



# BULLETIN

LEAGUE OF WOMEN VOTERS OF WILMETTE

lwwilmette.org

Contact us: LWV-Wilmette, P. O. Box 432, Wilmette, IL 60091

847-604-1207

Vol. 60, No. 6

August 2009

DEMOCRACY IS NOT A SPECTATOR SPORT

## Legislative Luncheon with Jan Schakowsky

hosted by The League of Women Voters of Evanston  
and co-sponsored by the Wilmette and Glenview leagues

Congresswoman Jan Schakowsky will give her legislative  
update to the Leagues of the 9<sup>th</sup> Congressional District,  
followed by a question and answer session

**Tuesday, August 25**

**12:00 - 2:00 pm** Registration begins at 11:45 am

Unitarian Church of Evanston  
1330 Ridge Avenue (one block north of Dempster)

Cost: \$15 includes a box lunch, drinks and dessert  
Payable at the door (cash or check)

Please RSVP by August 17 to [rsvpi@lwve.org](mailto:rsvpi@lwve.org)  
(note: that is a number "1" after "rsvp")  
or leave a voicemail message at the LWVE office, 847-866-7844, ext. 1  
Please include which League you are with in your RSVP

**Bring a friend!**

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## *PRESIDENT'S MESSAGE*

August 26 of each year is designated in the U.S. as Women's Equality Day. First established in 1971, the date commemorates the passage of the 19<sup>th</sup> Amendment to the U.S. Constitution, which, in 1920, granted women full voting rights .

In 1848, at a women's club meeting in Seneca Falls, New York, Elizabeth Cady Stanton and Susan B. Anthony founded the National Woman Suffrage Association. For the next 70 years, women's clubs and many other social reform groups drew women into organizations and activities, where women often applied the organizational skills learned in these other groups to the suffrage battle. Throughout the years, women continued to provide active leadership in other movements as well, such as health reform, prison reform, and child labor reform. Their work in these groups helped build and demonstrate women's competence in the political realm.

The League of Women Voters is one of those organizations that grew out of the suffrage movement. In 1924, the Woman's Club of Wilmette oversaw the creation of the League of Women Voters of Wilmette.

Honor those women who worked tirelessly to bring equality to all U.S. citizens by celebrating or reflecting on their achievements this August 26. Some suggestions:

- 1) Watch the HBO film "Iron Jawed Angels," which chronicles the struggle of suffragists who fought for the passage of the 19<sup>th</sup> Amendment (available on DVD);
- 2) Watch the Ken Burns' documentary "Not for Ourselves Alone," which looks at the relationship between Elizabeth Cady Stanton and Susan B. Anthony, two very different women whose commitment to women's rights helped lay the groundwork for many changes in society that outlived them (available on DVD);
- 3) Attend our league's Legislative Lunch with Jan Schakowsky on August 25 at the Unitarian Church of Evanston, at 12:00 Noon, and bring a friend; and
- 4) Ask a friend to join our local league, highlighting how league members make communities healthy, vibrant and strong.

Therese Steinken

### 2009-2010 ELECTED OFFICERS

President	Therese Steinken
VP/Programs	Georgia Gebhardt
VP/Membership	Libby Bankoff
Treasurer	Susan Morrison
Secretary/Programs	Dorothy Speidel

### 2009-2010 ELECTED DIRECTORS

<i>Bulletin</i> Editor	Dale Cohodes
Publicity	Judy Mandel
	Jan Peterson
Student Government	Deena Mitchell
	Lali Watt
Voter Services	Heidi Voorhees
	Ellen Falkof
Web Master	Beth Nyhan

**2010 NOMINATING COMMITTEE:** Cinda Axley, Chair, Dorothy Speidel & Beth Nyhan

## PROGRAM NOTES

The recipe for a fabulous Summer Book Luncheon was quite simple. Begin with a beautiful setting supplied by our own Beth Nyhan, add scrumptious food and drink supplied by League members, and blend with a lively review of new book titles led by Roberta Rubin of the BookStall. The result was nourishing to both body and mind! We were reminded, again, of why this event continues to be a perennial favorite. Orchids to Beth, our gracious hostess, to all of you who pulled out the culinary stops and provided such yummy food, and of course, to Roberta, who continues to bring us the best new titles and to invite us all into the search for that next delicious read. It was truly a midsummer delight to be with so many friends and their guests!

**But wait, there's more!** Our next opportunity to gather will be **August 5 at Ravinia**, where three pianists (women) will perform three Russian piano concertos. This is a "just show up" type of event, with each person supplying her own food and drink. We will meet on the steps of the Martin at 5:30 P.M. and find a spot on the lawn. If you arrive a bit later, call Georgia Gebhardt (847-989-8225) or Dorothy Speidel (847-989-4716). We can give directions to our location.

Remember that our website, [www.lwvwilmette.org](http://www.lwvwilmette.org), has up to date calendar information on our program events. We hope to see you all soon!

Georgia Gebhardt and Dorothy Speidel

## WILMETTE SIDEWALK SALE

**Our thanks to League members who staffed our booth on Friday and Saturday: Lali Watt, Heidi Voorhees, Dorothy Speidel, Beth Nyhan, Ellen Falkof, Libby Bankoff, Dale Cohodes, Donna Doberstein and Deena Mitchell.**

**Many people stopped to chat and pick up literature about the Wilmette League. Additionally, there was a lot of interest in the informational materials provided by the U. S. Census Bureau regarding the upcoming 2010 census.**

**Two hundred forty-eight enthusiastic participants tried to guess the number of jelly beans in a very large bowl. It can now be revealed that there were 3279 jelly beans in the bowl. Our first place winner guessed that there were 3261 jelly beans (WOW) and received a prize of League of Women Voters imprinted items, the second place winner received a T-shirt and the third place winner won a tote bag.**

Judy Mandel and Jan Peterson

**THE BOOK STALL OF CHESTNUT COURT RECOMMENDATIONS**  
**presented at our Annual Potluck Luncheon**  
**by Roberta Rubin**

**FICTION**

*Extra Credit* by Andrew Clements (children's fiction)  
*Cutting for Stone* by Abraham Verghese  
*Tea Time for the Traditionally Built* by Alexander McCall Smith  
*The Help* by Kathryn Stockett  
*The Guernsey Literary and Potato Peel Pie Society* by Mary Ann Shaffer and Annie Barrows  
*The Cradle* by Patrick Somerville  
*Running from the Devil* by Jamie Frevelletti  
*The Embers* by Hyatt Bass  
*American Wife* by Curtis Sittenfeld  
*Olive Kitteridge* by Elizabeth Strout  
*Elegance of the Hedgehog* by Muriel Barbery  
*Netherland* by Joseph O'Neill  
*The Art of Racing in the Rain* by Garth Stein  
*Jericho's Fall* by Stephen L. Carter  
*Rain Gods* by James Lee Burke

**NON-FICTION**

*The Outliers: The Story of Success* by Malcolm Gladwell  
*The First Tycoon: The Epic Life of Cornelius Vanderbilt* by T.J. Stiles  
*Pay to Play* by Elizabeth Brackett  
*The Dark Side* by Jane Mayer  
*The Post-American World* by Fareed Zakaria  
*Renegade: The Making of a President* by Richard Wolffe  
*Losing Mum and Pup* by Christopher Buckley  
*A Voyage Long and Strange* by Tony Horwitz  
*A Pearl In The Storm: How I Found my Heart in the Middle of the Ocean* by Tori Murden McClure  
*Madison's Nightmare: How Executive Power Threatens American Democracy* by Peter M. Shane  
*Intelligence and How to Get It* by Richard E. Nisbett  
*The Caddie Who Played with Hickory* by John Coyne  
*I Feel Bad About My Neck* by Nora Ephron  
*Horse Soldiers* by Doug Stanton  
*Infidel* by Ayaan Hirsi Ali  
*Nudge: Improving Decisions About Health, Wealth and Happiness* by Richard H. Thaler and  
Cass R. Sunstein

**COOKBOOKS**

*Barefoot Contessa: Back to Basics* by Ina Garten  
*Bobby Flay's Burgers, Fries & Shakes* by Bobby Flay  
*Easy Summer Food: simple recipes for sunny days* by various young chefs  
*Gale Gand's BRUNCH* by Gale Gand  
*Tapas: Sensational Small Plates from Spain* by Joyce Goldstein

## LEAGUE MEMBERSHIP RENEWAL FORMS DUE NOW!!!

Last month you received your LWV of Wilmette membership renewal form for the 2009-2010 year. If you have completed and returned your renewal form -- THANK YOU!!!

If you have NOT done so ... PLEASE RENEW NOW! (Please save the League the cost of sending out a reminder through the US Mail!!!)

For your convenience, you will find a copy of the membership renewal form in this month's *Bulletin* on page 6. Please print it, fill it out and return it with your check(s) to:

The League of Women Voters of Wilmette  
P.O. Box 432  
Wilmette, IL 60091

As always, we count on your continuing commitment to our (YOUR) League!

### APPLAUSE!! APPLAUSE!!

Many thanks should be extended to so many people who, on an ongoing basis, help to make our League strong and vibrant. However, the following members deserve SPECIAL THANKS FOR STEPPING UP this past month:

**Beth Nyhan** – for generously offering her house to us for our Annual Potluck Luncheon and for hosting this wonderful event

**Cinda Axley** – for the beautiful invitations for our Annual Potluck Luncheon

**Georgia Gebhardt and Dorothy Speidel** - for planning and organizing our Annual Potluck Luncheon

**Dale Cohodes, Judy Mandel, Jan Peterson and Heidi Voorhees** – for all their help setting up and cleaning up at our Annual Potluck Luncheon

**Judy Mandel and Jan Peterson** – for planning and organizing our league's booth at the Wilmette Sidewalk Sale

**Libby Bankoff, Dale Cohodes, Donna Doberstein, Ellen Falkof, Deena Mitchell, Beth Nyhan, Dorothy Speidel, Heidi Voorhees and Lali Watt** – for manning our league's booth at the Wilmette Sidewalk Sale, rain or shine.

### CALENDAR

AUGUST 5	Ravinia Outing – “First Concertos of Russian Masters” Meet at the Martin at 5:30 pm
AUGUST 21	LWV Board Meeting, 1:00 pm, home of Libby Bankoff, 2106 Elmwood
AUGUST 25	Legislative Luncheon with Jan Schakowsky, Unitarian Church of Evanston, 1330 Ridge, 12:00 – 2:00 pm

**League of Women Voters of Wilmette**

P.O. Box 432, Wilmette, IL 60091

847-604-1207

[www.lwvwilmette.org](http://www.lwvwilmette.org)

**MEMBERSHIP FORM July 1, 2009 through June 30, 2010**

Name \_\_\_\_\_ Spouse's Name \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Address \_\_\_\_\_

Email address \_\_\_\_\_

\_\_\_\_\_ You have my permission to publish all the above in the Wilmette League Directory.

Please do not publish (check all that apply): \_\_\_\_\_ Phone number \_\_\_\_\_ Email address \_\_\_\_\_ Spouse's name

Note: (Unless requested, due to environmental and budget concerns, all Wilmette League mailings will be sent via email.)

\_\_\_\_\_ As I do not have access to email and, therefore, I need all mailings sent through the U.S. Mail.

**ANNUAL MEMBERSHIP DUES (not tax-deductible)**

Membership dues provide membership privileges at all levels of League: local (Wilmette), Cook County (LWVCC), State (LWVIL), and National (LWVUS).

Individual Member: \$65  Renewing  New ..... \$ \_\_\_\_\_

2<sup>nd</sup> Household Member: \$35  Renewing  New ..... \$ \_\_\_\_\_

Senior Membership: \$55  Renewing  New ..... \$ \_\_\_\_\_

Please consider making an additional (non-deductible) contribution \$ \_\_\_\_\_

(Make your check out to LWV-Wilmette.) TOTAL AMOUNT \$ \_\_\_\_\_

**CONTRIBUTION TO EDUCATION FUND (Fully tax-deductible)**

The Education Fund is the League's educational organization and has a separate 501(c) (3) incorporation status. These funds are used for our educational projects, e.g., voter's guide, candidate forums, the student government project, etc.

Education Fund Donation: Any amount: ..... \$ \_\_\_\_\_

(Make your check out to LWV-Wilmette Educational Fund) TOTAL AMOUNT \$ \_\_\_\_\_

**Mail all checks to: LWV-Wilmette, PO Box 432, Wilmette, IL 60091**

**PLEASE JOIN IN OUR VITAL COMMUNITY WORK!**

**I am willing to help with:**

\_\_\_\_\_ Voter Service Work (e.g. candidate forums, voter registration)

\_\_\_\_\_ Membership/Recruitment Committee

\_\_\_\_\_ Monthly Programs Committee

\_\_\_\_\_ Publicity Committee (e.g. press releases, flyers, advertising)

\_\_\_\_\_ Student Government Project (Fall 2009)

\_\_\_\_\_ Host an event in your home

\_\_\_\_\_ One-time project (e.g. stuffing, stamping envelopes, Wilmette sidewalk sale)

\_\_\_\_\_ Annual LWVIL Phonathon (1 evening only)

\_\_\_\_\_ Representative for Cook County League

\_\_\_\_\_ Other: \_\_\_\_\_

**The League of Women Voters of Wilmette is a nonpartisan organization which promotes political responsibility through citizens' informed and active participation in government. The League works to influence public policy through education and advocacy.**

# At-Risk Americans: The Uninsured And Underinsured

*By Janis McMillen*

Data from multiple sources agree that in 2007, 47 million Americans (15.6 percent of the total U.S. population) lacked any kind of health insurance coverage. When these numbers are adjusted for age (excluding those 65 years and older), the uninsured percentage of the population rises to 17.9 percent. Moreover, it is estimated that 25 million adults under age 65 were underinsured during 2007, despite having insurance all year. In total, 42 percent of *all* adults (86.7 million) were either uninsured or underinsured during 2007.

## Putting a face on persons who were uninsured or underinsured during 2007 and 2008<sup>1</sup>

**Age:** One of three people under age 65 were uninsured for some or all of 2007 and 2008; of the total uninsured population, 60.1 million were adults (between 19 and 64 years of age)

**Duration:** Among the underinsured/uninsured, 74.5 percent were uninsured for nine or more months and one-quarter were uninsured the entire 24 months

**Employment status:** 80 percent of individuals who were uninsured were in working families and only 16 percent were not in the labor force (due to disabilities, chronic illness, or serving as family caregivers)

**Income:** Nearly 60 percent were in families with incomes below the federal poverty level (FPL: \$21,200/year for a family of four); 52 percent with incomes between 100 to 200 percent of FPL went without health insurance in 2007/2008

**Racial and Ethnic origin:** 55 percent of Hispanics/Latinos, 40.3 percent of African Americans and 34 percent of other racial or ethnic minorities had no health insurance in 2007/2008, compared to 25.8 percent of whites. While racial and ethnic minorities are more likely to be uninsured, whites accounted for 49.8 percent of the uninsured

**Age breakdown:** The likelihood of being uninsured declines with age; 49.5 percent of those 19 – 24 years old, 36.3 percent of those 25 – 44 years old, 32.5 percent of those 45 – 54 years old and 21.2 percent of those 55 – 64 years old were uninsured over this two-year time period. The 55- to 64-year-old age group consumes more health care on average than younger adults.

For all ethnic and racial groups, lower-income families and individuals were more likely to be uninsured than lower-income whites. This disparity continues even as incomes rise in all groups.

There is a marked increase in the number of adults having difficulty paying medical bills – the most visible consequence of the weakening in insurance coverage. In 2007, 41 percent of adults (72 million people) reported problems paying medical bills, faced bill collectors or were in debt for medical care, up from 34 percent or 58 million in 2005. The majority had insurance at the time these bills were incurred<sup>2</sup> – well in advance of the economic downturn.

1 All statistics above and below are from <http://www.familiesusa.org/resources/publications/reports/americans-at-risk-findings.html>

2 The statistics in this paragraph are from <http://www.commonwealthfund.org/Content/Publications/Testimonies/2009/Feb/Testimony-Insurance-Design-Matters-Underinsured-Trends-Health-and-Financial-Risks.aspx>

*Janis McMillen (LWVUS Board member and LWVKS) is chair of the LWVUS Health Care Education Task Force.*

**Produced by the LWVUS Health Care Education Task Force, 2009**

**HEALTH CARE CONTINUED ON PAGE 9**



## DON'T WAIT!

Join the League of Women Voters of Illinois  
For a Special Presentation of

# WAIT WAIT...DON'T TELL ME!

The NPR news quiz show will be noting our  
presence on air!

## LWVIL NIGHT OF COMEDY!!

- WHO:** League of Women Voters and their guests
- WHAT:** Performance of Wait Wait Don't Tell Me  
Jokes will be told at the League's expense!!!
- WHEN:** Thursday, September 17, 2009 7:00 P.M.
- WHERE:** Chase Bank Auditorium  
10 South Dearborn, Chicago, IL, 60603
- WHY:** To have a great time and raise money for the League
- PRICE:** **\$60.00 includes ticket plus reception after the show**

### REGISTER TODAY!!

To pay by phone call Mo Ormiston, Member Services Coordinator at 312-939-5935, ext. 37.  
Or mail in the registration form ([found on page 10](#)) LWVIL, 332 S. Michigan Ave,  
Chicago, 60604, Suite 1150



**REGISTRATIONS DUE BY August 17, 2009.**

**LIMITED SPACE! BOOK NOW!**

If you are unfamiliar with the show, check out the web cast  
of past shows at: <http://www.npr.org/programs/waitwait> or listen to WBEZ Saturdays at 10:00 am.

The cost of attendance in excess of \$30 (fair market value of the event) is tax deductible subject to applicable  
limitations on charitable contributions

Turn to page 9 for registration form.

**Join the League of Women Voters of Illinois For a Special Presentation of *Wait Wait Don't Tell Me***

**SHOW AND RECEPTION: \$60.00**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Day phone \_\_\_\_\_ Cell phone \_\_\_\_\_ E-Mail \_\_\_\_\_

Address \_\_\_\_\_

Number of tickets: \_\_\_\_\_ Check Number \_\_\_\_\_ (Please make checks to the LWVIL Education Fund)

Credit Card type \_\_\_\_\_ Credit Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

**Quick Facts On Health Care Costs**

Total health spending in the U.S. reached \$2.1 trillion in 2007 – or \$7,026 per capita.

By 2016, total health spending is projected to rise to \$4.2 trillion.

Between 2005 – 2006, total health spending increased 6.7 percent, more than double the rate of the 2.9 percent increase in overall economic growth.

Total health spending remained relatively constant at about 16 percent of gross domestic product from 2003 – 2006, but is projected to increase to 19.5 percent by 2017.

Spending for home health care increased at a faster pace from 2005 – 2006 (9.9 percent) than any other category of health spending; however, its impact is limited because it accounts overall for only 2.5 percent of total health spending.

Yearly prescription drug spending growth accelerated in 2006 to 8.5 percent from a low of 5.8 percent in 2005, in part because of full implementation of Medicare Part D.

Between 2006 and 2007, premiums for health coverage offered by employers increased 6.1 percent, the fourth straight year of declines in the rate of premium growth, from a peak of 13.9 percent in 2003. Even so, this was more than twice the rate of growth in the Consumer Price Index.

Of every dollar spent on health services in the U.S. in 2006, 46 cents came directly from government sources.

Costs for program administration and the net cost of private health insurance were about 7 percent of total health spending in the U.S. in 2006 and grew 8.8 percent, a marked increase over the 3.6 percent rise in 2005.

This list (without the original endnotes) is from “A Reporter's Toolkit: Health Care Costs” (an Alliance for Health Reform Toolkit produced with support from the Robert Wood Johnson Foundation) and is reproduced here courtesy of the Alliance for Health Care. The entire toolkit can be found at:

[http://www.allhealth.org/Publications/Cost\\_of\\_health\\_care/health\\_care\\_costs\\_toolkit.asp#keyfacts](http://www.allhealth.org/Publications/Cost_of_health_care/health_care_costs_toolkit.asp#keyfacts)

**Resource provided by the LWVUS Health Care Education Task Force, 2009.**