



SENIOR LAWYERS

The newsletter of the Illinois State Bar Association's Senior Lawyers Section

Chair's column

By Barbara Slanker

We have another great newsletter for you. I think you will find Don Mateer's article "Travel Tips 101" extremely helpful if you are planning a trip overseas in the future. You will also find informative the article by John Phipps and Frank Ariano in which they debate the merits of the iPhone 6 and iPhone 6+. Then, in response to several requests for a basic Medicare article, Janet Morgan, a SHIP (Senior

Health Insurance Program) counselor since 2006, has provided a very informative basic article about Medicare. This is Part One. Part Two will deal with supplemental insurance, Part D and Part C of Medicare. Finally, Donald Shriver has reviewed two books that you will like if you enjoy adventure stories about true events. A special thanks to the "guest" authors. ■

Travel tips 101

By Don Mateer

My wife and I spent the month of September in Spain. We learned a lot about traveling overseas which might prove helpful to those of you who wish to embark on such a trip. This is basic information meant for the first time traveler, although some of this may be of interest to the seasoned traveler.

Global entry

Months before your planned trip, go to the global entry Web site, <www.globalentry.gov> and fill out the application for a global entry card (there is a fee). It takes a while after you submit your application to get a letter conditionally approving your application and giving you the information to set up your personal interview with homeland security. There is an office at O'Hare and other major airports. You must appear personally for the interview. After the interview, you will be sent your global entry card. When you make any airline reservation, you input your global entry number and you will automatically get the line for pre-approved TSA. You will not have to take off your shoes, your belt or take out your computer. But the real time saver is when

you return from your trip overseas. On the plane, you do not have to fill out the customs form. When you disembark, you do not have to wait in the huge lines (O'Hare) waiting to go through customs. You simply go up to a kiosk and put your passport in, fill out the customs form on the screen, smile and you obtain a receipt that passes you through customs without a line. I say smile because, while you are filling out the info, your picture is taken and printed on the receipt you give to customs on the way out. Also, you can use your global entry card for the Nexus and Sentri lanes coming back into the United States from Canada and Mexico. If you wish to use the Sentri lanes, you must enroll your vehicle and have it inspected by CBP at a Sentri enrollment center.

Cell phones

My wife and I have Verizon iPhones, which are locked. We bought two inexpensive unlocked cell phones that accept SIM cards from Amazon for about \$23 apiece. We then bought SIM cards

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Travel tips 101

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in Spain for each phone. Each SIM card had its own phone number and a certain amount of prepaid minutes. The nice thing about the prepaid minutes is that you will never receive a surprise bill for the minutes you use. If you need more minutes you can easily purchase more. These are used for calls within the country. For more money, you can buy a SIM card that covers multiple countries. For calling back to the US, we found that Skype was the best choice for us. For about \$14 a month you get overseas phone calls with no extra charge. You can cancel the service upon returning home. We had a delay coming home due to our airline going on a one day strike the day we were to return. It was much easier using Skype and calling an 800 number in the States to resolve our plane trip home than having to struggle with Spanish or a Spanish person with iffy English.

Auto insurance

We rented several vehicles during the month. The EU requires all rentals to have liability insurance included in the price of the rental. Your insurance at home will not provide any coverage. Some rental agencies will try to sell you "personal insurance" which sounds like liability insurance but it is not. Decline all attempts to sell you insurance. There is a caveat to this. Be sure to charge the rental on a credit card that provides for coverage for damage to the car you are renting. This is important. When I was returning one of the cars, there was damage to the driver's mirror. I did not recall this happening. Either I was driving in my sleep, I missed it when I picked up the car, or it was damaged when I had it parked. Nonetheless, I was charged for the damage. When I returned home, I made the claim and I was paid back the amount I had been charged.

Credit cards

As already said, be sure to use a card for car rentals that includes damage protection for the car. Also be sure to use a card that does not charge foreign transaction fees. Also, it is more convenient to have a card that has an imbedded chip, the method preferred in Europe and the method that will soon be required in the US. Another protection you should take is to keep your credit cards, debit

cards, global entry card and passport in RFID protected sleeves. We found it more convenient and cheaper to purchase Euros at our local bank before we went to Spain than to purchase them in Spain.

Use points

In the spirit of John Damich's prior article, what are you saving all those points for? Use them on your trip overseas. Stay in that expensive hotel for free on your points. Fly over and back on your points for free.

Pickpockets

Unfortunately, pickpockets are a reality in several countries, especially Spain and Italy. In Spain, there are gypsies from Romania. We were told that kids are used because there is no criminal penalty for kids 17 or under. We purchased shoulder bags with slash proof straps and clips that locked down the zippers. I took off the Nikon strap from my camera and replaced it with a plain slash proof strap. I then placed it in my shoulder messenger bag so it did not look like I was carrying an expensive camera everywhere. I kept my passport, cards and money in the messenger bag. I had nothing of value in any of my pockets. Although we heard many stories of pickpocketing, we were fortunate not to have any incidents.

Follow the speed limits

At least in Spain, I recommend following the speed limits. When I returned home, I was notified that I had a speeding ticket. They sent a notice that included a picture of my car with the information as to my speed and the limit in that area. I never saw any police cars but did not check for cameras. So, my advice, just follow the limits, not the traffic around you. If you choose not to pay it, your rental company will and will then charge you, which includes an administrative fee on top of the fine. I checked the rental contract and, indeed, they have that right.

Trip insurance

At our age, it is imperative to purchase trip insurance. When we bought our plane tickets, for a very nominal fee, we purchased trip insurance. When our flight was cancelled from Frankfurt to Chicago, we made a claim. Our flight from Madrid to Frankfurt flew, but

the flight from Frankfurt to Chicago did not. We took a cab to Wiesbaden to a Courtyard by Marriott. The cab fare was 38 euros and I tipped the driver 2 euros. I did not get a receipt. I turned in the hotel cost, the two cab rides without receipts and was reimbursed without question.

With a little advance planning, you will be free to enjoy your vacation. Have a wonderful time. You deserve it! ■

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Does size matter? Absolutely!

By John Phipps and Frank Ariano

It's been about two years since the Senior Lawyers Technology Committee wrote about an iPhone in this newsletter (the new iPhone 5 at the time). Last fall, Apple announced some new products which were a big change: the iWatch (coming out this Spring) and the iPhone 6 and iPhone 6+. This article is intended to get you to check out the new iPhones, with a biased debate as to which is better suited for the Senior Lawyer.

iPhone 6 —John Phipps

For me, the choice between small and large was a no-brainer because I carry my iPhone with me all the time. The iPhone 6+ was definitely too big for my belt clip and would not work well carrying it in my pocket. I know some people who carry them both ways but with a larger phone for me it's awkward. And, the people I know who carry larger phones seem to have problems carrying the phone either way.

I also have an iPad Air2 which I generally have with me. As a result, the size advantage for the 6+ really doesn't make much difference to me. I go to my iPad when I need a larger display. The size of the display on the new iPhone 6 is significantly larger than the iPhone 5s which I thought was too small. I find that the larger display for the iPhone 6 is more than sufficient for my needs. The print sizes are readable for reading documents and e-mails and the smaller size allows me to read them much faster than the larger type.

The camera is unbelievable and I have some great action shots of my grandkids as well as some excellent videos. Christmas pictures were special and much improved over the 5s in terms of display and autofocus. As Frank indicates, the smaller iPhone 6 does not have optical image stabilization but the iPhone 6 focuses much faster and better than the 5s so I don't see a need for the image stabilization for my use of the camera. It would be a nice feature but it is not one that I miss.

Because of how thin the glass is, I have a glass protector on my phone. It sometimes interferes with the fingerprint identity sensor but I dropped my phone and it hit a sharp object which cracked the glass protector. The protector worked. I simply peeled it off and no damage was done to my display screen.

I obtained a replacement screen protector. I've never had these before but I am glad I had it this time. I highly recommend getting one for the iPhone 6 to protect the display glass.

Siri is much improved over the prior models. I use Siri extensively for obtaining information by asking questions. As for e-mails and memos, I use the microphone on the keyboard rather than Siri. The keyboard mike is very good and, as a result, I rarely type any message or e-mail anymore.

The battery life is improved and, except in those cases where I'm talking on the phone driving from Champaign to Chicago, I find that the battery life is more than adequate for my needs. Even the constant use during the trip doesn't take all the battery. Even if it did, I simply use the charger in my car to keep it charged.

I use my iPhone 6 to watch sports on ESPN and the Big Ten network as well as some of the network TV sports. Though the screen is not large, I find that the pictures are clear and I can read the scores. If I want to see more, I go to my iPad. The iPhone 6 has an enhanced HD Retina display that is exceptionally clear. The smaller size allows me to watch games in places where larger screens might be intrusive. I also use the phone to watch a second game while I'm watching another one on the big screen so I can keep track of both games at the same time.

I love my iPhone 6. It is exactly what meets my needs but I agree with Frank's enthusiasm for the 6+. There is no right answer between the two versions; both are excellent. It is simply a matter of personal choice. For me, the choice is smaller because it meets my needs and the way I use it would not adapt well to the larger size of the iPhone 6+. For me the iPhone 6 feels just right!

Both phones are truly smart phones and the capabilities they have are unbelievable. I have been able to use the iPhone 6 to complete significant legal work while traveling using the Verizon 4g network and the new capabilities the iPhone 6 provides. The productivity with the speed of the new phone is a significant improvement over the prior iPhones. The old iPhones worked well, but the faster speed and clarity of display provided by the iPhone 6 more than justifies

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the cost of upgrading. I am amazed at how quickly I can get things done with the iPhone 6. If you need the larger display, then I'm sure the larger display will also more than offset the cost of upgrading to the larger iPhone 6+.

iPhone 6+ —Frank Ariano

When I first heard that Apple was going the way of Samsung and other producers of the "Phablet" (phone and tablet combined), I was not happy. I have always been one who thought that the really cool technology had to be as small as could be produced. I always bought the smallest computer that Sony made, the smallest digital recorder, the smallest GPS device, the smallest phone I could find, and preferred the iPad Mini to the full size. Despite that prejudice, I had to have the latest iPhone, even if it meant looking like a nerd! Well, was I wrong!

I decided that the iPhone 6+ made more sense for me and ordered the wifi and cellular gold color 128GB version, using AT&T. Although I knew the dimensions of the 6+ before it was released, it was still a shock when the box arrived. Having lived with the 4.87" x 2.31" iPhone 5s and its similar size predecessors, the 6.22" x 3.06" iPhone 6+ seemed huge. The entire iPhone 5s with its 4" screen is smaller than the screen of the 6+ (5.5"), but the 6+ is thinner (although it weighs about 2 ounces more). As you will hopefully see, it turns out those size differences are in no way negatives—even if that was initially hard for me to imagine.

First, the 1 & 1/2" larger display is so much easier to read and use. On the home screen, there are seven rows of 4 icons when held vertically, 4 rows of 7 icons when held horizontally. The 1920 x 1080 pixel display with wider pixels makes it very easy to read e-mails, documents and web pages, without having to expand (zoom) the text. The large display allows you to read a book without much difference from the iPad Mini and, when used horizontally, you can easily "type" with two thumbs when composing an e-mail or creating/modifying a document. One handed use when held vertically is difficult, but considering "senior" hands, especially mine, one handed "typing" with a smaller phone did not work well either.

The new iSight (8 megapixel with 1080p HD video) and FaceTime (1.2 megapixel 720p HD video) cameras are truly amazing. The autofocus feature with focus pixels, face detection, true tone flash, burst mode, panorama,

timer mode, slo-mo video and optical image stabilization (the stabilization is not available on the iPhone 6) provide more camera than you will ever need. The FaceTime with grandkids is even better, and can be done in either wi-fi or cellular.

The fingerprint identity sensor provides excellent security, especially when using Apple Pay. The TV and Video are sharper than watching your home HD TV and the larger display allows you to watch a movie without squinting. Use of Siri and the voice recognition lets you "type" e-mails or documents/notes/messages/ reminders with amazing accuracy, and hands free.

Probably the best feature of the larger size of the iPhone 6+, other than the easier to see/read display and the video stabilization, is the battery. The larger battery gives significantly more talk and standby time, much longer internet use and hours more of video and audio playback. If you use your phone with apps that use GPS and other "power grabbers," you will really appreciate the increased battery life. You can easily go all day without needing a charge with most typical, even heavy, usage.

While I could go on and on about the advantages of the iPhone 6+ over previous iPhones, as well as the iPhone 6, you should go to your closest Apple store and see it for

yourself (looking at the website or the TV ads will not give you the full effect).

Even though you may still not think so, I predict you will almost immediately get used to and prefer the larger size, and will actually look at the smaller phones as less useful and less functional devices. With the increased screen size, I find that I am not using my iPad Mini very often. I use a belt clip to carry mine (so there is no worry of sitting on it or bending it) which also has a stand built in to allow for better movie viewing and FaceTime calling with those grandkids.

Conclusion

After reading the comments above, it should be clear that the selection between the iPhone 6 and iPhone 6+ really comes down to a matter of personal preference. They have many of the same features and the new operating system is awesome. We both love the phones we bought and it should be clear the phone we selected works well for our different individual needs. Hopefully, this article will give you some useful information about the differences between the two phones and the pros and cons for selecting one or the other. They are awesome phones and easy to learn, so senior lawyers should not be afraid of moving to such powerful smart phones. ■



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Book review— *The Boys in the Boat* by Daniel James Brown

By Donald L. Shriver

For those of you who have read “Unbroken” or have seen the movie, you might be interested in another 1936 Olympic epic called *The Boys in the Boat* by Daniel James Brown. It traces the University of Washington eight-man rowing team to the gold medal, despite heavy odds against their success, while concentrating on the life story of one of the rowers. The socio-economic circumstances fueled by the depression and the political overtones of the Olympics being held in Nazi Germany are detailed and provide the background for this amazing story. The perseverance of Joe Rantz, the number two rower in the boat, who survives a tragic childhood to become a member of the University of Washington team and to make it to this elite crew, is exhilarating. Interwoven are mini-biographies of the other crew members,

the coach and George Pocock, the world famous boat designer and builder. It does not have the extreme exposure to death faced by Louis Zamperini in his war experiences, but for those who find accomplishment in sports and individual achievement fulfilling, you will enjoy this well written and well researched story.

Not quite the same epic but also involving heroic feats on water transpiring some 50 years earlier (1879) is “Kingdom of Ice”. It describes the quest during the later part of the 19th century to find what was believed to be the vast open water sea at the North Pole. Shackleton’s adventures in attempting to reach the South Pole are now well documented by photo exhibits, books and film recreation but the quest for the North Pole is not so well-known. It is a story that is un-

fortunately far more tragic yet the survival is equally as amazing. Hampton Sides tells the story of an American crew outfitted by an eccentric newspaper owner, James Gordon Bennett, Jr., (who also dispatched Stanley to find Dr. Livingston). The crew attempts to reach the open polar seas within the Arctic Circle predicted to exist by the greatest cartographers of the day. Like Shackleton, the ship gets frozen in the ice flow and spends months “drifting” uncontrollably across the Arctic before sinking. The historical events and the scientific developments of the time are documented and interwoven into the saga along with the life story of the captain, George Washington DeLong. Man’s will-to-live despite what appears to be insurmountable and deadly odds is not only tragic but uplifting. ■

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Medicare primer

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plan to retire or will continue to work until full retirement age or beyond. Medicare will be effective the first day of your birthday month OR the first day of the previous month if your birthday is on the first of the month.

- You have End Stage Renal Disease (ESRD)

Your initial enrollment period is a seven-month window: Three months before your birthday—the month of your birthday—and three months after your birthday. If you fail to enroll during these seven months, your next opportunity won't come until January 1st - March 31st of the next year and your Medicare coverage won't be effective until July 1st.

If I work beyond full retirement age, should I wait until I retire to sign up for Medicare?

No, you should contact Social Security three months before your 65th birthday and at least enroll in Part A. Most beneficiaries receive Part A free because they have had 10 years of Medicare covered employment.

Everyone, regardless of their work history, has to pay the monthly premium for Part B, which fluctuates with the cost of living index (COLA). In 2015, Part B will cost \$104.90 per month if your 2013 income was less than \$85,000 for 1 person, \$170,000 for two persons. If your modified adjusted gross income as reported on your IRS tax return from two years ago is above these amounts, you may have to pay more for your part B premiums.

Do I have to take Part B?

Whether you sign up for Part B or not depends on whether you will have other group health coverage. If you or your spouse is still working and you have health coverage through that employer or union, you should contact your benefits administrator to find out how your coverage works with Medicare. This includes federal or state employment and active duty military service. It may be to your advantage to delay Part B enrollment.

Once your employment ends or the health coverage based on current employment ends, you have 8 months to sign up for Part B without a penalty. If you delay enrolling into Part B and don't have any other group coverage, your penalty will be 10% for each year you were eligible, but did not

enroll.

You must have both Part A and Part B to purchase a Medicare Supplement or a Medicare Advantage plan. (more about these later.)

What medical expenses do I have to pay if I only have Medicare and no other supplement?

Part A

Hospitalization	
Day 1-60	You pay \$1260 deductible per benefit period.*
Day 60-90	You pay \$315/day.
Day 91-150	You pay \$630 (lifetime reserve days/may only be used once).
Day 150+	You pay all cost.
*This is not a yearly deductible. Your benefit period begins on the first day of your inpatient hospital or skilled nursing facility stay and ends after you've been out of the facility for 60 consecutive days. If you return to the hospital on the 61 st day, you will be charged another \$1,260.	

Skilled Nursing	
Day 1-20	You pay nothing if you've had a qualifying 3 day hospital stay.
Day 21-100	You pay \$157/day.
Day 100+	You pay all costs.

Home Health Care

Medicare pays 100% of all covered and medically necessary home health care. You pay nothing.

Hospice Care

You pay 5% of Medicare approved amount for respite care and 5% for each outpatient prescription.

Part B

Medical Expenses (physician visits, tests, ambulance)

You pay a \$147 annual deductible plus 20% of the Medicare approved amount. If your doctor doesn't accept Medicare assignment, you may have to pay up to 15% more. ■

In the next newsletter, the author will address supplemental insurance, Part D and Part C.

This article was prepared by Janet Morgan. Janet became a SHIP (Senior Health Insurance Program) counselor in 2006 and currently works for the Boone County Council on Aging as the Information and Assistance Supervisor.

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Medicare primer

By Janet Morgan

The information contained in this article is a compilation acquired from three major sources; the Senior Health Insurance Program Counselor's Manual 2014 edition, the Medicare & You 2015 Handbook, and the 2013-2014 Medicare Supplement Premium Comparison Guide.

What is Medicare?

Medicare is a federal health insurance program for people 65 or older and for some people under age 65 who are disabled. Although Medicare is administered by the US Department of Health and Human Services, the eligibility and enrollment are the responsibility of the Social Security Administration.

Who is eligible for Medicare?

Generally people are eligible if-

- they or their spouse have worked for at least 10 years and have paid Medicare taxes (FICA), and
- they are 65 or older, and

- they are US citizens or a lawfully admitted non-citizen with permanent US residency of five continuous years.

What does Medicare cover?

- Part A - Hospital Insurance
- Part B- Medical Insurance
- Part C- Medicare Advantage (private insurance that includes Parts A, B, & D)
- Part D-Prescription Drug Insurance

Medicare was never intended to pay 100% of health/prescription costs, so beneficiaries must pay their portion. Oftentimes people will purchase a supplement to Medicare (also called a Medigap policy) to fill in the gaps where Medicare doesn't pay for hospital and medical charges.

When should I sign up for Medicare?

This answer depends on your situation. For some people enrollment is automatic, for others it is not.

You will be automatically enrolled into Medicare if-

You are already receiving Social Security or Railroad Retirement Board benefits. (Ex. You began to collect Social Security at age 62 and now you are turning 65.) Medicare will be effective on the first day of your birthday month OR the first day of the previous month if your birthday is on the first of the month.

- You are under 65 but have received disability benefits for 24 months. Medicare will be effective on the first day of the 25th month of disability.
- You have ALS (Lou Gehrig's disease). Medicare will be effective the same month that your disability benefit begins.

You will have to enroll into Medicare with Social Security if-

- You are nearing your 65th birthday and

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