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## WHY TAMMY WILL TRIUMPH

By Eleonora di Liscia

Since the 2004 election, the term “to swift boat” has come to mean “to engage in unprincipled political slander.” The phrase was coined after “Swift Boat Veterans for Truth” ran a successful smear campaign to turn John Kerry’s record as a war hero against him.

Republicans are recycling that playbook in Illinois. Here we go again.

This time, the target is Democratic Senate candidate and war veteran Tammy Duckworth. You would think that the loss of both legs after being shot down in Iraq would immunize her against swift boat attacks, but apparently not.



In 2012, Tammy’s then-opponent, Republican Joe Walsh, said she was not “a true hero.” Fortunately, his was not a winning strategy, and Tammy won Walsh’s 8th Congressional District seat.

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# Tenth News

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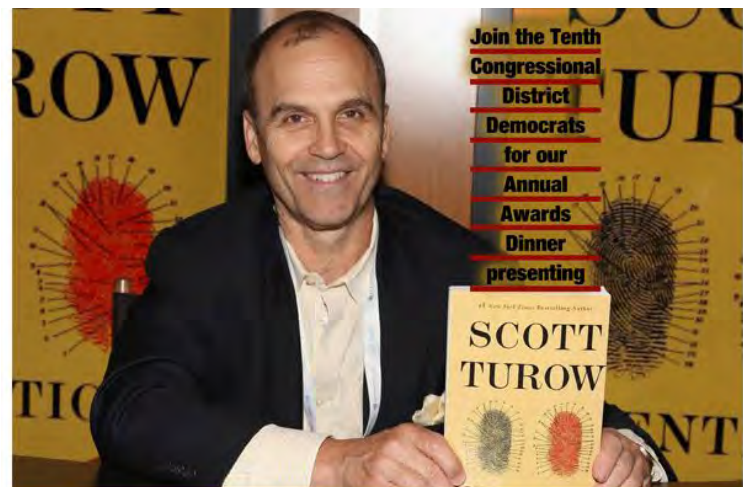
## State Senator Julie Morrison to Receive Mikva Leadership Award at Tenth Dems Annual Award Dinner

On Tuesday evening, November 1, Tenth Dems will honor State Senator Julie Morrison (D-29) at its Annual Awards Dinner, keynoted by Scott Turow (right), by presenting her with the Ab Mikva Leadership Award. Sen. Morrison is standing for election to her second term. Here’s a look at some of the reasons why she was selected as this year’s honoree.

Julie Morrison is a leader in the fields of child welfare and gun violence prevention, and she is a strong advocate of fiscal responsibility and ethical government. In its endorsement, *The Daily Herald* wrote: “Democrat Julie Morrison, of Deerfield, has shown herself to be a conscientious, hard-working and independent voice in Springfield.”

Julie Morrison is a longtime gun control advocate who is as proud of her “F” rating from the National Rifle Association (NRA) as she is of her endorsement by the Gun Violence Prevention PAC (G-PAC) of Illinois. “I’m very proud to be endorsed by G-PAC,” said Morrison. “They are a strong ally in the fight against gun violence.

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We also take pleasure in honoring:  
**Ron Schwartz, Founders Award recipient**  
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**State Senator Julie Morrison, Mikva Leadership Award recipient**

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**7:00 to 9:00 p.m.**  
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For more information, visit [tenthdems.org/dinner2016](http://tenthdems.org/dinner2016), email [events@tenthdems.org](mailto:events@tenthdems.org), or call 847-266-VOTE (8683) • SPACE WILL BE LIMITED

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# WHY TAMMY WILL TRIUMPH

Continued from page 1:

But now in 2016, Duckworth is running for Senate against Republican incumbent Mark Kirk. Having exaggerated his own war record, as he later admitted, Kirk is trying to swift boat Tammy's, only this time with more subtlety than Walsh.

Kirk ran TV ads that claimed Tammy failed to protect veterans while she directed the Illinois Department of Veterans Affairs. As evidence, Kirk cited two whistleblowers who claim Tammy ignored reports of misconduct and two employee lawsuits claiming retaliation.

Unfortunately for Kirk, those claims have been discredited by the AP wire service. ([http://www.richmond.com/news/ap/article\\_ac8c9614-3615-5b64-bf28-09ffa4b4e7e2.html](http://www.richmond.com/news/ap/article_ac8c9614-3615-5b64-bf28-09ffa4b4e7e2.html)) The AP article affirms that Kirk's attacks are out of context. The retaliation lawsuits were dismissed by both federal and state courts, and the federal court characterized them as nothing more than "office backbiting." The plaintiffs refiled a third time in Union County, after which the State of Illinois settled the suits for court costs without admission of wrongdoing.

An alleged report of "abuse" simply involved two workers yelling at each other. And this is the kind of thing Mark Kirk's operatives are clinging to, as their candidate's reelection hopes slip away.

Rather than neglecting veterans, Tammy has introduced a host of legislation to improve their lives. Tammy launched the first 24-hour hotline for suicidal veterans and in Congress introduced legislation to improve mental health treatment that was signed by President Obama. She also introduced legislation to extend maternity leave for military moms, and she introduced the Troop Talent Act to help transfer military skills into civilian credentials or licenses. Duckworth cofounded the Iraq and Afghanistan Veterans Caucus to advocate legislation for veterans.

Are there any other reasons to vote for Tammy Duckworth? Besides the fact she's super brave and an obvious fighter for what she believes? If that isn't enough, consider this:

- ✓ Tammy fights for people with disabilities. She cosponsored the ABLÉ Act, which allows persons with disabilities to access tax-deferred savings accounts for education, housing, and transportation in order to ease financial strain.
- ✓ Tammy fights for small business. She advocated amendments expanding the opportunities for small business in government contracting. She also sponsored a bill to improve career training programs for workers.
- ✓ Tammy fights government fraud and waste. She cosponsored the PRIME Act, which enacts stronger penalties for Medicare and Medicaid fraud. She advocated improvements to the Freedom of Information Act.
- ✓ Tammy fights for children and the environment. She sponsored a bill to get lead out of school drinking water.
- ✓ Tammy fights for sensible gun control. She joined the Senate Democrats' sit-in to force a vote on gun violence prevention. Unlike Senator Kirk, Tammy sees the importance in addressing community-police relationships as well as other factors underlying the increased shootings. She further sponsored a bill to amend the Homeland Security Act to better deal with active shooters and mass casualties.
- ✓ Tammy fights for sensible nuclear weapons control. She supported the multilateral agreement that has halted Iran's nuclear program—a deal that Senator Kirk vigorously opposed. Before the multilateral agreement was finalized, Kirk signed a Republican-drafted letter to the Ayatollah telling Iran not to trust the U.S.
- ✓ Tammy will not turn her back on Syrian refugees and supports comprehensive immigration reform.
- ✓ Tammy supports women's rights to make decisions about their own bodies.

And if all that isn't enough, *Glamour* magazine named Tammy its 2006 Woman of the Year. She's a terrific role model for girls. What better antidote to Donald Trump's trashing of women than a tough, effective fighter with progressive values like Tammy Duckworth.



# Congress Watch: Mark Kirk and Bob Dold, Candidates of the Party of Trump, Do Not Deserve Your Vote

By Barbara Altman



Have you been wondering why Republican Congressional leaders – Speaker of the House Paul Ryan and Senate Majority Leader Mitch McConnell—continue to endorse Donald Trump for President? Perhaps it is because, as personally repugnant as they may find Trump the man, they believe that Trump the President would further their agenda—one that includes appointing Supreme Court Justices who would overturn *Roe v. Wade*.

Now think about all the reasons you abhor Donald Trump. Then put aside his vulgar personality and disgusting treatment of women, Latinos, Muslims, African Americans, people with disabilities, the press, and, indeed, anyone who has ever disagreed with him. As difficult as it may be, try to focus only on what Donald Trump says he would do if he became President of the United States.

That's the Republican agenda. That's Ryan and McConnell's agenda. And that's the agenda that the Republicans on our ballot—Bob Dold in the House and Mark Kirk in the Senate—will further unless we turn them out of office.



Neither Kirk nor Dold has taken any meaningful step to block Trump's path to the White House. Here are just a few examples of how both of these Republicans have gone along with their party's right-wing agenda throughout their careers.

## Republican Agenda on Women: Limit a woman's right to reproductive choice.

In the House, **Dold** recently voted for the Conscience Protection Act of 2016, S. 304. According to prominent women's advocacy groups, the law "would allow employers, insurance companies, and hospitals to discriminate against women seeking reproductive health care, seriously undermining women's ability to obtain safe, legal abortion care...[and] would also put a woman's health at serious risk in emergency situations." In September 2015, he voted for H.R. 3504 which, according to President Obama, "would impose new legal requirements related to the provision of



abortion services in certain circumstances, which would likely...reduc[e] access to care." During his first term in Congress he voted to defund Planned Parenthood; for the "Let Women Die Act," which would have placed draconian limits on women's access to abortion services; to prohibit private insurance companies from offering abortion coverage paid for by businesses or individuals who receive any federal subsidies; against proposals to preserve preventive care benefits in health insurance such as contraception, mammograms, and cervical cancer screenings; and to repeal provisions of the Affordable Care Act that protect against charging women higher premiums. These are only some of the reasons why NARAL Pro-Choice has endorsed Dold's opponent, Brad Schneider.

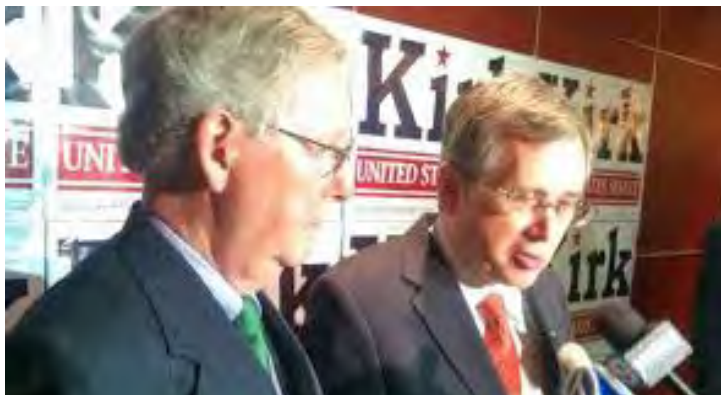
In the Senate, **Kirk** voted in support of the Republican Caucus' addition of abortion restrictions to a bill designed to help victims of sexual trafficking. He voted five times to end a Democratic filibuster. He has consistently opposed equal pay for women. He voted against the Lily Ledbetter Fair Pay Act in the House, and since then he has voted against the Paycheck Fairness Act at least six different times.

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# Congress Watch: Mark Kirk and Bob Dold, Candidates of the Party of Trump, Do Not Deserve Your Vote

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**Republican Agenda on the Environment: Deny climate change and oppose reasonable regulations to protect the environment.**



**Kirk** cast the deciding vote in the Senate Appropriations Committee to preserve his party's effort to block funding for the EPA's power plant emissions rule. The vote was condemned by environmental groups like the League of Conservation Voters (LCV) and the Sierra Club. He voted for a bill sponsored by Senator Joni Ernst (R-IA) to prevent the president from expanding the EPA's authority under the Clean Water Act to protect communities' water supplies from pollution in the wake of the Flint lead poisoning. President Obama vetoed the bill. Kirk joined the unsuccessful vote to override the veto. Kirk also voted against clean energy when he helped defeat an amendment to the Energy Policy Modernization Act of 2015 that would have phased out billions of dollars of tax preferences for fossil fuel companies.

In the House, **Dold** earned a 34 percent rating from the LCV in 2011 and an "F" from the Sierra Club by voting to strip the EPA of its authority to enforce water pollution standards; to halt efforts to address climate change by, among other things, barring the EPA from regulating greenhouse gases; and to defund programs that protect air, water, wildlife, and delicate ecosystems. Dold also signed the No Climate Tax Pledge sponsored by the right-wing Institute for Liberty Americans for Prosperity. Last June, he joined Republicans in a straight party-line vote to oppose any carbon tax; and in January he supported a bill to prevent the president from expanding the EPA's authority under the Clean Water Act to protect communities' water supplies from pollution in the wake of the Flint lead poisoning. President Obama vetoed that bill.

In 2014, the League of Conservation Voters (LCV) stated:

"Congressman Dold consistently sided with the Tea Party to eliminate protections against carbon pollution, air and water

pollutants, mercury emissions, airborne gases like sulfur dioxide, and would allow pollutants, like arsenic and mercury, in drinking water to go unregulated."

**Republican Agenda on Dark Money in Politics: Defeat any effort to mitigate the toxic effect of the Supreme Court's decision in *Citizens United* on our elections.**

In November 2015, **Dold** signed a secret contract with the National Republican Congressional Committee in exchange for the promise of campaign cash from the NRCC. More recently, he pushed a bill cosponsored by Peter Roskam (R-IL), that would expand *Citizens United* and make it easier to conceal the source of corporations' political contributions. *Open Secrets* reported that the New Prosperity Foundation, a group connected to the anti-Kerry swift boating, has donated more than \$70,000 to Dold's reelection campaign.



In the Senate, **Kirk** voted against an amendment to the Energy Policy Modernization Act of 2015 that would have required financial disclosures from persons benefiting from fossil fuels—thereby protecting the Koch brothers' ability to continue to secretly fund super PACs that support Republicans.

**Republican Agenda on the Minimum Wage and Paycheck Fairness: There's no need for federal legislation.**

In a 2010 radio interview, **Dold** opined that "if we lower the minimum wage, more people will go back to work." More recently, he said that setting a minimum wage should be left to the states.

In the Senate, **Kirk** helped sustain a filibuster to the Paycheck Fairness Act. He also voted to block debate on the Minimum Wage Fairness Act, a measure aimed at gradually increasing the federal minimum wage to \$10.10 per hour.

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# Congress Watch: Mark Kirk and Bob Dold, Candidates of the Party of Trump, Do Not Deserve Your Vote

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**Republican Agenda on Human Rights: Oppose marriage equality and oppose protection against employment discrimination.**



**Dold** opposed ENDA, legislation that would bar employers from discriminating on the basis of sexual orientation or gender identity. In 2012, he was quoted in the *Chicago Sun-Times* as stating his support for the Defense of Marriage Act. This law prohibiting same-sex marriage was later declared unconstitutional.

Last year, **Kirk** famously called his never-married Republican Senate colleague Lindsey Graham “a bro with no ho.” And at a debate on October 27, Kirk belittled Tammy Duckworth’s mixed-race immigrant roots, mocking her for identifying herself (accurately) as the descendant of a veteran of the American Revolution.

**Republican Agenda on Seniors: Privatize Social Security and turn Medicare into a voucher program.**

In 2010, **Dold** supported Paul Ryan’s plan to privatize Social Security. He has voted for three budgets that would end the Medicare guarantee as we know it. During his 2014



*Tammy Duckworth and Brad Schneider, candidates of the party of Barack Obama and Hillary Clinton, deserve your vote.*

campaign, he advocated for raising the retirement age for Social Security recipients.

Neither Mark Kirk nor Bob Dold advocates for our values. They make independent noises in front of the cameras, but they otherwise act in synch with the Republican right-wing agenda. Dold made sure we all heard him claim to support “No Buy, No Fly” legislation, but he voted more than 20 times to keep this gun safety bill from coming to the floor for a vote and has refused to sign the discharge petition that would force a vote. Following the same playbook, Mark Kirk very publicly met with President Obama’s Supreme Court nominee, Merrick Garland. But did he move a single other Republican Senator to meet with Judge Garland? Was there ever a chance that the Republican majority would give Judge Garland a committee hearing, much less an up-or-down vote?

Look at their records. Kirk and Dold simply do not represent the values of those of us who live in the 10th District.

And neither has repudiated Donald Trump or endorsed his opponent, Hillary Clinton. Instead, they make lame statements about planning to write in another name altogether. Nobody who claims to be pro-choice, pro-environment, pro-immigration reform, and pro-gun safety reform would equate a Trump presidency with a Clinton presidency. If they actually thought those issues were worth fighting for, Bob Dold and Mark Kirk would endorse Hillary Clinton and urge their supporters not to vote for Donald Trump.

Let’s go out and vote to send Brad Schneider to the House and Tammy Duckworth to the Senate—and to send Bob Dold and Mark Kirk into retirement.



# State Senator Julie Morrison to Receive Mikva Leadership Award at Tenth Dems Annual Award Dinner

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I'm also the only candidate in my race to receive an "F" from the NRA. The NRA consistently blocks reasonable legislation under the guise of defending the 2nd Amendment. I'll keep standing up for our families, and fighting for common-sense gun laws that will make our communities safer."

Senator Morrison has been a leader on gun control in the General Assembly. She has sponsored legislation to close loopholes in mental health reporting to the state police, and she is the chief sponsor of legislation that would give municipalities back their local control to ban assault weapons. Morrison also supports state licensing of gun shops to make sure anyone selling a gun illegally is held accountable. She also favors increased sentencing of repeat gun offenders.

"G-PAC is proud to endorse Senator Julie Morrison for reelection because of her unwavering commitment to end gun violence," said G-PAC Executive Director Kathleen Sances. "Julie has taken leadership on this issue in the Senate, and is



a strong voice" to protect our communities and families."

State Senator Julie Morrison also has earned the endorsement of three organizations that represent teachers in Illinois: Illinois Federation of Teachers, Illinois Retired Teachers Association, and Illinois Education Association. These groups represent teachers all across the state of Illinois, both current and retired. Senator Morrison has been a member of the Senate Education Committee since 2012, and has been an active and vocal supporter for public schools.

"I've been committed to protecting the public funds that schools in our community receive from the state. I believe it is extremely important to support our teachers in the classroom, because of the direct impact they have in shaping the

young minds of the future. The 29th Legislative District has a number of the top high schools in the state. I want to continue to provide the best education opportunities to all the constituents in our communities," Senator Morrison said.

This year Senator Morrison introduced an ethics package that would require state legislators to publicly disclose potential conflicts of interest before casting a vote on any legislation. In addition, her plan would strengthen safeguards against politicians using political clout to interfere with state decisions on sensitive issues relating to university admissions and hiring at state agencies.

Senator Morrison also worked to expand court protections for individuals with disabilities who have been the victim of physical or sexual assault crimes. Her plan would expand what is known as the hearsay exception that allows individuals with disabilities to designate someone to testify in court on their behalf. With victims of horrific crimes often unable to take the witness stand and confront an accuser, Morrison's plan would ensure justice is not denied simply because of a disability.

Tenth Dems named the Leadership Award it is presenting to Senator Morrison this year in recognition of Ab Mikva's service to the 10th District and our nation. Abner Mikva began his political career in the Illinois House of Representatives before going on to represent the 2nd, and then the 10th Congressional District in the U.S. House of Representatives. In 1979, he was appointed by President Jimmy Carter to the D.C. Circuit Court of Appeals. Judge Mikva retired from the bench in 1994 to serve as White House Counsel for President Bill Clinton. In 1997, he and his wife, Zoe, founded The Mikva Challenge, an organization that works with over 5,000 youth a year, getting them involved in experiential activities in the democratic process. These young people work as election judges, volunteer on campaigns, advise city officials, and create local activism projects to improve their schools and communities. In November of 2014, Ab Mikva received the Presidential Medal of Freedom from President Barack Obama. He died earlier this year.

For many years, Judge Mikva honored Tenth Dems by personally presenting the award that bears his name. We mourn the passing of this great public servant.

At the Awards Dinner, Tenth Dems also will honor two outstanding volunteers. Ron Schwartz will receive the Founders Award, and Roger Baron will receive the Rosenblit Volunteer Award.

# A Tale of Two Parties: Why Bob Dold and Mark Kirk Should Share Defeat with Donald Trump

By Barbara Altman

As hard as they may try, Republican Congressman Bob Dold and Republican Senator Mark Kirk cannot separate themselves from the head of their party, presidential candidate Donald Trump. Trumpism shares more than Republicans care to admit with the acts of the Republican-dominated Supreme Court and the Republican-controlled Congress of which Dold and Kirk have been members. As a result of the choices made by the Republicans who control those two branches of our government, we have a candidate for President who is threatening to undermine the legitimacy of our entire system of government.

To set the stage, let's remember December 2000, when the Supreme Court, with a majority made up exclusively of Republican appointees, decided that George W. Bush was the winner of the presidential election. The decision in *Bush v. Gore* was cataclysmic and, in the majority's own words, singular and not to be applied to subsequent cases as precedent.



How did Democrats respond? Led by Al Gore, Democrats put the stability of their nation above their party and acquiesced in the High Court's decision. Al Gore quickly retreated to private life, and George W. Bush became the 43rd President of the United States.

Within a year of Bush's inauguration, on September 11, 2001, the United States was attacked by foreign actors for the first time since 1812. Nearly 3,000 Americans lost their lives, and more than 6,000 more were injured. Democrats rallied around President Bush and—unwisely in retrospect—a bipartisan majority in Congress heeded the President's calls for military action against Afghanistan and Iraq. No Congressional investigations of the war or the 9/11 attacks dominated the legislative agenda. Rather, a bipartisan majority passed Bush's signature "No Child Left Behind" education bill. And when the Bush administration enacted, over strong Democratic opposition, the Medicare prescription drug program, Democrats accepted the legislative defeat.

Fast-forward to 2009 and the inauguration of Barack Obama. Republican Senate Leader Mitch McConnell vowed to make Obama a one-term president. Donald Trump questioned Obama's legitimacy, spawning the infamous "birther movement." And Congressional Republicans acted on McConnell's vow to thwart Obama's presidency, as they systematically

opposed the President's legislative agenda. The Affordable Care Act, modeled on a Republican plan implemented in Massachusetts by former Republican Governor Mitt Romney, passed on a straight party-line vote. Mark Kirk, who at the time represented the 10th Congressional District in the House, voted against Obamacare with the rest of the Republicans in Congress.



And then Republicans refused to accept the legislative defeat. They mounted a lawsuit seeking to have the Affordable Care Act nullified as unconstitutional. Although the Court ultimately upheld the constitutionality of the Act, it struck down the portion that mandated states' participation in the expansion of Medicaid to serve families with earnings below 134 percent of the poverty line. To this day, 19 states still have not adopted the Medicaid expansion, leaving millions of low-income Americans without health insurance. Upon regaining the majority in Congress in 2010, Republicans have voted multiple times to repeal the Affordable Care Act. Throughout his two terms in the House, Bob Dold joined in nearly every one of those votes, as did Mark Kirk in the Senate.



What else have the Republican-dominated Supreme Court and Congress done during the Obama administration? Probably three of the most consequential Court decisions issued during Obama's presidency are the infamous *Citizens United* decision that opened the floodgates for dark money in politics; the partial repeal of the Voting Rights Act, which has led to voter suppression efforts across America; and blockage of comprehensive immigration reform by refusing to lift the Texas court's stay of DAPA, President Obama's executive order that sought to protect from deportation certain undocumented immigrant parents of American citizens.

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# A Tale of Two Parties: Why Bob Dold and Mark Kirk Should Share Defeat with Donald Trump

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Yet the Republican-dominated Congress has not passed campaign finance reform (or proposed a constitutional amendment on the subject), has not passed comprehensive immigration reform, and will not even consider strengthening the Voting Rights Act. Nor has any meaningful gun violence prevention legislation come to the floor, notwithstanding a rash of mass shootings, most notably the one that took the lives of school children in Newtown, Connecticut, three years ago.

If, as we all sincerely hope and pray, Hillary Clinton becomes the next President of the United States, she will need a Congress she can work with. Yes, I know Kirk and Dold both claim to work across the aisle. But has either condemned the Republican Party's strategy of obstruction? Is there any evidence that either has softened the stance of the Speaker or the Majority Leader on any important legislation? What did Mark Kirk's meeting with Merrick Garland gain but photo ops? Did Kirk persuade a single other Republican Senator to meet with Judge Garland? Did he persuade his own Republican Senate leader, Mitch McConnell, to schedule hearings for Judge Garland? Is there any reason to believe that if returned to the Senate Mark Kirk would influence a Republican Majority Leader to work with a President Hillary Clinton?



Ask similar questions about Bob Dold in the House, and the answers are the same. Dold made sure his claim to favor passage of the No Fly, No Buy bill made a media splash. He then helped block the legislation from receiving an up-or-down vote by voting with the Speaker to consider other matters every time the Democrats tried to bring the legislation up for a vote. Then, when his Democratic colleagues staged a sit-in to force that vote, Dold stuck with the Republicans. And he refused to sign a discharge petition that would have gotten the legislation a vote notwithstanding the Speaker's opposition. Bottom line? The Republican Speaker of the House, whom Dold and his fellow Republicans entrusted with controlling the House's agenda, will not bring the least controversial gun safety legislation to a vote, and Dold has not shown any evidence of persuading him otherwise—even if you believe he would like to. Is there any reason to believe that if returned to the House Bob Dold

would influence a Republican Speaker of the House to bring to the floor gun violence prevention legislation, legislation to stop and reverse climate change, comprehensive immigration reform, a strengthened Voting Rights Act, or any program that a President Hillary Clinton would propose?

I happen to think that Mark Kirk and Bob Dold utilize the



same playbook: talk like the social moderate a majority of Illinois and 10th District voters favor, and go along with the reactionary agenda their Tea Party—and now Trumpian—Republican leaders and colleagues follow.

And circling back to Trump, although both Kirk and Dold have said that they do not plan to vote for the wildly unfit nominee of their party, has either done anything calculated to help defeat Trump? Neither says he will vote for Hillary Clinton, the only viable alternative to Trump. In fact, Dold has been helping to raise money to defeat Hillary. Who does he think those funds are intended to elect?

Tammy Duckworth and Brad Schneider are actively opposing Trump and supporting Hillary. Not only would a Senator Tammy Duckworth and Congressman Brad Schneider better represent the values of 10th District voters, each would also would be one more vote for a Majority Leader and Speaker of the House whose agenda would be not to obstruct but to influence and implement a progressive agenda for the next four years. The choice is clear.

# VOTE!



# It Has All Happened Before

By Ron Altman

It has all happened before: The young following their Pied Piper through the primaries, looking for a generational change, despite the relatively advanced age of their leader. His valiant campaign ending in the nomination of an old-line liberal, whose fatal sin was support of the war that all Democrats had come to hate. The behind-the-hand appeals to racism by the Republican candidate no one trusted. The third party appeals to vote for “a choice and not an echo.” Warnings by the Establishment that such a third party choice, or sitting the election out or writing a name in, was just a vote for the other major party.



And Richard Nixon was elected President by a narrow popular plurality in 1968.

We were campus organizers for McCarthy, we had McCarthy flower power stickers on our VW Beetles, we organized in the streets of Chicago and we fought against the police in Grant Park. We swore that we would never campaign or vote for the Establishment candidate. We disrupted his campaign events and despised him as much as we despised Richard Nixon or George Wallace. Although our friends gradually returned to the fold, we never did. We wrote in names on a ballot that never got counted, and then watched as the country followed the man with the “secret plan” to end the war in Vietnam.

That plan, if it ever existed, consisted of continuing the war for another five years, adding tens of thousands of Americans and hundreds of thousands of Southeast Asians to the death toll. It involved the illegal and unconstitutional bombing of Laos and Cambodia, and additional thousands of deaths there after the last American left Vietnam.

And that election led to “our long national nightmare” as President Ford termed Watergate. Impeachment and removal from office were avoided only by the presidential resignation. Did we not bear some of the responsibility for these disasters?

Now we have the choice again. Should we reject Hillary Clinton because she’s not perfect? Vote for the unelectable Jill Stein

or Gary Johnson, or find another way to throw away our ballot by writing in a name no one will recognize? Can we not learn



from the past?

Hillary Clinton is without doubt a highly intelligent, diligent and accomplished student of politics, studying under the last three presidents to learn what one needs to be both competent and transformative. As a young law school graduate she rejected the course of high-paying law firm employment to work with Marian Wright Edelman and the Children’s Defense Fund. As First Lady she challenged the delegates at a UN conference in Beijing to recognize that “human rights are women’s rights and women’s rights are human rights.” As a Senator she established a fund for the long-term monitoring of health in 9/11 responders and extending health benefits for reservists and National Guard members. As Secretary of State she worked through the UN to establish binding sanctions on the Iranian nuclear program, reestablished diplomatic relations with Myanmar, and negotiated a ceasefire in the 2012 Gaza War.



In this election, either Hillary Clinton or Donald Trump will be elected President. Is there any excuse for voting in a way that could lead to the election of a man who is so manifestly unqualified to be President? It is imperative that we do everything possible to make Hillary Clinton the next President of the United States.

# Why You Should Love Hillary Clinton

By Eleonora di Liscia

Donald Trump is so scary that if it was a choice between him and Lucifer (we're not talking about Ted Cruz), you might be better off with Lucifer, who is at least smarter. So it ought to be really obvious why you should vote for someone really decent like Hillary Clinton.

But in case it's not, we'll tell you.

Hillary has been in the public eye for decades in which she fought for progressive change. Remember how badly we wanted Obamacare? Well, Hillary tried to get that in 1993. Okay, it didn't go so well, but she's learned a few tricks on effectiveness since.

So let's try tuning out all those groupthink voices that say: "I just don't like her." "She's corrupt." "She's a liar." Those are the voices Republicans want you to hear. And Republicans these days are not the greatest fans of critical thinking.

Instead, let's look at some of the highlights from Hillary's career.



On September 5, 1995, while First Lady, Hillary spoke out for women's rights in suburban Beijing. White House aides opposed the speech, thinking Hillary should steer clear of hot-button issues like the culling of baby girls, but Hillary took the risk anyway, and her words have since inspired thousands.

Also while First Lady, Hillary helped create and pass the Children's Health Insurance Program, which has provided health insurance coverage for eight million children.

As a U.S. Senator from New York, she fought for equal pay for women, introducing the Paycheck Fairness Act in 2005 and 2007, which failed, as well as the Lilly Ledbetter Fair Pay Act of 2009, which was the first bill signed by President Obama. In January, Lilly Ledbetter herself endorsed Clinton, stating she is a "fierce and uncompromising champion for women, for basic fairness, and for opportunity for everyone." (<https://www.washingtonpost.com/news/post-politics/wp/2016/01/29/>

[equal-pay-litigant-lilly-ledbetter-endorses-clinton/](http://www.renew911health.org/allies/))

Hillary battled for healthcare for the 9/11 first responders who rushed in to the Twin Towers, bills repeatedly blocked by Republicans. The advocacy organization Citizens to Help Injured and Dying 9/11 Responders and Survivors cites Hillary Clinton as one of the allies who "stood up for those injured by 9/11 when many in Washington turned their backs. They have taken action when those who talked about 'Remember 9/11' decided to forget about 9/11 when it came time to help those injured." (<http://www.renew911health.org/allies/>)

In 2003, Hillary worked across the aisle to pass the Pediatric Research Equity Act in the Republican-controlled Congress. The Act requires drug companies to assess a product's safety for children. She also helped obtain full military health benefits for reservists and National Guard members.

The League of Conservation Voters (LCV) praised Hillary's "very strong environmental record going back decades from combatting climate change to investing in clean energy to working to repeal Big Oil subsidies.... Whether helping draw attention to the links between air pollution and children's asthma as First Lady or appointing the first-ever Special Envoy for Climate Change at the State Department, Clinton has consistently demonstrated a deep commitment to protecting our environment and addressing the climate crisis." (<http://www.lcv.org/elections/endorsements/hrc-environmental-record.pdf>) According to the LCV, in the Senate Clinton cosponsored bills to combat climate change by reducing carbon emissions and investing in clean energy. As Secretary of State, she made climate change a top priority, including appointing the first Special Envoy for Climate Change. She further opposes both drilling in the Arctic and the Keystone XL tar sands pipeline.

According to the Feminist Majority, Hillary worked as Secretary of State to protect LGBT rights. As a result of her leadership, in March, 2011, the United Nations Human Rights Council passed the first-ever resolution condemning violence based on sexual orientation or gender identity. (<http://shewinswevin.org/blog/5-times-hillary-clinton-pushed-for-lgbt-rights/>)

The Feminist Majority underscores the importance of electing Hillary by reference to the recent Supreme Court decision striking down a Texas law that would have forced half of the state's remaining abortion clinics to close. Hillary's ability to choose the next Supreme Court Justice(s) is critical to women's rights.

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# Why You Should Love Hillary Clinton

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As Secretary of State, Hillary helped restore our international prestige after it was devastated by the Bush administration. She negotiated a cease fire in Gaza, and persuaded world powers to sanction Iran, which in turn laid the groundwork for the nuclear arms treaty.

And then there are those random acts of kindness.

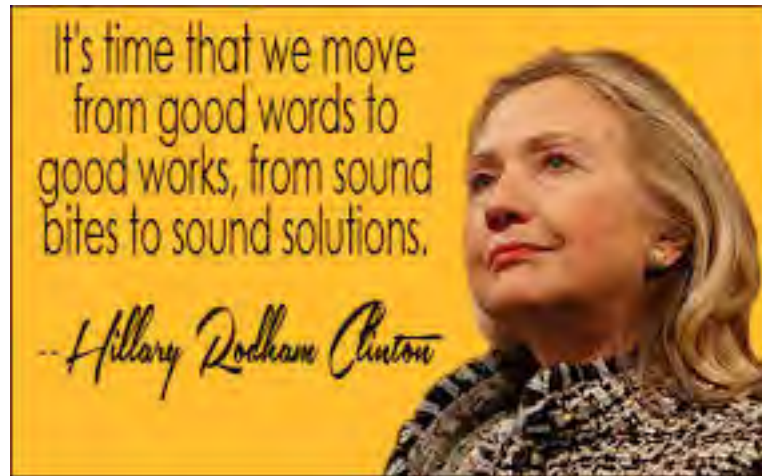
Last year, Hillary took time to personally respond to a troubled LGBT youth on the Humans of New York Facebook page. Humans of New York collects photos of New Yorkers along with their quotes or stories. A young boy had said: "I'm homosexual, and I'm afraid about what my future might be, and that people won't like me." Hillary replied: "Prediction from a grown-up:



Your future is going to be amazing. You will surprise yourself with what you're capable of and the incredible things you go on to do. Find the people who love and believe in you —there will be lots of them." (<https://mic.com/articles/121767/hillary-clinton-had-a-touching-message-for-a-humans-of-new-york-photo-of-a-gay-teen#.4QbCQCKwS>)



According to *Daily Kos*, Mark Sump had been a young campaign organizer during Bill Clinton's 1992 presidential campaign. His daughter, Caty, was born with significant disabilities. Mark took his daughter to Children's National Hospital in D.C., but the care was not good. Then First Lady Hillary took an interest in Caty, visiting her privately and without press attention. Afterwards, Caty received care from special-



ists. A grateful Mark recalled, "I had been a young organizer during the campaign in 1992. Not a big donor. Not even a small donor. There was no political reason for Hillary to come visit Caty. No press advisories. No media. Hillary cared. That instance of compassion changed the trajectory of Caty's life." (<https://www.dailykos.com/story/2016/09/26/1574548/-Who-Is-Hillary-Clinton-A-Kansas-Parent-Remembers.>)

In 2007, James Grissom, a museum worker, was diagnosed with bladder cancer. He had no insurance or funds. As happened so often before Obamacare, Grissom was battling not just the disease but collection agencies. He appealed to then-Senator Hillary Clinton, who spoke with him personally. Shortly after, the collection harassment stopped. Hillary also put him in touch with organizations that provided financial assistance. (<http://www.marieclaire.com.au/article/news/this-mans-heartwarming-hillary-clinton-story-is-going-viral>)

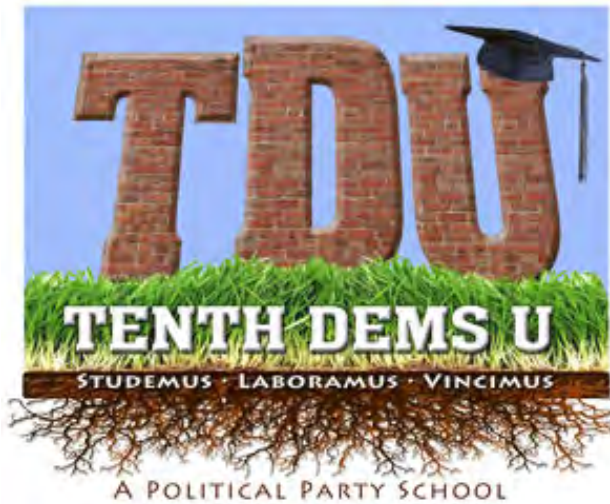
I don't know about you, but after all that, I'm proud to cast my vote for Hillary Clinton.

# Tenth Dems Talk Politics in Vernon Hills

By Laurence D. Schiller

Tenth Dems University (TDU) hosted a Let's Talk Politics session on September 27 at the Village Grill & Tavern in Buffalo Grove. Co-hosted by the Vernon Township Democratic Organization (VTDO), it drew a large crowd of enthusiastic Democrats, including a few candidates. The program was opened by VTDO member Scott Linn with a moment of silence for two wonderful Tenth Dems volunteers who recently passed away, Terry Blaurock and Jim Legge.

Riffing off the fact that 42 days remained until Election Day, Scott then referenced the movie *42* about famed Brooklyn Dodger Jackie Robinson. Robinson's story reminds us not only of the continuing struggle for civil rights in America, but also of the setback to that cause that would accompany a Trump victory. He urged each of us to work as hard as possible, not only to promote the victory of Hillary Clinton in the presidential race, but for each and every Democrat in every race from Senate and House to judge and court clerk. VTDO Chair Jon Altenberg echoed that sentiment, reminding everyone that every vote matters in a close election. Even though Hillary should win handily in Illinois, each of us must urge everyone to vote in the down ballot races, as well.



The Let's Talk Politics series is designed to stimulate conversation among like-minded people, and it was fantastic to see so many enthusiastic Democrats come out to discuss the issues important to them. Included in the crowd were Gerri Songer, candidate for the Lake County Board (18th District), Matt Stanton, candidate for Lake County State's Attorney, and other candidates for local office.

Following a lively discussion, the evening concluded with a reminder about early voting and registration. and Tenth Dems Founding Chair Lauren Beth Gash urged folks to do what they could, including phone banking, knocking on doors, as well as fundraising to make sure we have the resources to keep Democratic offices open and information flowing to voters in our

10th Congressional District.

The conversation ended with the observation that a few decades ago, you could hardly find a Democrat in Lake County, a situation that has radically changed for the better. But to win elections, those Democrats have to turn out to vote. That is our job.



*Tenth Dems sponsored a table at the October 14 annual luncheon benefiting the Lake County Coalition to Reduce Recidivism. Top, l. to r., Matt Stanton, candidate for Lake County State's Attorney; Barbara Altman, Tenth Dems Managing Vice-Chair; Thomas Rudd, Lake County Coroner and write-in candidate for reelection; Erin Cartwright Weinstein, candidate for Clerk of the Court of Lake County; John Idleburg, candidate for Lake County Board (Dist. 4); Brad Schneider, candidate for Congress from the 10th District; Pam Idleburg; John Schaye, Tenth Dems Volunteer Coordinator; Bonnie Berger-Neel, Tenth Dems Co-Chair; Lauren Beth Gash, Tenth Dems Founding Chair.*

*Bottom, with Tenth Dems leaders are Patricia Jones, Waukegan Township Supervisor, and Mary Turley, candidate for Lake County Board (Dist. 7).*

# Trump Misogyny in Context

By Anne Wedner

Locker room talk? Just boys being boys? These are deflections about the real meaning and issues at stake with the revelation of yet another instance of Trump dehumanizing and attacking another person and fantasizing about his powers. Since he is a star, he can grab someone's pxxxy and when he's President, he will "jail Hillary." These so-called quips offer a deep window into the character and danger of Trump and a Trumpian presidency.

In the chatter and clatter of the paid media, we have all been misdirected to focus on the grossness, even the criminal nature, of Donald's words and the acts he either does or fantasizes about. This is a huge distraction.

The real issue is: How does Trump use power? We see that Trump's current power resides mostly in cheating people, not paying bills, using the media to embarrass others, using Twitter to attack private citizens, even Gold Star parents.

But what if he were to gain real power? What if he could order troops to torture? What would our troops do? Would he order a special prosecutor to "jail" Clinton? Ordering an Attorney General to commit an illegal act was Richard Nixon's folly in Watergate and one of the reasons he had to resign to avoid his impeachment.

Most horribly, he alone would be the one who decides to unleash our nuclear arsenal — what if an Iranian sailor makes a comment or gesture about his masculinity? Will this mean that the U.S. preemptively uses nuclear weapons? All of these are possibilities because Trump has mentioned them — and because they would merely be a continuation of his score setting, albeit with bigger "guns."



Obviously, Trump himself is a threat to our democracy. But just as great a threat are Republicans, such as Rep. Bob Dold, who have not called out Trump's authoritarian inclinations. Indeed, why would they? Republicans in the House and the Senate are supporting Trump because of the "judges," they say. Let's deconstruct what this means; this means the overturning of the rights of privacy granted by Roe v. Wade. This means that Republicans are willing to use a despot to pursue their own invasion into the private lives of women. This, too, is despotism.

We all need to place Trump's comments firmly in the context of Republican ideology. Supporting a House member who is Republican is the same as supporting a fascist turn for the U.S. Why? Observe that the much-revered conservative Mike Pence introduced legislation to force women who miscarry to have funerals for the lost "child." What? This is a brutal form of attack on women that was only repelled through the intervention of the courts. What about attempts to override environmental



protections that preserve our air and water and land in favor of profit for the few in a few industries? How is this democracy? Dold is a Republican, not an Independent as he claims in his ads. He supports the Republican agenda.

It's a moment of truth for our nation. Not just which presidential candidate will lead us in the next American, democratic century, but which party is more inclined to respect the rights of privacy, of democracy and of freedom outlined by our Founding Fathers. This election, we can't vote for Clinton and then Dold out of some hope for divided government. We must push back this lust toward authoritarianism at all levels of the Republican Party. We must also vote for Tammy Duckworth and for Brad Schneider.

# Personal PAC Annual Awards Luncheon Features Gloria Steinem

By Carol Hillsberg

Gloria Steinem dedicated her newest book, *My Life on the Road*, to Dr. John Sharpe of London, who in 1957, a decade before it was legal, referred for an abortion a 22-year-old American on her way to India.

“Knowing only that she had broken an engagement at home to seek an unknown fate, he said to her, ‘You must promise me two things. First, you will not tell anyone my name. Second, you will do what you want to do with your life.’”

Ms. Steinem, believing that he would not mind if she says this so long after his death, concluded the dedication, “I’ve done the best I could with my life. This book is for you.”

This is how Ms. Steinem ended her remarks to over 1,400 attendees, including a large contingent of Tenth Dems, on October 13, at the Personal PAC Annual Awards Luncheon at the Chicago Hilton and Towers. It was a powerful reminder that there is no more important, more consequential freedom than reproductive choice — a principle that Ms. Steinem has been championing her entire adult life. In doing the best she could with her life through her words and deeds, Ms. Steinem has become the icon that she is today.



Gloria Steinem, as a writer, lecturer and political activist, and as an organizer for peace and justice, has been especially interested in the cultures of indigenous peoples. She pointed out the fact that some such societies, for instance, Native American, lack the patriarchy and hierarchy found in Western cultures where controlling reproduction is the first step in establishing hierarchy. To paraphrase Ms. Steinem, the power of the state must stop at women’s skin.

Among her other accomplishments, Ms. Steinem co-founded *Ms. Magazine*, the National Women’s Political Caucus, the Women’s Media Center, and Voters for Choice, which merged with the Planned Parenthood Action Fund in 2004.

She was the co-founder of Choice USA (now URGE) which supports young pro-choice leadership and works to preserve comprehensive sex education in schools. She is also the founding president of the Ms. Foundation for Women as well as its Take Our Daughters to Work Day.



Ms. Steinem praised the work of Personal PAC and its President and CEO Terry Cosgrove, particularly its attention to the Illinois State Legislature. She called for the elimination of the federal Hyde Amendment and the parental consent provision in Illinois.

Ms. Steinem offered cogent reasons to support Hillary Clinton, stating that wherever Mrs. Clinton has been it’s better than it would have been without her. In addition, she is the most accurate and trustworthy of all the candidates. Just as President Obama benefits from knowing the African-American experience firsthand, Secretary Clinton benefits from knowing what it is to live as a female. With respect to foreign policy, she understands that the biggest indicator of violence in a society is violence against its women. Ms. Steinem dismissed the idea that some vote for Hillary simply because she is a woman — consider Sarah Palin.

The honorees who received the Pro-Choice Leadership Award were Hon. Julie Hamos, a Principal at Health Management Associates and former State Representative, and Dr. Melissa Gilliam, a Professor of Obstetrics and Gynecology and Pediatrics at the University of Chicago. In addition, Judy Gold received the Irving B. Harris Spirit of Choice Award for her work for 25 years to improve equality for women and girls, serving in the Clinton Administration, in Mayor Daley’s cabinet, and in the 2008 Obama campaign.

The accomplishments of Gloria Steinem and the three honorees serve as powerful reminders of the importance of supporting and electing a strong woman, Hillary Clinton, and not a strongman wannabe.

# Donald Trump - A Real Man He is NOT!

A Personal Perspective

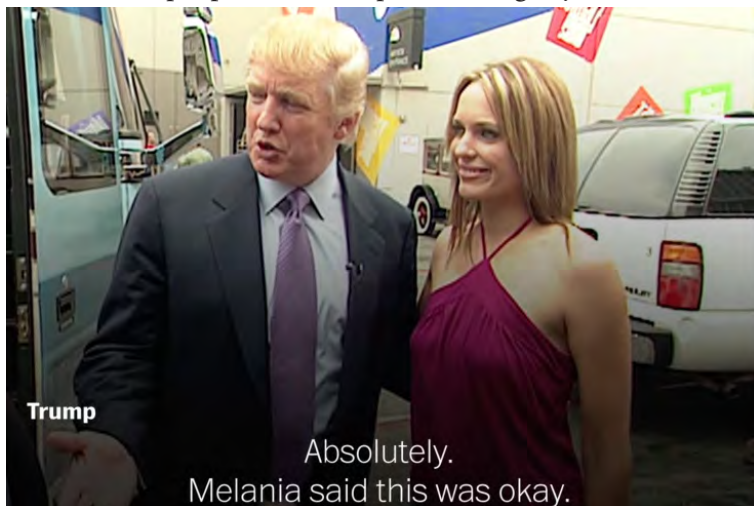
By Steven Gan

From the time I've written this article in mid-October until the time you read it on November 1st, I assure you that there will have been additional revelations against Donald Trump on almost a daily basis.

Like half the world, I found myself stunned and shocked on October 7th when *The Washington Post* released a video of Trump on a hot mic back in 2005 bragging with graphic vulgarity about how he can just kiss and fondle women at any time because he's a big-shot mogul celebrity with a huuuge sense of entitlement.

And although Trump denied ever acting out on all the lewd and lascivious things he joyfully described in detail on the video, insisting that it was all "locker room talk," his victims have been coming forward and reporting his aggressive and unwanted sexual abuse. As of this writing, nine women have come forward, and *People* magazine has identified several people to whom reporter Natasha Stoyneoff told her story, in confidence, right after her encounter with Trump.

What kind of man talks the way Trump does? Well, I'll tell you the kind of man that doesn't. A real man does not sexually objectify women and excuse it as locker room banter. No. A real man does not express himself with such vile language and would not dream of publicly referring to women as slobs and dogs and pigs. No. A real man treats women—all people—with respect and dignity. He tries to



interact with everyone using care and consideration, regardless of their appearance.

When I use the term "real man," of course I'm not talking in terms of a man being macho or physically big and strong. Not at all. Rather, I'm talking about qualities that are desirable in men and women, like maturity, sensitivity, gentleness, softness, sympathy, and empathy. When I think of a "real man," I envision a person who can lead by making everyone feel good about themselves and motivating them to be part of a team that can attain great things.

I perceive a real man as someone who is intelligent, not

because of having attended some Ivy League school, but by understanding that each of us has something to offer and that we can learn from each other. A real man knows when to listen, when to ask questions, when to speak up, and when to stay silent. A real man expresses opinions in a respectful way that continues the dialogue, encourages ideas, and promotes a feeling of good will.

Above all, a real man understands humility.



No. Donald Trump is NOT a real man. His bombastic, narcissistic, offensive, obnoxious, and odious comments reveal a highly underdeveloped individual who pretends to know a lot but, I surmise, is trying to hide the fact that he knows very little, a person who harbors a deep feeling of insecurity that he masks by constantly expressing himself in over-the-top rhetoric. And I believe his using sex as an instrument of power reveals a psychologically damaged individual who needs urgent help.

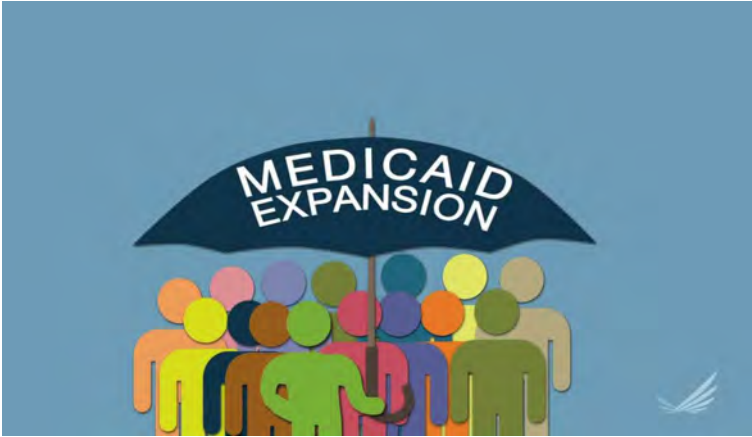


*Tenth Dems gather at the Bannockburn home of Hon. Kerry and Vicky Martin to watch the Second Presidential Debate on Sunday evening, October 9.*

# The Affordable Care Act: Where It Began, and Where It Stands Today

By Murray L. Levin, M.D., *Professor emeritus of Medicine, Northwestern University Feinberg School of Medicine*

For decades, the United States has been the only nation in the industrialized world that has not provided universal healthcare coverage to its citizens. Plans over the world have differed in their types of coverage and in their types of support, but they have covered everyone. They have varied from full governmental support to partial governmental support plus universal mandated insurance supported by governmental involvement in premiums for those who could not afford the insurance.



The Affordable Care Act (ACA), or Obamacare, was intended to provide coverage that was as close to universality as could be accomplished, given the social and political constraints placed on the law. At the start of the legislative process, President Obama attempted to make insurance mandatory for those who could afford it, with a government-sponsored plan available to those who could not afford individual insurance. But this plan could not garner sufficient Congressional support.

Given the reality of the situation, the administration and House and Senate Democratic leadership decided to go for the practical, rather than an ideal which could not be accomplished. Therefore, a plan utilizing exchanges in which private carriers provided the insurance was enacted. The exchanges were to sell plans to those without access to employer-sponsored insurance—healthy young people as well as older, less healthy people who were not yet eligible for Medicare. Those who did not sign up would be penalized, but the penalty amounts were relatively small—and much smaller than the size of the premiums. Low-income consumers would receive subsidies to help pay premiums, and those below 134 percent of poverty would be covered by an expansion of the State Medicaid programs that previously were limited to serving only prescribed categories of the poor such as pregnant women, children, the elderly, and the disabled.

The great benefits of this compromise plan were that it would decrease the numbers of uninsured Americans, would cover people who had been unable to purchase health insurance because of prior medical conditions, and would continue coverage for young people on their parents' policies until they reached age 26. It also abolished the practice of health insur-

ance providers placing a ceiling on benefits in a year and even for a lifetime. To the contrary, the ACA sets an annual ceiling on the insured's out-of-pocket expenditures.

Additional expected benefits were that the ACA would allow early diagnosis and treatment of many illnesses before they could become chronic or debilitating by making doctor visits affordable and requiring all health insurance plans to provide preventive care at no cost. Prevention and early diagnosis and treatment would reduce costs of care of many chronic or potentially deadly illnesses. It also would reduce use of emergency rooms, thus reducing the cost of the most expensive form of treatment. And eventually it would reduce Medicare costs as more people would attain the age of 65 in better health.

Despite setbacks—including the Supreme Court decision that resulted in nearly half the states not expanding their Medicaid programs, the ACA has succeeded very well in many of these areas. There are now twenty million more Americans with health insurance than before the Act was implemented. No one is refused insurance because of a pre-existing illness. If a person with cancer, or heart disease, or diabetes is fired or his/her company goes bankrupt, that person loses group insurance. In the past, that person was not able to obtain individual coverage or had to pay very large premiums for COBRA coverage; with Obamacare, that person can buy individual insurance from the Marketplace. And chronic illnesses and overall medical costs are significantly reduced in those states that elected to expand Medicaid coverage. (In my opinion, these Republican-controlled states that did not expand Medicaid sacrificed health and preventive medicine on the altar of political ideology.)



Another aspect of the law that has begun to bear fruit is that many physician and hospital reimbursements are linked to quality of care rather than volume of care. By improving quality, reducing hospital readmissions, and partially preventing illnesses secondary to suboptimal care, overall healthcare is now improving, but slowly. It is a shame that fiscal policy should be the mandate for quality improvement, but it is what it is.

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# The Affordable Care Act: Where It Began, and Where It Stands Today

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Nothing is perfect, and the ACA does have some problems. There is a provision in the ACA that mandates use of the electronic medical record (EMR). The EMR was originally designed to improve patient care through documentation of a history of the patient's problems, longitudinal coverage of his/her laboratory tests, and ensuring knowledge of patients' medication histories, allergy histories, etc. Unfortunately, the EMR also has been transformed by some practice

insurance under the ACA.

Republicans have never deviated from efforts to repeal the ACA or sabotage it through lawsuits and their exercise of Congress's appropriations power. If Republicans were to succeed in doing away with Obamacare, what would happen to the 20 million people who have gained health insurance? What would happen to those with preexisting illnesses? What would happen to those under 26 years of age who no longer could stay on parents' plans? What would happen to quality-oriented care? Do Americans want to return to the old system that left us in the statistical third world when it came to quality of care, healthcare costs, and lifespan?

We still have the most expensive healthcare system in the industrialized world and a life expectancy that ranks 42nd according to a table published by the CIA. I have seen no viable plan put forth by those who want to repeal the ACA, except for a return to the past with a few around-the-edges fixes.

Instead of such a return to the bad old days, there are plans that would shift premium income from insurance companies to government-sponsored and supported plans like Medicare. Such plans—the so-called public option—would, in my opinion, begin to solve many



**Benefits for Women**  
Providing insurance options, covering preventive services, and lowering costs.

**Young Adult Coverage**  
Coverage available to children up to age 26.

**Strengthening Medicare**  
Yearly wellness visit and many free preventive services for some seniors with Medicare.

**Holding Insurance Companies Accountable**  
Insurers must justify any premium increase of 10% or more before the rate takes effect.

and hospital administrators into a doctor-unfriendly, clumsy, time-consuming exercise in maximizing billing.

Second, a good number of healthy young people have not enrolled in ACA plans. So far, these young people have not found the monetary penalties to be enough of an incentive to enroll. This may change as, under the law, the penalty amounts increase annually.

A related problem is that many people didn't enroll in plans until they became ill. Limiting enrollment to a defined period (November 1 through January 15, this year) was supposed to avert this phenomenon, but there are reports of abuse of the exceptions that allow enrollment outside of the designated period when people marry, divorce, lose jobs, move out of state, or undergo a similar life change. Enforcement of the rules for enrolling outside of the designated period has been stepped up, but more needs to be done to incentivize the young and healthy to enroll and to prevent the system from being abused.

Because of the unexpectedly high ratio of sick enrollees to healthy people, insurance premiums have gone up or companies have opted to leave the exchanges. In addition, many plans have high deductibles. However, it is important to bear in mind that the ACA imposes annual ceilings on consumers' out-of-pocket expenditures on healthcare, not counting premiums. This means that an individual with the least expensive plan with the least attractive benefits is still protected from the devastating expenditures that accompany a major accident or illness. Healthcare expenses used to be the primary cause of personal bankruptcy, but that is no longer the case for those with



of the problems of our healthcare system. First, overhead would be lowered considerably. Medicare has 10 percent overhead while most private insurers have 20 to 30 percent overhead. Tax law could be altered so that mandatory participation could be financed by tax withholding, just as Medicare premiums are deducted from Social Security benefits. And overspending caused by unnecessary procedures and testing could be reined in by a number of means, including mandating documentation of need for tests and procedures. These actions alone would support and reduce costs of government-sponsored insurance.

In this article, I have given some history, some facts and some opinion. Only the opinions about improving the system can be challenged with some degree of strength. Those who challenge them, however, should come up with viable alternatives, not just angry rebuttals to an incomplete process that could have gone a lot further without Congressional obstruction.