



Courtesy of Tim Boyle  
**PLANNING AT PROSPECT...**Danielle Bracco and Mary Boland of the Paul Jackson Fund and Richard Bodmer discuss details last week for the upcoming *Helmets and Heroes* event on September 15 at the Westfield Armory to benefit *The Friends of Firefighters*.

### Lawmakers Should Address Issues Like Tort Reform to Cut Med. Costs

In response to George Phillips' questions in last week's *Westfield Leader* about Todd the unfortunate victim of a motorcycle accident who has no health insurance, this is a bad example to use. In order to operate a motor vehicle, Todd must carry motor vehicle insurance, which would include property and casualty insurance. Medical costs for Todd's injuries would be covered either by his personal injury protection, or by another motorist's casualty insurance if Todd were not deemed to be fully at fault.

But the point is well-taken: in the case of a serious or catastrophic illness, those without health insurance are at risk to shoulder the burden of costs for health care, and if they cannot afford to pay, the health care provider is at risk for not being paid for services rendered.

The health care provider comes to expect a certain amount of write-offs, with the result being higher fees, so those who can afford to pay, either out-of-pocket or via insurance claims, are paying for the write-offs. With health care costs increasingly rising, in part because of an increasing percentage of write-offs, the health care mandate doesn't address this problem.

What it does is reduce the percentage of write-offs by insuring more lives, thereby shifting the burden of payment to the insurer, who invariably must respond by increasing premiums for everyone if they want to stay in business. So there are fewer write-offs, but the net result is we all still pay, both higher fees and higher premiums. That's typical gutless "kick the can down the road" legislation that avoids confronting the reasons for the problem.

Let's instead assume that Todd and his \$30,000 annual income supports a family of five, with his wife not working in order to provide for the daily care of the children and the household. Todd dutifully files his income taxes every year, and he

receives a refund in excess of the amount of income taxes that were withheld. As such, Todd is not paying into the government revenue system that pays for various civil services and servants, and is actually receiving an annual stipend from the government.

So Todd not paying income taxes makes him "poor" and worthy of government assistance, but Todd not purchasing health insurance makes him a despicable "free-rider" that must be eradicated for the common good. In both cases, we the people end up paying for services that Todd and his family get.

The bottom line is PPACA does nothing to address the problem of increasing health care costs. Instead, PPACA supporters, such as Speaker Pelosi, use a derogatory term in an attempt to shame and further marginalize those who opt to pay as they go. Perhaps if health care were more affordable, insurance premiums would be lower, and people like Todd could afford to pay insurance premiums. Perhaps our legislators should instead address tort reform, defensive medicine and defensive practice standards, unnecessary testing, claims processing efficiency, Medicare/Medicaid/insurance fraud, and, as you already pointed out, abuse of EMTALA, just to name a few, all of which drive up health care costs.

Mickey O'Brien  
 Westfield



## Letters to the Editor

### Putting Garwood Field Project On Ballot Is The Only Right Thing to Do

My husband and I have been lifelong residents of Union County. We moved to Garwood in June 2012.

We were amazed at the Garwood Council meeting when a project to build an athletic field costing over \$3 million was denied access to the ballot. Although we had heard about the project, it was just recently that the cost came to light. If this project is so wonderful and right, why not put it on the ballot? Give the residents of Garwood the choice to vote for it or against it!

There are many concerns with this project as no one seemed to know the

exact cost of it or of its maintenance. Only Councilman Mathieu questioned and voted against the project. It seems ludicrous in this bad economic atmosphere that five council members and one mayor should have the power to make that decision. But no matter where you stand on the merits of this field, the residents of Garwood deserve a say, especially now that the costs are just beginning to come to light.

Put this on the ballot, it is the only right thing to do!

Esther and Richard Ahle  
 Garwood

### Will Your Vote in November Be for Domsday or A Return to Greatness?

As we approach the end of four years of the horrific political leadership of President Obama, our treasured democratic system gives us the chance to cry "Enough!" and show the door to those political figures who have inflicted such pain on our economy, our Constitution, our personal liberties, and the system that allows us to work hard and smart and achieve great things for our country, its people, our families, and ourselves.

Ironically, we have just witnessed American achievement and greatness in the Olympics, and it wasn't because somebody else did it for them. On a level playing field there are winners and losers, and the convoluted philosophy of undermining the rewards for those who achieve or win for some failed socialistic system should be clear to all. Our November election gives you and your family and your friends, who will be influenced by your guidance, the opportunity to rebuild the American dream and stop the criminal waste, convoluted programs,

special interest, and erosion of the principles of our Constitution as they were written, meant, and should be interpreted.

You have a choice of having bigger and bigger big brother telling you if you can do it, when you can do it, how you can do it in almost every phase of your life, or you can make the same kind of effort as our champions who counted on themselves, finding the inner strength and dedication to rebuild the model of the American dream that has been proven successful time and again, rather than pursue the failed course of bitter medicine the Obama Administration gave you and would again increase your suffering the second time around. I am sure that most of you want to find your way out of the darkness. Will you be up to this task when you cast your extraordinarily important November vote?

Warren Victor  
 Westfield

### President Hasn't Lurched to Left, In fact He Sounds Like A Republican

I read the letter you published last week written by a Mr. Schaeffer and I must say I was surprised that you dedicated such prime editorial page real estate to a long-on-words but short-on-facts diatribe against President Obama.

First of all let me say I am no great fan of either party and I am well aware that we in New Jersey have certainly suffered under the dominance of the Democratic Party here in this state. However, to say that President Obama is actually far left of the "packaged moderate" he pretends to be based on some five words taken out of a sentence he said somewhere is quite a reach wouldn't you say? Especially given that Mitt Romney said the same exact thing to the athletes at the 2002 Olympics.

We must remember that we need not judge President Obama on some sort of

perceived "packaging;" we can judge him by the actions he has taken while President of our country. So let's look at some of the facts. President Obama has agreed to rely mainly on spending cuts to reduce the debt, and has imposed deep cuts in Medicare. He rejected the idea of a single-payer health care system, as in Canada, and instead embraced a Republican model, first pushed by the very conservative Heritage Foundation and later embraced by Mitt Romney. He is a champion of tenure reform and school choice. He sharply escalated the war in Afghanistan, tripling the number of U.S. troops there. All of these actions defy the notion President Obama has lurched to the left, in fact he sounds downright Republican to me!

John Dencker  
 Westfield



### Ann Romney, One Hundred Ladies, Two Men - and Me

Recently, I accepted an invitation from Georgette Mosbacher to attend a reception for Mrs. Ann Romney at the Women's National Republican Club in Manhattan. Little did I realize that it was indeed a women's club. I counted three men in the entire group: Woody Johnson, the owner of the Jets, Bruce Gelb, former vice-chairman of the board of Bristol-Myers and me and never discovered why only we three.

There were two sessions: The first was for a small group with the two men and about 20 ladies and Mrs. Romney; the second, a larger group for lunch, to hear her speak. I attended both. When she entered the first session, she exuded the tough to define, but easy to recognize thing called "class." I briefly mentioned to her that I was pushing the Cure Care Initiative, which should be included in Governor Romney's health proposal ([www.fimdefelice.org](http://www.fimdefelice.org)). We shall see.

As a physician, I instinctively looked for signs regarding her multiple sclerosis. None was evident.

There were about 100 well-dressed ladies at the luncheon of the average age of about 65 - too young for me! Johnson and Gelb disappeared, and I stood alone amongst the ladies. Many glances were cast my way asking, "Who is this guy?" Anyway, an attractive woman invited me to join her table with her friends. I wisely decided to mainly listen and learn. They were all impressively intelligent, well-schooled in the shortcomings of the Obama administration and passionate about setting things right. I, as Devil's Advocate, challenged them with the question, "Is there anything you like about President Obama?" The attractive woman replied, "He's handsome." The others couldn't think of anything except for nice things about his children.

Mrs. Romney then entered, gracefully mounted the podium and received a standing ovation. Her message was clear emphasizing the now or never theme. She has a highly persuasive con-

versational me-to-you approach, which, in my opinion, if Hillary Clinton had employed, would be our President today. She spoke about how her life is surrounded by men; no brothers, her husband and five sons. A mighty roar came from the ladies when she passionately proclaimed that her husband has more integrity in his little finger than those who attack him. (I couldn't remember the last time I heard the word "integrity"). She then said something that cemented her message that this will be a make or break election. She had recently been at a gathering where Barbara Bush emphasized that this election was the most important one in recent history, inferentially meaning more than her husband's and son's, and the next election will determine the future of America.

Her speech was followed by an infectious and enthusiastic standing ovation. The ladies loved her. But what really struck me were her presence, intelligence and persuasiveness of style. She is no doubt a force to be reckoned with both in gathering advocates for her husband's election as well as contributions, which are critical to make it happen.

There were two major themes throughout both sessions: Firstly, President Obama is leading the country on a path to socialism and weakness and secondly, he's, because of his limited background, simply not qualified for the job.

A couple of days later, I read that Gerald Molen, the producer of *Schindler's List* and *Jurassic Park*, among others, will soon release his new documentary, *2016: Obama's America*. He's very concerned about our country and its future. He asks, "What kind of country do we want?" And he believes the next election may answer this question.

Given all that's going on, it certainly appears that it may be true.

Stephen DeFelice  
 Westfield

# Life's a beach when you bank local!



Get a **FREE** beach towel when you open a checking account with Two River Community Bank!

Minimum opening balance of \$100. Limit one towel per new household. Offer good through August 30, 2012.

Call or stop by your local branch for details.



Live. Shop. Support  
**LOCAL**

Cranford  
 (908) 931-0050

Fanwood  
 (908) 564-0030

Westfield (South Avenue)  
 (908) 301-0800

Westfield (Elm Street)  
 (908) 518-9333

NASDAQ® Capital Market Symbol: CPBC