

Bob's Corner

With his book, *Population: 485 (Meeting Your Neighbors One Siren at a Time)*, rural Wisconsin resident and author Michael Perry not only touches what some call Small Town America, he also grabs it, squeezes it and strokes its essence.

In so doing, this volunteer firefighter/medic brings bitersweet humor and insightful perspectives to life as it is. His carefully chosen words depict reality tenderly, often bringing a poetic aspect. But his writing also shows the sometimes bleakness of the human experience.

He is a fine writer. As a longtime newspaperman and writer myself, I thoroughly admire Perry's work. What he has accomplished is obviously a labor of love. He can come across as a bit gruff, but he also shows his tender side. Again, he deals with reality, sometimes with a bright and glaring spotlight; sometimes with a softer tone. But he always shines.

Truthfully, I envy authors who write books about their experiences. In my case, my "book" consists of more than 45 years of newspaper hard news stories and features, photos, humor columns and the like. Writing is hard work. It requires discipline. I have enough for newspapering; probably will try my "luck" at authoring a book one of these fine days. Maybe.

But more about Perry, whose other written works are *Truck: A Love Story*; *Off Main Street*; *Big Rigs*; *Elvis & the Grand Dragon Wayne*; plus *Why They Killed Big Boy ... and Other Stories*. And he has out two CDs: *Never Stand Behind a Sneezing Cow*, and *I Got It from the Cows*.

I'm recommending *Population: 485* as a wonderful "read." Would that I buckle down in my geezerhood and try my own hand (or hands) at such efforts. Perry's work has received the so-called critical acclaim (reviewers like his stuff), and here's part of what Michael Korda wrote:

"His book is often funny, sometimes heartbreaking, but always full of life, characters, and the tangled web of small-town history, daily drama, and strain of occasional weirdness that make country living such a challenge and an adventure. He has written a joy of a book, as gnarly, stubborn, courageous, and full of eccentricity in all its forms as country life itself."

Couldn't have said it better myself.


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Point of View

By ED FEULNER

The Heritage Foundation

During June, House lawmakers set a new land-speed record by voting for the Waxman-Markey cap-and-trade (or cap-and-tax) bill before they'd even seen the final copy.

Now it seems that President Obama is trying to top that dubious feat.

He's urging lawmakers to hurry and pass a giant health-care "reform" bill, but apparently he hasn't read it. During a conference call with activist bloggers, one referred to Section 102 of the House health legislation and asked, "Will people be able to keep their insurance and will insurers be able to write new policies even though H.R. 3200 is passed?"

Obama replied, "You know, I have to say that I am not familiar with the provision you are talking about."

No, the provision would not actually ban private health insurance plans. But the bill would require all new policies and all existing employer-sponsored plans to meet new detailed federal minimum benefit requirements and regulations. With passage, millions of employees also could lose their current insurance and be shifted to a new "public option," a government-run insurance plan.

Luckily, some people have actually read the House bill. The Lewin Group, an

independent consulting firm, has. In a recent report, it explained what would happen if H.R. 3200 does become law.

If fully implemented in 2011, Lewin estimates that of the 158.1 million Americans with employer-based coverage, 88.1 million people would be shifted out of their current insurance and end up in the public plan.

So much for the president's often-repeated sound bite (he said it even during the conference call with the liberal bloggers) that, "If you have health insurance, and you like it, and you have a doctor that you like, then you can keep it. Period." Tell that to the millions of Americans with employer-sponsored insurance who would lose their private coverage.

Patients wouldn't be the only people short-changed by the government option though. Lewin also explains that under the House bill the government would pay doctors and hospitals based on what Medicare pays, plus 5 percent.

Lewis reports: "Medicare payments to hospitals are equal to only about 68 percent [of] what private insurers pay for the same services. In fact, hospital payments as a percentage of private payer rates have declined steadily since 2000. Physician payments are equal to only about 81 percent of what is paid by private insurers for comparable services."

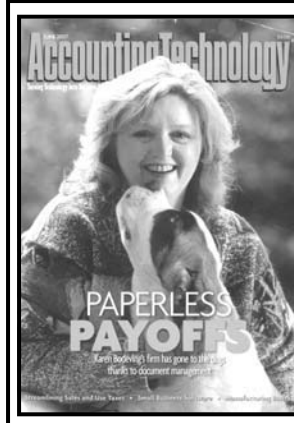
This highlights the fact that, for years now, private insurance has been subsidizing the care provided to senior citizens under Medicare.

Private insurers shelled out more than the going rate for hospitalization and medical services, to make up for the fact that Medicare has been underpaying for them.

But once there's a public "option," of course, many private insurers will be out of business. Hospitals and doctors then will have no choice

but to accept Washington's lower payments, or cut back on offering care at the lower reimbursement. Some will doubtless pursue a new line of work.

Finally, it's worth asking if all these changes would actually accomplish what they're supposed to. The goal is to cover all Americans.



Moved to Oregon? Make it Less Taxing!

Oregon has some tax differences from other states. Here are a few things that might save you on your Oregon taxes.

1) **Are you age 62 or older on December 31?** If so, Oregon allows you to claim ALL your medical, instead of only the portion over 7.5% of your Adjusted Gross Income. To claim this deduction, you must itemize your deductions for Oregon. You can do this by filling out a Schedule A.

2) **Buying new Appliances?** Certain energy efficient appliances can get you a credit on your Oregon taxes. Your appliance sales person can help you find the one that matches the Oregon Department of Energy's Criteria and provide you with an application. The Residential Energy Credit also applies to Premium efficiency wood or pellet stoves as well as many Solar, Wind, Fuel Cell and Alternative fuels devices.

3) **Do you have a retirement from the Federal Government?** You may be able to subtract some or your entire taxable federal pension included in your federal income. This includes benefits paid to the retiree or the beneficiary. It does not include disability payments if you have not attained the minimum retirement age. The subtraction amount is based on the number of months of federal service before and after October 1, 1991, up to 100%.

4) **Are you concerned about higher education for a child, or grandchild?** Beginning last year, you can subtract contributions you made to an Oregon 529 College Savings Network account during the tax year of up to \$4,000 if you file a joint return (\$2,000 for all others). Beginning in 2009, these contributions are indexed for inflation. These qualify for special tax status as qualified tuition programs under Internal Revenue Code Section 529. Account holders can save money for college for any designated beneficiary. The Oregon 529 College Savings Network board and the private investment company manages your investment. You can subtract your contribution if you make it before the date you file your tax return or before the due date of your return, without extensions, whichever is earlier.

There are many other differences between Oregon and other states that your CPA in another state may not be aware of. Contact our office and let us help you through the move and keep your tax liability to a minimum.

Karen M Bodeving CPA is a Nationally Recognized CPA. She is a Community Oriented Illinois Valley resident. Her office is located at: 574 NE E St., Grants Pass, OR - Non Tax season office hours are 9 am - 1 pm, Monday through Thursday. Other hours and Illinois Valley appointments are available by calling her office at 479-3625.

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Letter to the Editor

(Editor's Note: Views and commentary, including statements made as fact, are strictly those of the letter-writers.)

Typed, double-spaced letters are considered for publication. Hand-written letters that are double-spaced and legible also can be considered. "Thank you" submissions are not accepted as letters.

This has to stop now
From Chris Matthews
Cave Junction

I am angry, shocked and outraged that nine banks that received government aid (i.e. your's and my tax dollars) spent \$33 billion in bonuses for their employees. Six of the nine paid more in bonuses than they made in profits.

One in every 270 employees made more than \$1 million apiece, and a few made \$10 million.

It's time to tell our elected employees that this has to stop now. Why does anyone have to have a bonus for doing their job -- and doing the job the way they did got us into this recession in the first place. And these are the people who bemoan that the federal minimum wage is going up 25-cents an hour.

Hypocrites, liars and thieves need to remember that it is easier for a camel to jump through the eye of a needle than for a rich man to get into Heaven.

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