

October 2009

PO Box 142  
Brunswick, ME 04011

# The Brunswick Voter



## Items of Interest

- What's Happening at Home?
- Nine Tips for Searching the [lwv.org](http://lwv.org) Web Site
- What is Driving the Rapid Rise in U.S. Health Care Costs?

## Save the Date

~As Maine Grows, Tuesday, September 29, Curtis Memorial Library, Morrell Room, 7:00 p.m.

~Brunswick Candidate Forum, Wednesday, September 30, Maine Street Station, 16 Station Avenue, Second Floor, 6:30 p.m.

~Presentation by Protect Maine Equality, Sunday, September 27, Unitarian Universalist Church, 15 Pleasant Street, Brunswick, 12:15 p.m.

~League of Women Voters of Maine Board Meeting, Thursday, October 8, University of Maine at Augusta, 10:00 a.m.

~Topsham Candidate Forum, Wednesday, October 21, Topsham Town Hall, 100 Main Street, 7:00 p.m.

~Election Day, Tuesday, November 3.



## Protect Maine Equality to Speak on September 27

Brunswick, ME - A representative of No on 1/Protect Maine Equality will give a presentation about the campaign at the Unitarian Universalist Church of Brunswick at 15 Pleasant Street on Sunday, September 27, at 12:15 p.m. The presentation is co-sponsored by the Church's Social Justice Committee and the League of Women Voters of the Brun-

wick Area.

LD 1020, *An Act to End Discrimination in Civil Marriage and Affirm Religious Freedom*, which was sponsored by Senator Dennis Damon of Trenton, was passed by the Legislature on May 6 and signed by Governor John Baldacci on the same day. The law gives same-sex couples the right to marry, and it clar-

ifies that no religious institution is required to sanction same-sex marriage.

On November 3, voters will be asked whether or not to reject this law. A vote of No on Question 1 is a vote to let the law take effect and to permit same-sex couples to marry in Maine. The League of Women Voters urges a "No" vote.

## Topsham Candidate Forum on October 21

Topsham, ME - On Wednesday, October 21, the League of Women Voters of the Brunswick Area and the Topsham Public Library are co-sponsoring a forum for candidates for a seat on the Topsham Board of Selectmen at the Town Hall at 100 Main Street at 7:00 p.m. The public is cordially invited to attend.

James Morris of Bradley Pond Road and Donald Russell of Winter Street are competing for a three-year term. The seat is being vacated by Michelle Derr.

Morris serves on the Topsham Government Improvement

Committee and ran unsuccessfully for the Board in January 2009. Russell serves on the Planning Board, and he previously served on the Board from 2002 to 2005, when he was defeated.

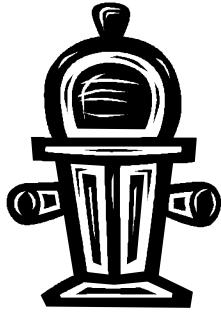
League member Michelle Small of Brunswick will moderate the forum.

Candidates will give opening statements, offer their opinions of Questions 2 and 4 (the excise tax cut and the property tax cap) on the November 3 ballot, answer written questions from the audience, and give closing statements.

Members of the audience will be encouraged to pose written questions to the candidates on index cards. Residents who are unable to attend the forum may email questions in advance to [lwvba@gwi.net](mailto:lwvba@gwi.net).

Topsham's Board of Selectmen has five members. They are elected at large for staggered three-year terms. The other four members of the Board are Sandra Consolini, Steve Edmondson, Ronald Riendeau and Jim Trusiani.

The forum will be broadcast on public access cable television.



## What's Happening at Home?

Bath, ME - In **Bath**, incumbent City Councilors Sean Paulhus, Kyle Rogers and Bernard Wyman are all running unopposed in Districts 2, 3 and 4.

On Tuesday, September 9, the **Brunswick** Town Council voted 8 to 1 to ratify an employment contract with Gary Brown as Town Manager. Susan Stoddard officially withdrew from the School Board race in District 3, leaving Matthew Corey as the sole candidate.

In **Freeport**, incumbents Jim Cassida and Charlotte Bishop are running unopposed for the District 4 and At Large seats on the Town Council. Incumbent Mary Ann Schwanda is

running unopposed for one seat on the Water District Board of Directors. Leland Arris III, Arthur Colvin, Paula Craighead, Darrel Fournier and Timothy Whitacre are running against each other for three seats on the Sewer District Board of Directors.

On Tuesday, July 28, voters in the **RSU 12** communities of Alna, Chelsea, Palermo, Somerville, Westport Island, Whitefield, Windsor and Wiscasset rejected a proposed \$26.61 school budget - the second in two months - by a margin of 591 to 431. Until a school budget is adopted by the voters, the RSU will operate under the \$26.61 million budget.

On Thursday, September 3, the RSU 12 Board of Directors approved a third budget in the amount of \$26.49 million. A town meeting about the third proposed budget took place on Saturday, September 19, at 10:00 a.m. at the Windsor Elementary School. The referendum is scheduled for Tuesday, September 29.

Incumbent Dorothy Gardner of Topsham is running unopposed for a seat on the **RSU 75** Board of Directors.

James Morris and Donald Russell are competing for a three-year term on the **Topsham** Board of Selectmen. The seat is being vacated by Michelle Derr.

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## Nine Tips for Searching the lvw.org Web Site



Washington, DC - Here are nine ways that you can search and navigate the lvw.org Web site better.

1. Choose your keywords carefully. If you use the League's search engine, then more specific words are better than general words. For example, a specific term like "audit" is better than a general term such as "report".
2. Use phrases instead of separate words. Separate words will find Web pages that contain at least one instance of each word anywhere in the page and in any order, which could be a long list of pages.

A phrase enclosed in double quote marks will find pages that contain that exact phrase. You can also search for phrases combined with single words.

3. Use the **Advanced Search** option for more refined searches. Just under the Search field on most lvw.org pages is a link to the Advanced Search page. On this page, you can limit your search to certain subjects and time periods. (This subject search only works if Web pages have been "tagged" with those subjects when they were posted to the lvw.org

Web site.)

4. The **Search Results** page lists results by date or relevance. The default search results list is sorted by a percent relevance score, which is just a measure of how many times your keywords matched the words in the result page. Sometimes sorting by date gives you a better chance of finding the result you want.

5. Watch the date published in the **Search Results**. This date is when the page was posted or updated on the lvw.org website, not when the document was written.

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## What is Driving the Rapid Rise in U.S. Health Care Costs?

Washington, DC - Health care spending in the United States reached \$2.4 trillion in 2007, or \$7,900 per capita.<sup>1</sup> A variety of factors are contributing to this huge cost, including:

### Health Insurance Premiums:

In 2008, employer health insurance premiums increased by 5% or twice the rate of inflation, with an annual premium averaging nearly \$12,700 for an employer health plan covering a family of four.<sup>2</sup>

Administrative Costs: Administrative overhead can cause health care insurance premiums to balloon: compare Medicare at 3% with an average of commercial carriers at 20%, and investor-owned Blue Cross/Blue Shield at 27%.<sup>3</sup>

Percentage of Total Health Care Costs: The typical American family of four spent \$15,600 on total health care costs in 2008, or 25% of the combined family income of \$60,000. In 2003, a comparison of health care costs in the U.S. and Canada found that administration accounted for 31.0 percent of health care expenditures in the United States and 16.7 percent of health care expenditures in Canada.<sup>4</sup>

Highly Fragmented System: A fragmented system is hard for employers and patients to navigate, and leads to inefficient care delivery. Confusing paperwork and rules for multiple insurance programs allow patients to fall through safety nets. Medically, patients are often subjected to duplicate

testing and suffer negative drug interactions due to multiple providers and no central medical records system.

Bricks and Mortar: Capital spending drives operating costs and determines the geographic distribution of resources. When operating and capital payments are combined, as they are currently, prosperous hospitals can expand and modernize while impoverished ones cannot, regardless of need or quality.<sup>5</sup>

Emphasis on Treatment: Advancements in clinical treatments, pharmaceuticals and medical devices are accompanied by increasing costs, including costs of research and development, and advertising directly to patients as well as to providers. The decision to allow advertising directly to patients has greatly increased the demand for new products and services.<sup>6</sup>

The Uninsured: Health care for individuals who are uninsured raises the costs for all Americans because providers (physicians, clinics, hospitals) make up the losses by shifting the cost to paying consumers.<sup>7</sup>

Impact of Other Insurance: Often overlooked, the medical expense portions of liability, workers compensation and auto insurance for homes, cars and businesses also contribute to the cost of health care.<sup>8</sup>

Despite high expenditures for multiple private, state and federal health insurance pro-

grams, a Families USA 2009 report, *Americans At Risk*,<sup>9</sup> found that 86.7 million people—one out of every three Americans under the age of 65—were uninsured for some period of time during 2007 and 2008. These Americans either pay for medical care out of their own pockets or delay needed care altogether. Another 16 million Americans are considered underinsured.<sup>10</sup> This figure puts the 50 percent of consumer bankruptcies in the United States that stem from medical bills into perspective.<sup>10</sup>

<sup>1</sup> <http://www.nchc.org/facts/cost.shtml>

<sup>2</sup> <http://www.nchc.org/documents/Costs-Workers-2009.pdf>

<sup>3</sup> <http://www.milliman.com/expertise/healthcare/products-tools/mmi>

<sup>4</sup> <http://content.nejm.org/cgi/content/short/349/8/768>

<sup>5</sup> <http://jama.ama-assn.org/cgi/content/full/290/6/798>

<sup>6</sup> <http://download.journals.elsevierhealth.com/pdfs/journals/0002-9343/PIIS0002934306012654.pdf>

<sup>7</sup> <http://familiesusa.org/issues/uninsured/>

<sup>8</sup> [http://www.pnhp.org/news/2007/september/about\\_singlepayer\\_i.php](http://www.pnhp.org/news/2007/september/about_singlepayer_i.php)

<sup>9</sup> <http://www.familiesusa.org/assets/pdfs/americans-at-risk.pdf>

<sup>10</sup> <http://www.annals.org/cgi/content/full/148/1/55>

*Rhondda Tewes (LWVMA) is a member of the LWVUS Health Care Education Task Force.*



*The typical American family of four spent \$15,600 on total health care costs in 2008, or 25% of the combined family income of \$60,000.*



League of Women Voters of Brunswick  
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Please deliver to:

*The League of Women Voters is where  
hands-on work to safeguard democracy  
leads to civic improvement.*

LWVME and LWVUS are now on Facebook!

Hear Protect Maine Equality Speak on September 27!

## Finding What You Need on lww.org

(Continued from page 2)

6. Be aware of the "breadcrumbs" near the top of many lww.org Web pages. For example, a page on "Election Administration" has "**Home** → **Take Action** → Election Administration" just below the page header. "**Home**" and "**Take Action**" are active links that return you directly to those pages in the Web site's hierarchy.

7. Be aware of the layout of Web pages. Most lww.org Web pages have the same layout with a header at the top with the logo, links to major Web site sections and the Search

field. The left column has links to sections of the Web site that are related to the current Web page. The right column has links to the most popular topics within the topic of the Web page at which you are looking.

8. Look for League internal material in the **For Members** section. The **For Members** section is used for material that is generally intended for League members only. You may be asked to enter your personal email address and password (as previously entered into the LWVUS database) to gain access to this material. This is also the Web

site section where you can subscribe to League email discussion lists.

9. Try using **Google** instead. This search engine has many people supporting and honing its abilities, so it does a much better job. If you use "site:lww.org" as one of your search parameters, then Google will search only the lww.org Web pages. Additional tips for using the Google search engine can be found on Google's Web site (<http://www.google.com/support/websearch/bin/answer.py?hl=en&answer=136861>).

