19, 2009

# Current Events

20 June 2009

# Don'tbePanicked

September 19, 2009

TSS 08-09 #10 -- The Health Care Busines Model 12

How Many?

grassroots movement as "astroturfers" and as an angry mob.



I think this gathering should be appreciated as the extremely important historical event that it is. This is the first great conservative anti-statist manifestation in American history. The conservative movement, which developed in the post-WWII, Cold War environment has now fully matured into the most significant political movement of the 21st century. I believe that this day could be referred to in the not too distant future as the day that changed America. This was the day the great silent conservative majority *finally* found its voice.

September 19, 2009

# How Many Protesters?

We've often observed an odd quirk in the behavior of political partisans; they tend to exaggerate even when they could make their point without doing so. The most recent example is the weekend protest in Washington, D.C., at which a very large number of people turned out to criticize the Obama administration. Fox News reported that "tens of thousands" turned out, as did all major news outlets. The Washington, D.C., Fire Department put the number between 60,000 and 70,000, or over...

Posted by <u>Brooks Jackson</u> on Wednesday, September 16, 2009 at 2:21 pm Filed under <u>The FactCheck Wire</u> · Tagged with <u>crowd estimates</u>, <u>protesters</u>

September 19, 2009

# Grace Lee Boggs on Democracynow.org 9/18/09

Well, what I think is that we are counting too much on mass protests and thinking they are going to influence the administration, and not recognizing sufficiently that we have entered into a period of revolution and counterrevolution, and that it began with the '60s, and that when Jimmy Carter said on July 15th, 1979 that we—when he made his malaise speech, what he was saying, essentially, that we have to begin looking at ourselves. And I think that that created a form of counterrevolution in the form of Ronald Reagan, which was not recognizable because it seemed so sunny, and it only began to happen when, after 9/11, we got the Bush

administration.

September 19, 2009

# Grace Lee Boggs, Cont.

Well, first of all, we have to understand that a revolutionary period is also a counterrevolutionary period; that there is a deep unrest, a deep destabilization, that has taken place in the structures of the society; and that this began with the civil rights movement. They began saying that human relations matter more than economic growth. And it came from black people, because the economic growth had been taken so much—taken place so much on their backs. And then it began to embrace women, people from the ecology movement, young people, who also were being threatened, of course, by the Vietnam War. And all these things came together.

I mean, to understand that, I think, is our challenge. And to understand that the Obama administration, because it's so rootless, actually—I mean, because so much talking heads from Harvard University—that it's not able to grasp this. And how you, folks like yourselves in the media, who have to operate so much within a timeframe of seconds—how you are going to convey that, I

think, is a huge challenge.

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# AIG is ready to give 30,000 employees average bonuses of \$700,000



#### Secretary by Day, Royalty by Night Embassy Worker Remotely Rules a Ghanaian Town

By <u>Paul Schwartzman</u>Washington Post Staff Writer Wednesday, September 16, 2009

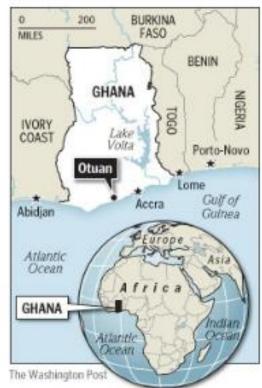
The king folds her own laundry, chauffeurs herself around Washington in a 1992 Honda and answers her own phone. Her boss's phone, too.

Peggielene Bartels lives in Silver Spring and works as a secretary. When she steps off an airplane in Ghana on Thursday, arriving in the coastal town her family has controlled for half a century, she will be royalty -- with a driver, a chef and an eight-bedroom palace, albeit one in need of repairs she will help finance herself.

"I'm a big-time king, you know," said Bartels, seated at her desk at the Ghanaian embassy just off Van Ness Street NW, where she has worked for almost 30 years.



Peggielene Bartels stands in the atrium of the Embassy of Ghana in Northwest Washington, where she has worked since the late 1970s. She is also king of Otuam, Ghana. (By Bill O'leary -- The Washington Post)



September 19, 2009



## New US anti-missile system in Israel, Azerbaijan to replace scrapped shield in E. Europe

J Hebrew       Saturday, September 19, 2009       Home Page						
International	Chance_					
<ul> <li>Gaza War Diary</li> <li>US-Iraq War Diary *</li> <li>Lebanon War Diary</li> <li>Bin Laden Terror</li> </ul>	New US anti-missile system in Israel, Azerbaijan to replace scrapped shield in E. Europe DEBKAfile Special Report September 17, 2009, 9:41 PM (GMT+02:00) Deputy US army chief, Gen. James Cartwright and defense					
	secretary Robert Gates amplified President US X-Band radar Barack Obama's based in Israeli Negev statement on the US missile shield in East Europe in Washington Thursday, Sept. 17,					
Regional	by announcing that a new and better					
<ul> <li>Israel</li> <li>Middle East</li> <li>Americas</li> <li>Russia</li> </ul>	anti-missile missile system would be deployed in Israel and the Caucasus. <b>DEBKAfile</b> discloses exclusively that the system would be installed at a Russian military base in Azerbaijan. Referring to the Israeli component, he said: "It is already working perfectly."					

September 19, 2009

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More ...

### U.S. Mideast envoy can't bring sides together Key obstacles remain to Obama meeting with Israel, Palestine leaders http://www.msnbc.msn.com/id/32917491/ns/politics-white\_house/

updated 3:56 p.m. CT, Fri., Sept . 18, 2009

RAMALLAH, West Bank - The United States' top Mideast envoy failed to bridge wide gaps between Israelis and Palestinians as he ended his most intensive attempt yet on Friday, raising questions over President Barack Obama's efforts to revive peacemaking.

The deadlock could scuttle hopes for a meeting of Obama, Israeli Prime Minister Benjamin Netanyahu and Palestinian President Mahmoud Abbas next week in New York, on the sidelines of the U.N. General Assembly.

September 19, 2009

#### PARESH THE KHALEEJ TIMES Dubai U.A.E.



#### **Protesters Flood Tehran Streets** LA Times

http://www.latimes.com/news/nationworld/world/la-fg-iran-protests19-2009sep19,0,3397740.story

#### Protesters flood Tehran streets

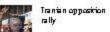
Iran opposition stages its first major march in six weeks, with tens of thousands upstaging the annual pro-Palestinian rally. President Mahmoud Ahmadinejad repeats his denunciation of Israel.



1 2 next | single page

Esconed by his bodyguards, forecer freeses President Mehaceced Kharaces, contr, is anothed by hard-hoers as be anced a Quda Day rolly, to Tebras. (Associated Press / September 18)







cleric barred from delivering Ouds Day

Tran, world powers to hold nuclear talks

By Borzou Daragahi and Ramin Mostaghim September 19, 2009

🗹 E-mail 🦰 Print 🎇 Share 🔺 💌 Teat Size

Reporting from Tehran and Beirut - Tens of thousands of protesters swarmed the streets of Tehran and at least two other Iranian cities Friday, audaciously turning an annual rally in support of the Palestinian cause into the first major demonstration against the government of President Mahmoud Ahmadinejad in six weeks.

#### September 19, 2009

# Lockerbie bomber releases legal documents



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Reuters – Abdel Basset al-Megrahi sits in a wheelchair in his room at a hospital in Tripoli September 9, 2009. ...



#### Slideshow: Dying Lockerbie bomber released from prison



Terrorism Video: Bali bombing mastermind dead, DNA confirms AP



Terrorism Video: Zazi Admits Ties To Terrorism CBS4 Denver By RAPHAEL G. SATTER, Associated Press Writer - Fri Sep 18, 10:13 am ET

LONDON – The only man convicted in the 1988 Lockerbie bombing posted his legal defense to the Web on Friday, saying he hopes it will help convince people he had nothing to do with the terrorist attack that killed 270 people.

Abdel Baset al-Megrahi said the 353 pages of legal arguments are part of an appeal of his conviction that was dropped shortly before he was released from a Scottish jail last month. The documents are particularly aimed at Scots and the families of the bombing's victims, he said.

All 259 people on board Pan Am Flight 103 — mostly Americans and 11 people on the ground died on Dec. 21, 1988 when a bomb exploded mid-flight as the plane flew over Scotland.

"I will do everything in my power to persuade the public, and in particular the Scottish public, of my innocence," the terminally ill al-Megrahi said in a statement. "I hope that this can assist in the understanding of my case, especially for those who have been most profoundly affected by it."

September 19, 2009

#### US special forces targeted al-Qaida in Somalia

#### AP Associated Press



AP — In this undated image released by Kenya's police force Tuesday, Sept. 15, 2009, Saleh Ali Saleh Nabhan, ...



Slideshow: Somalia Unrest



Terrorism Video: Bali bombing mastermind dead, DNA confirms AP

#### b Buzz up! 444 votes 🛛 🖂 Send 🔻 🚔 Share 👻 💾 Print

By MOHAMED OLAD HASSAN, Associated Press Writer - Tue Sep 15, 5:38 pm ET

MOGADISHU, Somalia – The U.S. helicopters, guns blazing, swooped over a convoy carrying a top al-Qaida fugitive in rural southern Somalia. Elite commandos rappelled to the ground, collected two bodies, and took off on a cloud of red dust.

The raid took just 15 minutes.

Saleh Ali Saleh Nabhan, wanted for the 2002 car bombing of a beach resort in Kenya and an attempt to shoot down an Israeli airliner, was killed in Monday's raid, according to U.S. and Somali officials.

The helicopter assault — rare in Somalia since the October 1993 battle of "Black Hawk Down" that was chronicled in a book and movie — underscored Washington's concerns that lawless Somalia is fast becoming a haven for terrorists, including foreigners who want to plot attacks beyond the African country's borders.

Al-Shabab, a powerful local Islamist insurgent group with links to al-Qaida, swiftly vowed retaliation.

"They will taste the bitterness of our response," a senior al-Shabab commander told The Associated Press, speaking on condition of anonymity because he is not authorized to talk publicly. Al-Shabab has foreign fighters in its ranks and seeks to impose a strict form of Islam in Somalia.

September 19, 2009

#### FBI warns police depts after NYC anti-terror raid



b Buzz up! 202 votes 🛛 🔄 Send 👻 🚍 Share 👻 📇 Print

Featured Topics: Barack Obama



AP — One of the apartment buildings raided by FBI agents as part of terrorism investigation in the Flushing ...



Slideshow: N.Y., Colo. Terror Probes



Harrorism Video: Bali bombing mastermind dead, DNA confirms AP By TOM HAYS and DEVLIN BARRETT, Associated Press Writers – Tue Sep 15, 1:11 pm ET

NEW YORK – Counterterrorism officials are warning police departments around the country to be on the lookout for evidence of homemade bombs following raids on several New York City apartments in a hunt for explosives and possible links to al-Qaida operatives.

Investigators issued warrants to search the residences early Monday for explosives material but did not find any, according to a person briefed on the matter who was not authorized to discuss the case and requested anonymity.

The searches came after the man, who was under surveillance for possible links to the terrorism network, visited New York City over the weekend and then left the area, said Rep. Peter King, R-N.Y.

The joint FBI and Homeland Security intelligence warning, issued Monday, lists indicators that could tip off police to homemade hydrogen peroxide-based explosives, such as people with burn marks on their hands, face or arms; foul odors coming from a room or building; and large industrial fans or multiple window fans. The warning, obtained by The Associated Press, also said that these homemade explosive materials can be hidden in backpacks, suitcases or plastic containers.

The notice was not intended for the public, said Justice Department spokesman Richard Kolko.

September 19, 2009

#### Income Gap Shrinks in Slump at the Expense of the Wealthy

by Bob Davis and Robert Frank Thursday, September 10, 2009

#### provided by THE WALL STREET JOURNAL.

The deepest downturn in the U.S. economy since the Great Depression may finally shrink the gap between the very best-off Americans and everyone else.

If so, it won't be by lifting up the bottom. It will be by pulling down the top.

Over the past 30 years, chief executives, Wall Street bankers and traders, law-firm partners and such amassed ever-greater incomes, while the incomes of factory workers, teachers, office managers and others in the middle grew much more slowly. In 2007, the top 1% of U.S. families accounted for 23.5% of all personal income in the U.S., according to economists Emmanuel Saez of the University of California at Berkeley and Thomas Piketty of the Paris School of Economics. That was a level not seen since the Roaring Twenties.

The top 1%'s share appears to be falling fast. Mr. Saez and other economists expect income going to the top 1% of taxpayers — currently, those with about \$400,000 a year — will drop to somewhere between 15% and 19% of all income by 2010. That still would leave income distribution more top-heavy in the U.S. than in many other countries.

#### More from WSJ.com:

- Entrepreneur Cuts Back
   Amid Recession
- Billionaire Math: Nine Children + No Will = One

September 19, 2009

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ADVERTI.

#### Finance Overhaul Falters as '08 Shock Fades

by David Enrich and Damian Paletta Thursday, September 10, 2009

#### provided by THE WALL STREET JOURNAL.

Nearly one year after the collapse of Lehman Brothers sent shock waves across the globe, the world is a different place.

The investment bank's messy death intensified the deepest recession since the Great Depression. It helped open the way to a bigger role for government in managing the economy. It cast doubts in the public's mind about the wisdom of relying on markets to correct themselves.

But to a surprising degree, there are some big things that Lehman's demise hasn't changed.

On the regulatory front, Democrats' efforts to rework the rules for finance have bogged down amid infighting between federal regulators, fury among bankers and opposition from many lawmakers who believe that further expanding the government's reach will only create new problems. The all-consuming debate over health care has damped enthusiasm for tackling such complex legislation.

# More from WSJ.com: Uncle Sam May Keep Closer Eye on Banker Pay Will Apple's Product Launch Spur Selloff? Trading Volumes Bounce Back After Labor Day

Meanwhile, major U.S. banks have regained their footing, and some of their swagger. Profits are off their lows. Large compensation packages are back. And so is risky business.

Companies are selling exotic financial products similar to those that felled markets and the world economy last fall. And banks' appetite for risk has grown: The nation's top five banks collectively stood to lose more than \$1 billion on an average day in the second quarter of 2009 should their trading bets go sour, a record level.

# No retrial for condemned man after judge-DA affair

#### Sept. 16, 2009, 12:38PM

DALLAS — A Texas death row inmate won't be able to argue for a new trial, despite admissions of an affair between his trial judge and the prosecutor.

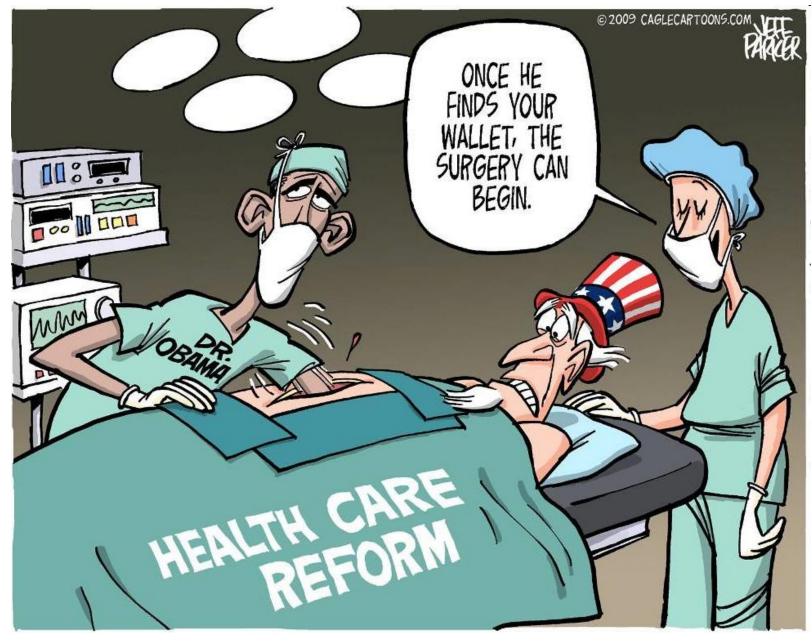
The Texas Court of Criminal Appeals issued a ruling today that convicted murderer Charles Dean Hood should have raised concerns about the affair between the now retired court officials in earlier appeals. The ruling overturned a lower court's recommendation that Hood be able to argue for a new trial.

Current Collin County prosecutor John Rolater called the ruling "a significant success." Hood's attorney declined to comment.

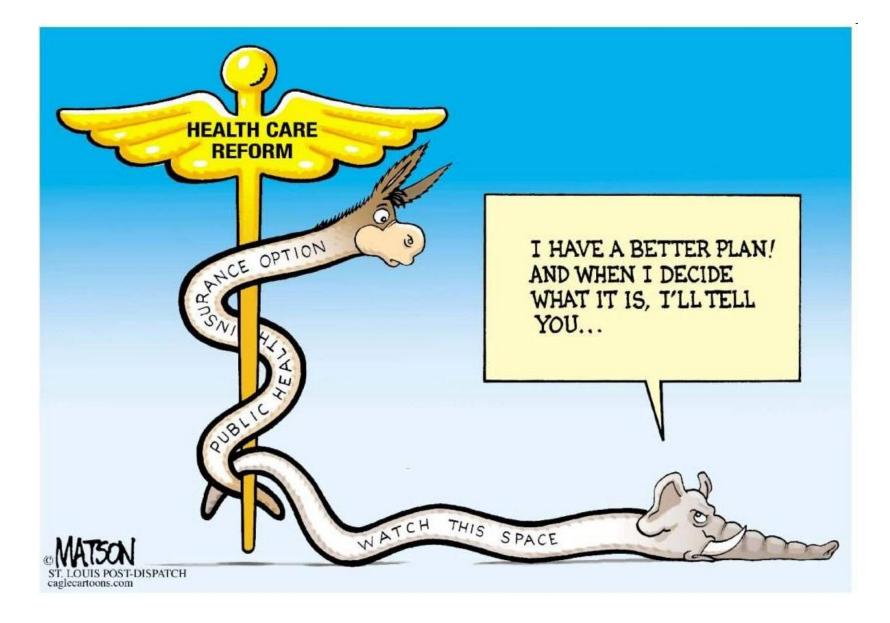
Hood won a reprieve last September, a day before his scheduled execution. He was convicted in the 1989 fatal shootings of a 26-year-old woman and her 46-year-old boyfriend in Plano.

http://www.chron.com/disp/story.mpl/metropolitan/6621673.html

September 19, 2009



September 19, 2009



# Al Franken takes his seat in the Senate

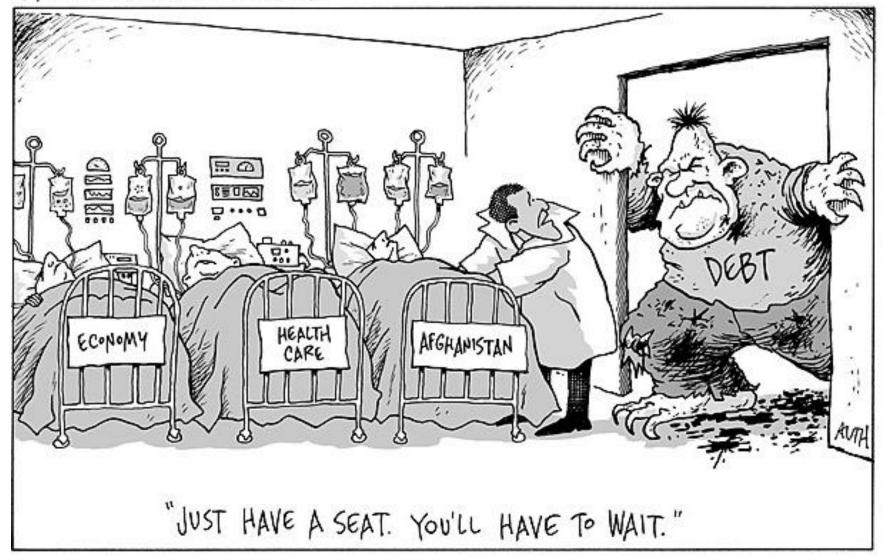
Broadcast: Midmorning, 07/07/2009, 9:50 a.m. U.S. Senator-elect Al Franken says he is ready to get to work in Washington. (MPR Photo/Tim Nelson)

# MPR News Radio



U.S. Sen.-elect Al Franken says he is ready to get to work in Washington. (MPR Photo/Tim Nelson)

alistog the PALLOGRAMA INBUILDER, UNIVERSE UCLICE.



September 19, 2009

# Crude Oil Price

#### September, Friday 18 2009 - 13:02:29



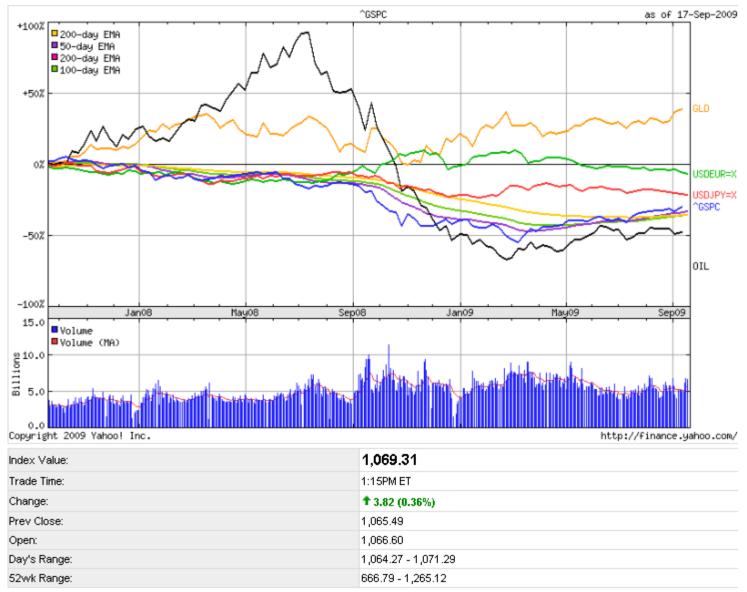
Crude Oil Price by OIL-PRICE.NET @

Price		Change			Trades	Volume
13:02 - <b>\$ 72.01</b>		<b>₽</b> 0.	.46 (	0.64% 🗸	37,637	104,023
Range	Open	52	Wk	Range	1 Year F	Forecast
71.27 - 72.66	72.00	32.	41-	147.27	\$83/	Barrel

#### http://oil-price.net/

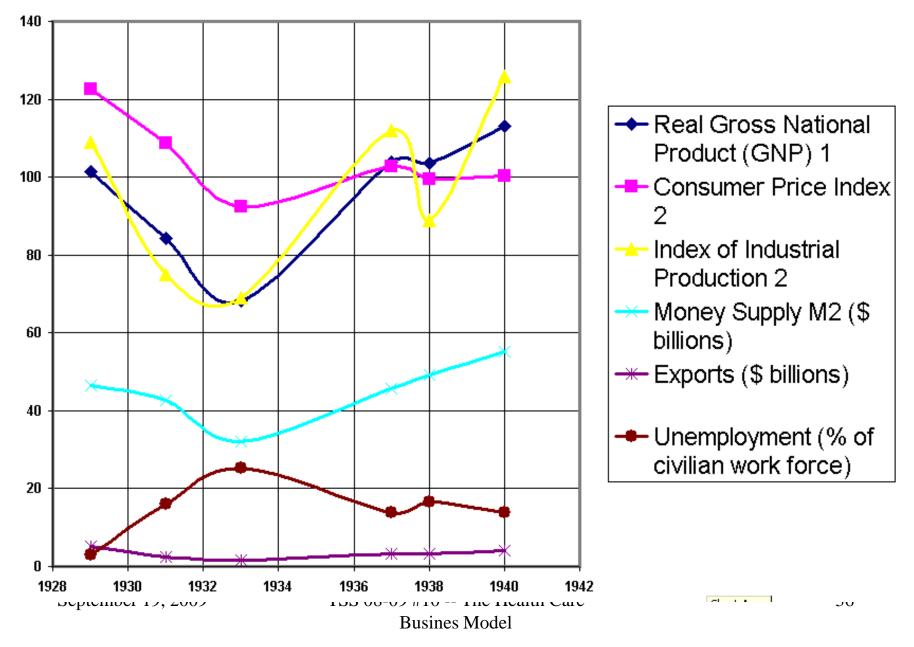
September 19, 2009

# S&P 500 – 2 Year

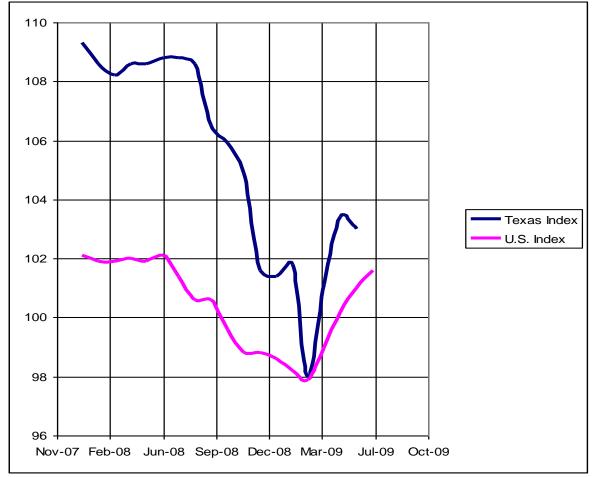


September 19, 2009

# The Years of the Great Depression



## Texas Leading Economic Indicators



Change from previous year:

The leading indicators for Texas are down 5.0%

The leading indicators for the U.S. are up 0.2%

#### http://www.texasahead.org/economy/tracking/

September 19, 2009

## Mortgage Foreclosures



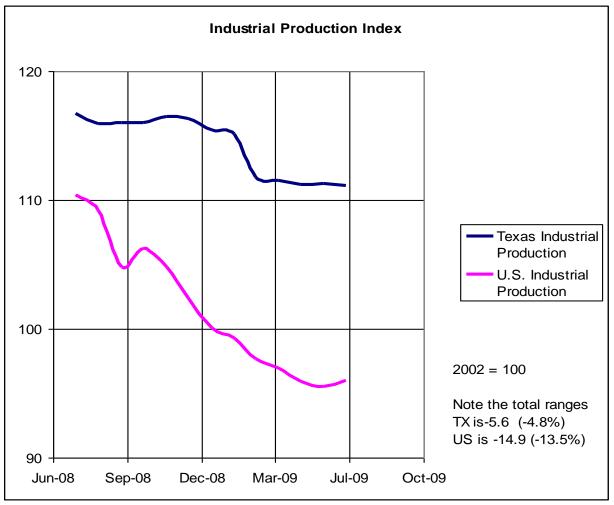
Change from previous year:

Texas is up 3.6%

U.S.is up 18.0%.

Source: RealtyTrac

## Industrial Production Index (Tx)

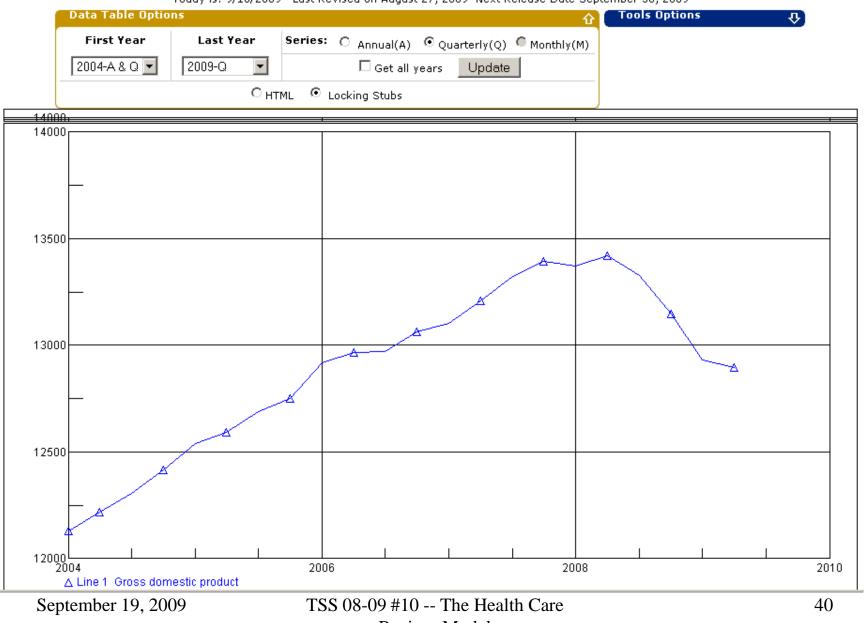


Source: Federal Reserve Bank of Dallas

September 19, 2009

#### **Real Gross Domestic Product. Chained Dollars**

Today is: 9/18/2009 Last Revised on August 27, 2009 Next Release Date September 30, 2009

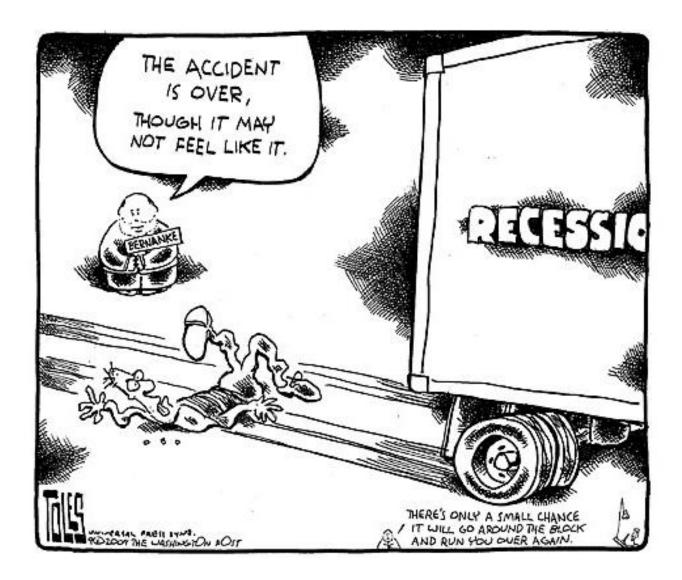


**Busines Model** 



CWS / CARTOONARTS INTERNATIONAL www.cartoonneb.com

PARESH



Third Saturday Seminar 2009-2010 Humanity at a Crossroads Session 01 19 September 2009

### "The Healthcare Business Model" *The Root(s) of the Problem?* Curt Gibby

#### ALL Program, Lone Star College - Montgomery, Conroe, Texas

September 19, 2009

## Summer of '09

On a Sunday morning in June Bob Schieffer, started the CBS News "Face the Nation" episode by pointing out the The Obama administration had a full schedule over the summer as they planned to have the following three things accomplished by September:

- •A Health Care Reform plan
- •A plan for relocating the inmates from Guantanamo

•Sonia Sotomayor confirmed as the newest Associate Justice on the Supreme Court

#### Twenty-six Lies About H.R. 3200 **Twenty-six Lies About H.R. 3200** http://factcheck.org/2009/08/twenty-six-lies-about-hr-3200/

#### Twenty-six Lies About H.R. 3200

A notorious analysis of the House health care bill contains 48 claims. Twenty-six of them are false and the rest mostly misleading. Only four are true. August 28, 2009

#### Summary

Our inbox has been overrun with messages asking us to weigh in on a mammoth list of claims about the House health care bill. The chain e-mail purports to give "a few highlights" from the first half of the bill, but the list of 48 assertions is filled with falsehoods, exaggerations and misinterpretations. We examined each of the e-mail's claims, finding 26 of them to be false and 18 to be misleading, only partly true or half true. Only four are accurate. A few of our "highlights":

- The e-mail claims that page 30 of the bill says that "a government committee will decide what treatments ... you get," but that page refers to a "private-public advisory committee" that would "recommend" what minimum benefits would be included in basic, enhanced and premium insurance plans.
- The e-mail says that "non-US citizens, illegal or not, will be provided with free healthcare services" but points to a provision that prohibits discrimination in health care based on "personal characteristics." Another provision explicity forbids "federal payment for undocumented aliens."
- It says "[g]overnment will restrict enrollment of SPECIAL NEEDS individuals." This provision isn't about children with learning disabilities; instead, it pertains to restricted enrollment in "special needs" plans, a category of Medicare Advantage plans. Enrollment is already restricted. The bill extends the ability to do that.
- It claims that a section about "Community-based Home Medical Services" means "more payoffs for ACORN." ACORN does not provide medical home services. The e-mail interprets any reference to the word "community" to be some kind of payoff for ACORN. That's nonsense.

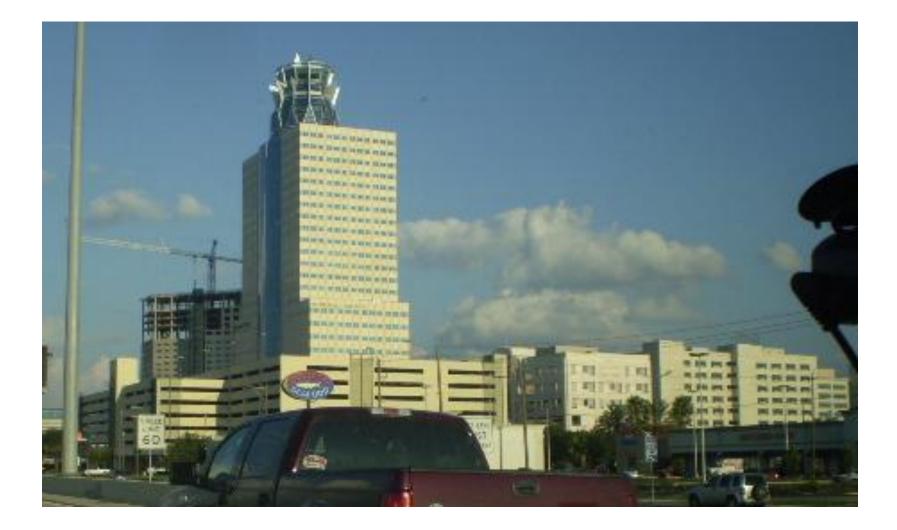
September 19, 2009

## **Money Driven Medicine Video Gallery**

http://www.moneydrivenmedicine.org/video-gallery

- 5 "issue trailers" we will watch and discuss
  - Patients for Sale (2:35)
  - Not The Best, Only the Most Expensive (1:18)
  - Questioning Healthcare (3:06)
  - Dr. Larry Churchill on the Commercialization of Healthcare (1:09)
  - Making Primary Care a Physicians Priority (6:06)

### Memorial Hermann Tower – Memorial City



September 19, 2009

## What goes on in a 35 story tower?



Herman Hospital – Memorial City Branch. We are in Suite 2300 of the new 35-story Memorial Hermann Tower, located at the corner of the I-10 Freeway and Gessner Road. Memorial Hermann Tower is the tallest and largest single building along the I-10 corridor in West Houston, and just west of the Memorial City Mall. Our phone number is 713-465-1211. Click on the image above for door to door directions.

September 19, 2009

Name: Houston IVE

HOUSTON IVE

# Longevity (a sampling)

1	Macau	84.36
2	Andorra	82.51
3	Japan	82.12
4	Singapore	81.98
5	San Marino	81.97
6	Hong Kong	81.86
7	Australia	81.63
8	Canada	81.23
9	France	80.98
10	Sweden	80.86
11	Switzerland	80.85
12	Guernsey	80.77
13	Israel	80.73
45	Cyprus	78.33
46	Denmark	78.30
47	Ireland	78.24
48	Portugal	78.21
49	Wallis and	
	Futuna	78.20
50	United	
	States	78.11

51	Albania	77.96
52	Taiwan	77.96
53	Kuwait	77.71
54	Costa Rica	77.58
55	Cuba	77.45
213	Zimbabwe	45.77
214	Afghanistan	44.64
215	Central	
	African	
	Republic	44.47
216	Malawi	43.82
217	Djibouti	43.37
218	Liberia	41.84
219	Sierra Leone	41.24
220	Mozambique	41.18
221	Lesotho	40.38
222	Zambia	38.63
223	Angola	38.20
224	Swaziland	31.88

September 19, 2009

TSS 08-09 #10 -- The Health Care

**Busines Model** 

#### Sep 9 2009, 8:45 pm by Marc Ambinder

#### The President's Speech In Ten Key Points

Lifting up from the political goals of the speech, here's the news that the president made:

**1.** He called for a bill that includes an **individual mandate to buy insurance**, along with a hardship waiver.

**2.** He give a **spirited defense of the public option but was clear that there were other options**, like a trigger for the future or a co-op.

**3.** He endorsed a **plan that would cost about \$900 billion** ... but said he wouldn't sign a plan that added to the deficit over 10 years. The \$900 billion figure might pin down Democrats later on.

**4**. He reached out to doctors on **medical malpractice reform**, endorsing a Bush-era pilot project to study approaches to rebalancing the system.

**5.** He threw in plenty of red meat for the left (references to the **Bush wars and deficits, a strong defense of Medicare**) but explicitly chided liberal activists for missing the forest for the trees.

**6**. Linked his **argument about cost to reforms in Medicare and Medicaid -- and to a new tax on insurance companies** on so-called "Cadillac plans." (This tax might be passed on to consumers... and is, at least in theory, something that unions will oppose.)

7. He made a moral case for health care -- and probably the case that liberals were waiting for him to make.

**8**. Most Republicans were polite, but Rep. Joe Wilson's churlishness and taunt -- **''You lie'' -- will be repeated ad nauseum** by the media and might come to define Republican opposition to the speech.

9. The speech was heavy on ... light-specifics. As noted, there were a few new elements, but the president still left negotiators plenty of wiggle room.

**10**. He endorsed Sen. **John McCain's idea for covering catastrophic expenses** as a way of tending to the uninsured until the exchange is phased in.

And make no mistake: the details that have yet to be worked out -- members chuckled when Obama mentioned there were a "few" -- aren't details. **The transition to an exchange will require that many Americans pay more money up front than they've ever paid for before.** The scope of the various waivers -- for individuals and for businesses -- will prove hard to define. Under the leading Senate proposal, employers might be incentivized not to hire workers from low-income families. And the public option will remain controversial.

It's too early to say whether Obama was successful in shifting the onus of responsibility onto Republicans. But by calming down his own party -- without alienating moderates -- and by making a moral case for health care, **he has unsettled the** status quo. Busines Model

#### **Key points of Obama's health care speech** Submitted by Bill Dalton on September 9, 2009 - 8:38pm.

#### Key points of Obama's health care speech

A look at key points in Obama's health care speech:

—**Individuals would be required to carry basic health insurance**. Those who can't afford it would get a hardship waiver.

—Businesses would be required to offer their workers health care or chip in to help cover the cost. Ninety-five percent of small businesses would be exempt because of their size and narrow profit margin.

—Medical malpractice reform is not a "silver bullet," but practicing "defensive medicine" can lead to unnecessary costs; demonstration projects will be reviewed to see what changes to medical malpractice insurance would work best.

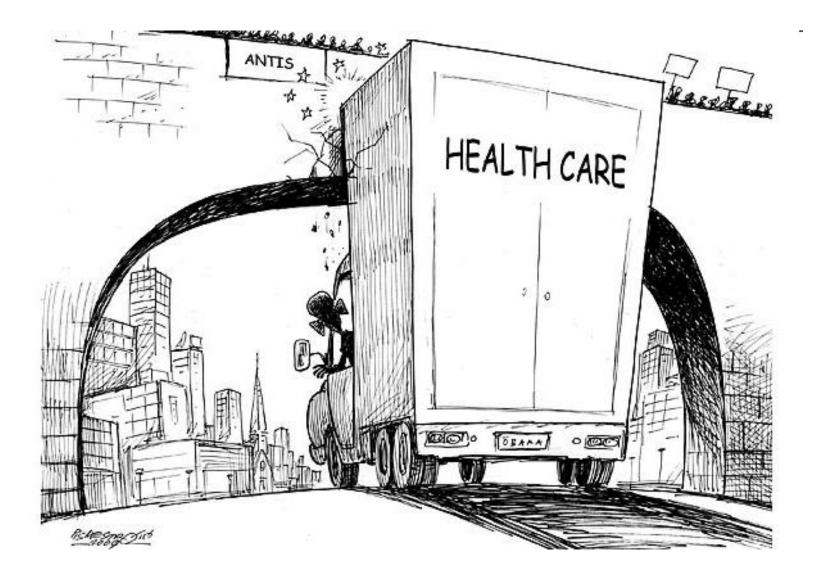
—It would be against the law for insurance companies to deny coverage because of a pre-existing condition.

—Promised to protect Medicare and reassured the elderly that Medicare funds would not be used to overhaul health care.

—A public option, or alternative to private insurance, needs to be available to the uninsured to "keep insurance companies honest."

—**The public option would not be subsidized by taxpayers, but would be self-sufficient** and rely on the premiums it collects; the Congressional Budget Office estimates that fewer than 5 percent of Americans would sign up.

September 19, 2009



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## The Senate's(?) Proposal



POLITICO: Democrats run from Carter on race comment

#### Baucus outlines health plan without GOP support



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Featured Topics: Barack Obarna



Reuters – Senator Max Baucus, chairman of the Senate Finance Committee, gestures as he discusses the healthcare ...



By DAVID ESPO, AP Special Correspondent -- Wed Sep 16, 7:37 pm ET

WASHINGTON – His calls for compromise rebuffed by Republicans, the Democratic chairman of the Senate Finance Committee unveiled sweeping legislation Wednesday to remake the nation's costly health care system largely along the lines outlined by President Barack Obama.

Sen. Max Baucus' proposal, months in the making, drew quick criticism from liberals who said his vision was too cramped and from Republicans who deemed it overly expansive. Yet whatever its fate, its mere release marked a critical turning point in Congress' long and tumultuous debate over Obama's top domestic priority.

The Finance Committee is to meet next week to vote on the plan, and after combining it with another panel's bill, Majority Leader Harry Reid intends to begin debate on the Senate floor late this month or early October. Across the Capitol, Speaker Nancy Pelosi has been waiting to see Baucus' health care prescription before advancing companion

legislation toward a vote by the House.

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## Comment From ...

Dr. Steffie Woolhandler, professor of medicine at Harvard University, primary care physician in Cambridge, also co-director of the Harvard Medical School General Internal Medicine Fellowship program. She's co-founder of Physicians for a National Health Program and co-authored the American Journal of Public Health study called "Health Insurance and Mortality in US Adults," joining us from Watertown, Massachusetts.

### Heard on democracynow.org 18 Sept 2009

September 19, 2009

## Baucus criticized

**DR. STEFFIE WOOLHANDLER:** Baucus's plan is a complete sellout to the insurance industry. The counsel on the Finance Committee that oversaw the development of the bill is a former vice president of Well Point, a major insurer. And the insurance companies' interests are protected in the bill, but the interests of the American people really aren't.

At best, this bill—is going to leave 25 million Americans with no health insurance. And our study indicates that about 25,000 will die annually as a result. Really, what Baucus is doing is protecting the profits of the private health insurance industry and sacrificing American lives.

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## The answer is single payer

**JUAN GONZALEZ:** What about the affordability issue that's been raised by some critics or began to be raised as soon as the announcement came out?

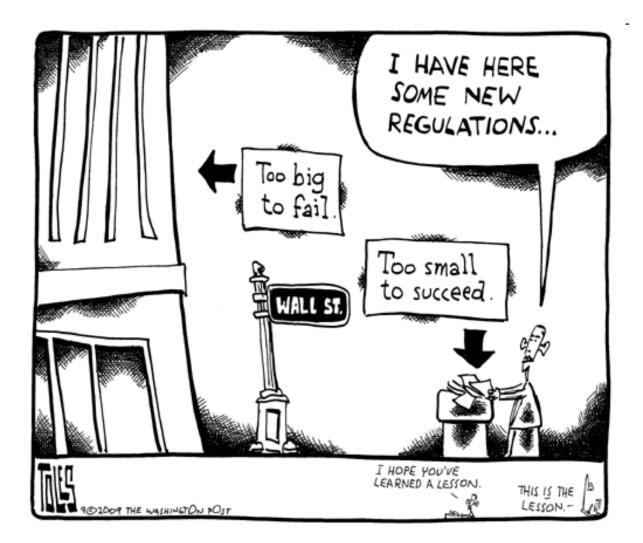
**DR. STEFFIE WOOLHANDLER:** Well, the way to afford universal healthcare is to go to Medicare for all, also known as single payer, also known as nonprofit national health insurance. That's the way every other developed nation achieved universal healthcare. They spend less than we do. In fact, the average for other developed nations is about half the per capita cost of healthcare that we have. People in Canada and western Europe live longer. They don't have to worry about having medical bankruptcies because their health insurance didn't pay for things.

So the nonprofit, Medicare-for-all approach is the only affordable way to cover all Americans. Of course, the insurance industry hates it, and when you put an insurance industry vice president in charge of writing a bill, you shouldn't be surprised to see

that the insurance industry profits are protected, but American lives are sacrificed.

September 19, 2009

# Is Big Medicine too Big to Fail too?



## **Greatest Threats**

The greatest threats to the US are:

- •People who start unnecessary wars.
- •The Politicians who use your money to cover the losses of bankers and brokers.

•Insurance companies that don't insure, drug companies that push drugs then charge you for the advertising, hospitals and doctors who put money before patients.

# •An American public that won't look out for itself and each other.

September 19, 2009

# A Parting Thought

## Shouldn't Politicians, Bankers and Insurance Executives be forced to register like sex offenders?

## At the end of the Day

## It Still Remains

# "Your money or your life" Don't give up on single payer!

September 19, 2009

# Don't panic!

# Don't <u>be</u> Panic<u>ked!</u>

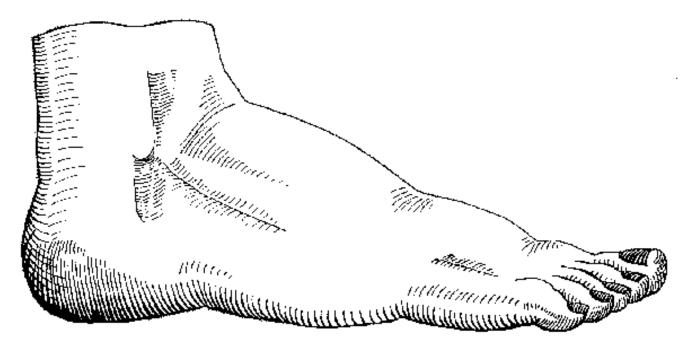


Seríously

## See You 17 October 2009

September 19, 2009

The Monty Python Foot, a convenient way to end something that would seem to go on for ever accomplishing nothing.... (*See deus ex machina*)





The famous Python Foot can here be seen in its original format in the bottom left corner of "An Allegory of Venus

and Cupid by Bronzino (~1545)

When Monty Python had no ending for a skit, this foot would appear out of the sky and squash whatever was on screen with a rude noise. Allowing the show to move on.

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# **Enrichment Material**

September 19, 2009

#### **One of life's persistent questions:**

#### "Why do cockroaches roll over before the die?"



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## Don't be Panicked

Can you take responsibility for yourself and others close to you?

Can you stay calm and assess a changing or changed situation?

Can you tell the difference between fact and fabrication.

Can you delay panicking until the threat has passed?

## It all connects

Fear, War, Greed

- To much capital in the hands of the few
- Too little money in the hands of the consumers.
- **Credit is not a replacement for disposable income**
- Oil is a limited resource
- Unable to anticipate what looks obvious in retrospect
- **Trusting of Authority**
- Lacking critical ability/Education

Etc.

## Don't just be a thermometer, Be a thermostat

**Jill Carroll** 

September 19, 2009

### The greater fool theory

The greater fool theory (sometimes the bigger fool theory, also called survivor investing) is the belief held by one who makes a questionable investment, with the assumption that they will be able to sell it later to "a bigger fool"; in other words, buying something not because you believe that it is worth the price, but rather because you believe that you will be able to sell it to someone else for an even better price.

#### Wikipedia.org

# Getting Warmer?



September 19, 2009

We have it in our power...

# "We have it in our power to begin the world over again."

**Ronald Reagan quoting Thomas Paine** 

January 18, 2008Bill Moyers talks with Harvey J. Kaye

September 19, 2009

## If Nietzsche is right ...

## Would the Übermensches we will create have the natural ability to get along with each other?

## And will "man" (we) be a laughingstock or a painful embarrassment for the overman that we create?

September 19, 2009

Abermensch

From Wikipedia, the free encyclopedia Friedrich Wilhelm Nietzsche, Oct 15, 1844 – Aug 25, 1900)

The Übermensch (German; English: **Overman, Superman**) is a concept in the Philosophy of Friedrich Nietzsche. Nietzsche posited the Übermensch as a goal for humanity to set for itself in his 1883 book Thus Spoke Zarathustra (German: Also Sprach Zarathustra).

The book's protagonist, Zarathustra, contends that "man is something which ought to be overcome:"

All beings so far have created something beyond themselves; and do you want to be the ebb of this great flood and even go back to the beasts rather than overcome man? What is the ape to man? A laughingstock or a painful embarrassment. And man shall be just that for the overman: a laughingstock or a painful embarrassment...

There is no consensus regarding the precise meaning of the Übermensch, or even the overall importance of the concept in Nietzsche's thought.



September 19, 2009

## For Further Reading

#### Superhero

http://en.wikipedia.org/wiki/Superhero

Masters of Evil http://en.wikipedia.org/wiki/Masters\_of\_Evil

Joseph John Campbell (March 26, 1904 – October 30, 1987) was an American mythologist, writer and lecturer, best known for his work in comparative mythology and comparative religion. His work is vast, covering many aspects of the human experience. His philosophy is often summarized by his phrase: "Follow your bliss." http://en.wikipedia.org/wiki/Joseph\_Campbell

(Charlie Rose) A conversation (30 minutes) with Malcolm Gladwell, author of "Outliers." Outliers, defined by Gladwell as people who do not fit into our normal understanding of achievement,<sup>[3]</sup> Outliers deals with exceptional people, especially those who are smart, rich, and successful, and those who operate at the extreme outer edge of what is statistically possible.<sup>[2]</sup>, In statistics, an **outlier** is an observation that is numerically distant from the rest of the <u>data</u>. (Intro gleaned from Wikipedia.org)

(Karen Armstrong)"... if you want to make God laugh, tell Him, or Her, your plans. A self-proclaimed "freelance monotheist," Karen Armstrong is now on a mission to bring compassion, the heart of religion, as she sees it, back into modern life. "Do not do to others what you would not like them to do to you." http://www.pbs.org/moyers/journal/03132009/watch.html

**Bill Moyers Interviews Karen Armstrong** 

http://www.pbs.org/now/transcript/transcript\_armstrong.html

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