## SECOND OPINION & HISTORICAL PERSPECTIVE

## FAUQUIER FLASHBACKS

FROM BACK ISSUES OF THE TIMES-DEMOCRAT

#### 60 YEARS AGO

Oct. 26, 1950

**Adrian Thayer**, for the past four years associated with **Tom Frost**, has become partner with **Robert J. Myers** in the Warrenton Wholesale Company, a rapidly growing local business.

The Dell, near Warrenton, for many years the home of **the Spilman family**, has been sold to **Admiral and Mrs. Ruthven E. Libby** of Arlington by **Miss Josephine Spilman** and **Mrs. John Harnesberger.** 

An Army Air Force F-86 jet fighter plane crashed near Nokesville last Wednesday. The pilot was injured but survived the crash. Two other planes reported flying with this plane crashed into the Potomac.

#### 40 YEARS AGO

Oct. 22, 1970

**Mr. and Mrs. Robert Bartenstein** and their sons **Steve** and **Curtis** attended the homecoming game William and Mary-VMI in Lexington Saturday.

At its meeting Oct. 13, the Warrenton Improvement League adopted a resolution declaring its "wholehearted support" of local authorities in taking effective measures to prevent heavy trucks, other than those providing services within the inner town, from using Main Street and other residential streets as thoroughfares and shortcuts through town.

The League also opposed the proposed widening of residential streets to a 60-foot minimum, believing it would cause damage to private property and to the general character of the town. Winners of trophies from the local Punt, Pass and Kick contest who attended a banquet at Fauquier High on Oct,12 were Peter Noland, Sammy Tarr, Kenny Payne, Mark McCloud, Charles Carroll, Chris Armirault, Jerry Shafer, Tom Trenis, Rodney Sisson, George Payne, Michael Budd, Ed Canard, Kenny Brown, Charles Brown and Gary Canard.

#### 25 YEARS AGO

Redskin Pat Fisher spoke to the group.

Oct. 17, 1985

**Rick Hunt** Ford opened its new \$1.5 million sales and service facility on four acres just northeast of Warrenton on U.S. 29-15-211, three miles from its former home on Broadview Avenue, where **Tom Frost** built the original facility in 1946.

Cecil Lomax will give up his life's work next week when one of Fauquier's largest dairy farms goes on the auction block. It is the second Grade A facility liquidated in seven months, following the dispersal sale last March of Samuel and William Butler's dairy business in Bealeton.

Highland School recently completed its fourth addition to its facility on Broadview Avenue. In spite of the \$300,000 addition, according to **Susan Petty,** director of development, the school plans to stay with its current enrollment of 180 students in grades kindergarten through nine.

**Tricia Rush** and **Steve Binney** were named Homecoming Queen and King at the semi-formal homecoming dance Oct. 12 at Fauquier High School.

— ANN C. POWER



Times-Democrat File Ph

#### **Partners**

Adrian Thayer and Robert J. Myers joined forces in the Warrenton Wholesale Co., a rapidly growing local business, on Oct. 26, 1950. The business was located on Alexandria Pike, in virtually the same spot now occupied by Horse Country Saddlery.



Photo by Douglas Lees

### Splashing home

He might like a firmer footing, as his name implies, but Kinross Farm's winning Sand Box Rules, Chris Read aboard, acclimated perfectly well to splashing through the water during the crowd-pleasing Steeplethon at Great Meadow on Saturday.

#### Our 'better nature' drives health-care reform

Personal responsibility, employer responsibility, shared responsibility, play or pay; no matter what you call it, it is an effort to compel all of us to participate in the health insurance system.

But why? Why is it so important to force individuals to purchase health insurance against their free choice?

There are two basic drivers of the health insurance mandate: our compassionate society's moral imperative and the economic principles of insurance.

As a society, we decided long ago that we would prefer to bear the cost burden of the uninsured rather than let them die at the doors of our hospitals.

However, we have come to realize that this moral imperative is expensive.

Second, fundamental insurance principles dictate that we need to group together in large numbers to finance the medical needs of the few. In other words, the many healthy pay for the sick.

The bottom line is that supporters of health-care reform want it to be as inclusive as possible — everyone to be able to purchase affordable and guaranteed medical insurance.
The age-old argument

The age-old argument against a guarantee-issue policy is made by the insurance industry, with their expertise in avoiding the risk phenomena called adverse selection.

Adverse selection occurs when a disproportionate amount of bad risk is assumed by the insurer. If people can wait until they are sick before purchasing insurance, adverse selection occurs because an insurer would be paying large medical expenses without receiving an appropriate amount of premium revenue during the insured's healthy

Therefore, if we are going to have a guarantee in which no one can be turned down because of existing medical issues, the insurance companies insist they want a system in which all are made to participate (play) in our health financing system or be penalized for not participating (pay).

However, without meaningful financial penalties and the ability to enforce, a mandate is meaningless.

Janet Trautwien, CEO of the National Association of Health Underwriters, suggests a penalty that is close to the cost of the average premium. According to the Kaiser Family Foundation, this monthly amount would be approximately \$402 for single and \$1,115 for families.

However, this is not the mandate we received from the recent health-care reform package.

Your individual annual penalty for not having insurance will be between \$95 and \$695, depending on your income. That is not really a significant penalty when you consider the average annual premium is more than \$4,800 for singles and more than \$13,000 for families.

The IRS has been given little authority to collect the penalty. There are exemptions to the individual mandate for the incarcerated, members of Indian tribes, hardship situations, and religious exemptions for certain faiths.

Since the insurance companies are being forced to provide coverage on a guaranteed basis, expect them to push for more aggressive penalties.

Employers that have 50 or more full-time equivalent employees and do not provide the minimum essential coverage to their employees could

face penalties if at least one full-time employee receives a tax credit or cost-sharing subsidy through the Exchange. The annual penalty is \$2,000 per full-time worker.

The employer will be allowed to subtract the first 30 full-time workers from the penalty's monthly calculation.

For employers that offer the minimum essential coverage and at least one full-time employee receives a tax credit or cost-sharing subsidy through the Exchange, the employer pays a penalty that is the lesser of \$2,000 per full-time worker, with the first 30 full-time workers subtracted from the monthly calculations, or \$3,000 for each full-time employee receiving the tax gradit or subsidy.

credit or subsidy.

All of these new rules are to nudge us, as a society, to do the right thing, as Abraham Lincoln said, to appeal to "the better angels of our nature."

Since we have already decided that we are a compassionate society, we have to figure out how to pay for that luxury of conscience.

Cosby is president and CEO Cosby Insurance Group, The Mill Building, 53 S. 3rd Street, Warrenton.

# Reader Reaction Say no to the naysayers

Rauquier County voters will go to the polls on Tuesday, Nov. 2, to elect their members in the U. S. House of Representatives. They will also

weigh in on several amendments to Virginia's Constitution. In the 10th Congressional District, Frank Wolf has been in office for 30 years — longer

ers have been alive.
Initially committing to only
10 years in office, Wolf has
overstayed his welcome.

than some of our younger vot-

His campaign literature just recently displayed his dedication to relieving transportation gridlock in Northern Virginia. In his 30 years on Capitol Hill, Mr. Wolf had ample opportunity to influence fixes that would improve the lot of our Virginia commuters.

If he couldn't fix the gridlock in the past 30 years, what makes him think he can do it in two more?

He's been a senior member of transportation committees and sub-committees during his years in Congress and rarely used that seniority to push for legislation to provide more funds for our strangled road-

Many congressional districts in other states with a much smaller commuting population received more federal highway funds than Northern Virginia, one of the most congested areas in the country.

His campaign literature says he is fighting for Fauquier County. How? Are you satisfied with the results from his 30 years in Washington?

Mr. Wolf's challenger, Democratic Party candidate Jeff Barnett, wants to bring a fresh look and group of ideas for solving the problems facing Virginians in the 10th District.

He has pledged not to continue the policy of looking backward at the past, but forward to the future. He's found issues where he can represent our views by saying "Yes" to workable solutions instead of always saying "No" as Frank Wolf has done.

Jeff Barnett will address our problems directly by his votes in congress instead of Frank Wolf's method of shifting them off to various "commissions" which have no accountability to you and me. Jeff Barnett runs for public office not to find a lifetime job, but to bring fresh and commonsense solutions to our area's problems.

In the 1st Congressional District, Democratic Party candidate Krystal Ball hit the campaign trail well over a year ago and brings a breath of fresh air to congressional politics.

Her opponent, Rep. Rob Wittman, has little to show for his three years in Washington. Rob Wittman is in lock-step with Frank Wolf in constantly voting "No" on issues, failing to initiate new ideas and being a part of the problem in Congress rather than the solution.

Krystal Ball will work aggressively in Congress to give innovative entrepreneurs and small businesses the tools they need to grow our economy and create jobs, including a twoyear cut in payroll taxes for small business starting up; allowing small businesses to expense the total cost of new equipment to help cut costs as their new ventures begin; and ensuring that responsible business owners who want to expand have access to the credit they need to grow.

Middle-class tax cuts are set to expire at the end of this year. When the cuts go away, our families will be paying more in taxes.

Rob Wittman was willing to hold these tax cuts hostage just to keep another set of tax cuts — those enjoyed by the wealthiest citizens.

The tax burden needs to be taken off middle-class families. Krystal Ball is committed to preserving the cuts where they will affect the greater population of middle-class families.

Rep. Rob Wittman has been called the Most Ineffective Member of Congress by the non-partisan and influential and respected Capital Hill periodical, Roll Call.

He and his allies have resorted to vicious personal attacks against Krystal Ball that go far beyond the expected rough and tumble of political campaigning.

Ms. Ball, in the face of this very personal mudslinging, stands fast, holds her head high and carries on her campaign. Of course, Rep. Wittman denies any responsibility, but that's how he approaches his job.

Differences between opposing candidates are not always clear, but this year, there is no gray. Krystal Ball and Jeff Barnett both provide voters in the 1st and 10th districts a choice between positive movement or business as usual in Congress.

Depending on where you live in Fauquier County, I recommend casting your very important vote for Jeff Barnett or Krystal Ball. To find out where you vote, call the registrar at 347-6972.

Richard M. Galecki Chairman Fauquier County Democratic Committee

**Note:** Letters continued on next page.