

EX-Ls

EX-PRESS

Volume 25 Number 2
Spring 2007

In this issue:

President's Message	2
Luncheon announcement for May 17.....	3
From our February luncheon.....	4
Editor's note	7
Directions to the Berkeley Yacht Club	7
Suzanne Stroh Named Treasurer.....	8
LBNL Wellness Fair	8
CUCRA Report	9
News of our Members	10
The Berkeley Retirement Center.....	10
Long-Term-Care Insurance	11
Webbles	14
Luncheon Reservation Slip	15
In Memoriam.....	15
New Members	16

The EX-Ls Board of Directors and members gratefully acknowledge the
Lawrence Berkeley National Laboratory Administration
for their continuing support.

President's Message
Janis Dairiki

I am looking forward to our upcoming lunch in a new location and I hope to see you all there. We will regard it as an experiment and an adventure. Vicky has arranged with the caterer (Peter McDonough Catering) for a delicious-sounding buffet. Your feedback regarding this format and location will be very important in determining where we hold our future luncheons, so be sure to fill out one of the short survey forms.

After 11 years of serving as Treasurer and Membership Chair, Bud Larsh has decided he has those positions perfected and is moving on. He will be greatly missed, especially since he also served as a large part of the Institutional memory for the board. I want to thank him for his many years of yeoman service. And I also want to welcome Suzanne Stroh as our new Treasurer; the board appointed her at its April 12 meeting to fill the rest of Bud's term.

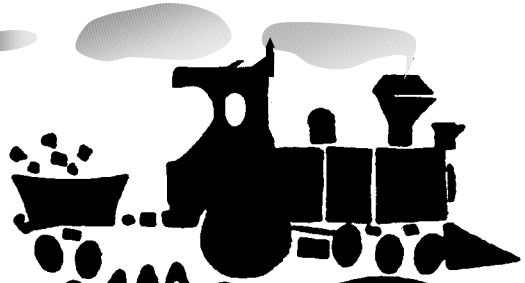
It is a pleasure to welcome Andre Porter from the UCB Retirement Center as a liaison to our board meetings. We look forward to working more closely with him and the Center. All LBNL retirees are eligible for no-cost membership in the UCB Retirement Center. One of the benefits is the Center's *Learning in Retirement* program, which presents special courses on a wide variety of topics. I found the recent series on Military History: Three 18th Century Battles to be particularly interesting, in large part due to the fact that Professor Thomas Barnes spoke of all the participants as if he knew them personally. Check out the Center's newly designed web site: thecenter.Berkeley.edu for upcoming courses and other activities. Some of the EX-Ls members helped staff the Retirement Center's booth at CalDay, April 21.

There are volunteer opportunities available at the 3rd Annual LBNL Wellness Fair, to be held on the Cafeteria lawn on Thursday, June 7. See the article by John Kadyk and contact him if you would like to help.

Most of you will have received an e-mail from Dick Baker alerting you to the upcoming series of three talks sponsored by the Friends of Science regarding the HELIOS project at LBNL. The first talk, given by Lab Director Steven Chu, will already have taken place by the time you read this. But you still have time to catch the next two: Paul Alivisatos on May 14, Nanoscience at Work: Creating Energy from Sunlight, and Jay Keasling on June 4, Renewable Energy from Synthetic Biology. All lectures are held at the Berkeley Repertory Theater, 5:30 – 7:00.

This year is the 25th anniversary of the founding of the EX-Ls. A small committee was formed at the last board meeting to look into appropriate ways of celebrating the occasion, and your thoughts and ideas would be appreciated. Vicky Jared is the chair of the committee; please phone or e-mail her (925 228-2145, Jaredrv01@aol.com) with your ideas.

EX·LS Ex·press



2007 Spring Lunch

Date: Thursday, May 17, 2007

Where: Berkeley Yacht Club ← Note the different location (directions on p7)
1 Seawall Drive (at the foot of University Avenue)
Berkeley

Time: No-host Bar: 11:30 AM
Lunch Served: 12:00 Noon

Speaker: Dale Hansen

Subject: FDR's Floating White House

Menu: Extensive buffet (beef, salmon, chicken, vegetables, dessert)
Caesar salad (served family-style at table)

Cost: \$25 per person (PREPAID) ← Note the 2007 price

Reservations: Please make checks payable to EX-Ls. Send to
Vicky Jared
4849 John Muir Road
Martinez, CA 94553

It is absolutely imperative that Vicky receive your
reservations by May 14, 2007

(Reservation slip on page 15)

From our February Lunch

Reported by Jose Alonso. Rick Morrow, one of the prime CalTrans Construction Managers for the Bay Bridge reconstruction, gave the assembled EX-Ls at our February luncheon a fascinating talk about the new bridge project, with wonderful graphics and photos of the ongoing construction, as well as spectacular renderings of the completed bridge.

Designed to withstand the strongest earthquake anticipated in the next 1500 years, the new bridge is an engineering masterpiece with eye-catching beauty for both the observer and the driver. [Hmmm...is “eye-catching beauty” for the driver really an advantage? ed] The Self-Anchored Suspension span, largest of its kind in the world, arches from its single tower over the east side of Yerba Buena Island (YBI), echoing the existing towers of the western span. While traveling eastward, one will be able to enjoy the magnificent panorama of the East Bay hills instead of the underside of steel trusses.

Prompted by the substantial damage from the 1989 Loma Prieta earthquake, and the subsequent analysis that the eastern span would probably not survive a stronger quake, major work on the Bay Bridge was inevitable.

The 5-year retrofitting of the Western Span has now been completed. It included the installation of almost 10,000 tons of structural steel, replacement of the half-million original rivets with almost one million high-strength steel bolts, installation of viscous dampers, and strengthening of the decks with new bracing. While most of this work was not visible to the motorists, it represents a very substantial rebuild of this Span.

The Eastern Span project calls for a total replacement of the original bridge. It consists of a new Skyway section rising from the Oakland shoreline, joining to the afore-mentioned Self-Anchored Suspension (SAS) span, with the roadway then curving in to meet the existing tunnel through YBI. The original plan called for beginning of the SAS at least in parallel with the Skyway, so that completion of all sections would occur at about the same time. However, cost and funding factors, contracting issues and legislative approval have delayed the SAS portion, to where the Skyway section is almost complete today, but the SAS will not be ready until about 2013. These issues are now behind us, so progress on the SAS should be steady and visible from now forward.

The twin roadways of the Skyway, now almost complete, are supported on 14 sets of piers. We have all seen these as they have risen out of the Bay, each set of piers shepherded by its own large red construction crane. Each pier is supported by a series of piles (from 6 to 8), 2.5-meter-diameter, 8 cm thick hollow steel pipes driven at slight angles up to 100 meters deep into the bay mud (which is up to 200-meters thick). To protect the resident fish population, (and much to the dismay of local seagull flocks), the pile-driving operation was surrounded by an elaborate air-bubble curtain that successfully damped the shock waves from the impact of the pile driver.

These piles are to be compared to the 70-foot long wooden piles providing the foundation for the present bridge.

The piles were driven inside coffer-dams installed to allow dry access to the bay bottom, and after reaching design depth were then pumped out, and filled with rebar and concrete. They were then attached to the pier footings by an elaborate set of welded structures.

Once the piers were completed to design height, roadway sections were raised symmetrically from barges to close the gap between spans. A total of 432 segments, ~9 on each side of each pier, weighing up to 780 tons each, were cast at a yard in Stockton and barged down to the construction site. Lifting cranes were attached to either end of the expanding roadway, and the sections at either end were raised simultaneously to balance the load on the piers. The final segment was raised and installed in place on Dec 6 of last year with great fanfare and celebration!

Design for seismic safety is based on “fusible links”, large-diameter hollow steel pipes installed in the roadway segments at the midpoint between piers. These will shear to relieve strain before causing damage to the concrete roadway segments. In the event of a large earthquake, lateral motion of up to 1.5 meters can be withstood in these areas without major damage.

The Self-Anchored Suspension Span will have only a single main cable, one end anchored to the deck itself at the eastern end, rising up to the top of the tower, down and wrapping around the western end of the deck, back up to the tower and then down to anchor its other end in the eastern deck.

The cable will be assembled from 137 bundles, each made up of 127 wires 5.4 mm in diameter, for a total of ~17,000 wires in a package almost 80 cm in diameter. The cable will be wrapped with a protective steel casing and sealed. Unlike a normal suspension bridge, the cable and the roadway-supporting guys will be installed after the roadway has been assembled (supported with temporary platforms).

The single tower, rising about 170 meters from the water level between the two roadways, will consist of four separate legs joined by (relatively!) thin cross-ties that also serve as fusible links in the event of a large seismic event. The suspension cable will ride in a saddle with two tracks at the top of the tower, and sweep across to the outer edges of the roadways at the farthest reaches of the span. Drivers will pass under a canopy formed by the cable and guys crossing over them as they approach the tower, then moving apart as they pass beyond the tower.

Major contracts for the elements of this span have now been let, and construction work is proceeding apace. The support structure for the support of the western end on the island is largely completed, and the first footing structure for the main pier has been lowered into place. We will be eagerly watching the tower rise from these foundations in the coming years! Major roadway installation will occur in the summer of 2012, and the whole bridge will be opened in 2013.

One major piece of the puzzle that we will all get to know well before completion is a temporary structure that will divert traffic between the YBI tunnel and the existing Eastern Span. Construction of the section matching the new SAS with the road through the tunnel, spreading the over-and-under traffic pattern into the dual parallel roadways, requires demolition of the existing connection between the tunnel and the Eastern Span. This temporary diversion is being built over the Coast Guard station on the south side of the existing roadway. If you look carefully as you drive by you can see clearing has already started for this temporary structure.

In a lively discussion following the presentation, it came out that almost all of the heavy bridge components are coming from overseas. The saddle from Japan, steel from Korea, wires from Shanghai, cable-bands from the UK. When asked what part of the bridge was being built in the US, Rick stated that some critical components are being provided by US vendors: the huge crane barge being built in Oregon, foundation pieces fabricated in Texas, and possibly the temporary tower support system. Much of the major systems, though, are indeed coming from overseas. It is a sobering thought that domestic products have such a difficult time being competitive in the world market, even for a project on our own soil.

In the end, though, we will see a truly remarkable structure, a worthy showpiece to add to the natural and architectural marvels of our wonderful Bay Area.

For a great write-up on this project, and a super set of photos, look at <http://www.baybridgeinfo.org/Default.aspx>, and the link at this site to the extensive CalTrans photo galleries.

Luncheon Attendees:

Jose Alonso	Ed & Pauline Fleischer	Al Kleven
Bill Baker	Bill Gilbert	Bud Larsh
Dick Baker	Lee Glasgow	Willard Lawrence
Winnie Baker	Abe & Marjorie	Branko Leskovar
Josephine Barrera	Glicksman	Ken Lou
Tom Beales	Norm Goldstein	Katherine Lucas
Roy Benedict	Don Grether	Josephine & Edward
Gene & Myrna Binnall	Connie & Edward	Lundberg
Bob & Elizabeth Birge	Grondona	Priscilla Magee
Igor Blake	Jim Haley	Donald & Bertha Miller
Edgardo Browne	Ingeborg Henle	Robert Miller
Geores & Katie Buttner	Paul & Nancy Henrickson	Ken Mirk
Winifred Corniea	Winnie Heppler	Mack & Ann Morgan
Per & Eleanor Dahl	Egon & Annette Hoyer	Bob & Jeanne Mortiboy
Janice & Ned Dairiki	Roger & Lois Hughes	Charles Ogden
Sybil Donn	Vicky Jared	Fred Perry
Doug Drummond	Nylan Jeung	Conway Peterson
Andy DuBois	John & Ann Kadyk	Art & Jeff Poskanzer

Terry Powell
Don Prestella
Ellie & Gwen Ralph
Art & Mary Ann Robinson
Sig & Cindy Rogers
Stephanie Roth
Clay Sealy
Andy Sessler

Brenda Shank
Elmer Silva
Robbie Smits
Mary Agnes & Frank
Stephens
Dave & Sally Stevens &
guest Brod Haskell
Robert Stokstad

Suzanne Stroh & guest
Starr Shulman
Louise Vogelsberg
Grace & Ron Walpole
Jon & Bette Zbasnik
Speaker Rick Morrow &
Valerie

Editor's Note

Remember that the May luncheon is not at Spenger's, but at the Berkeley Yacht Club (directions below). The venue is particularly appropriate in view of the subject of the luncheon address: the former presidential yacht *Potomac*. We shall also be trying a buffet, for a change. (The alternative was a single entrée selection.) The Board will be soliciting your opinions about the two venues at the conclusion of the lunch. Your attention is also invited to the latest edition of an occasional feature: *News of Our Members*. Please note that the Ex-Ls has a new Official address, to go along with our new Treasurer, Suzanne Stroh. (See the last two pages.) As always, articles or ideas for articles are welcome; the deadline for each issue is ten days after the preceding Board meeting (a full year's schedule is listed on the back cover). You can contact me at david_stevens@comcast.net, at 1107 Amador Ave, Berkeley 94707, or 510-524-2904. // dfs

Directions to the Berkeley Yacht Club

From the East: Go west on University Avenue, across the freeway overpass, and past the Seabreeze Market on your left. Stay on University past the Marina entrance, where University makes a slight turn to the left and then straightens again. Do not make a right turn until you are at the Municipal Fishing Pier and the Chinese Dog Warrior sculpture, at the extreme west end of University Ave.

Turn right and go north to the end of the road, where you will see the clubhouse and parking lot entrance. Parking is free but the lot sometimes fills for large events. There is considerable overflow parking capacity in other adjacent lots.

From the North: Take Route 880 south (also called 80 west or 580 east, but it really goes south) to Berkeley, and exit at University Avenue. The exit ramp makes a 180 degree turn to the right, so that you are headed north at the stop sign. Turn LEFT onto University Avenue, so that you are going west (towards the bay), and proceed as in "From the East", above.

From the South (and from the Bay Bridge): Take Route 880 north (also called 80 east or 580 west, but it really goes north) to Berkeley, exit at University Avenue, right under the arch-suspension pedestrian bridge. Follow the signs to Frontage Road and then to Fourth Street. You will end up making three right turns taking you to the westbound freeway overpass, as described in more detail in the next three paragraphs.

The off-ramp itself can be confusing and is poorly marked. Immediately after exiting to the right, the off-ramp splits. Stay to the right at the first split, following the first sign to Frontage Rd. Do not take the left-most branch of the off-ramp that goes uphill to the University Avenue overpass.

A few feet later the off-ramp splits again. Both branches go down to street level. This time take the one to the left, following the signs to Frontage Rd. and Fourth Street. (Don't panic if you get this wrong. Either of the two incorrect branches of the off-ramp will lead to eastbound University Ave. If this happens, make a U-turn at 6th or 7th and pick up the directions again at the overpass.)

After the off-ramp, continue one short block north on Frontage Road under the University Ave. overpass, and take the first right turn about one block past the overpass onto Hearst, following the Fourth Street sign. Go about five blocks east, across the tracks and across Fourth Street, to the traffic light at 6th. Turn right on 6th, go south one block, then turn right onto University Ave., heading west. Proceed as in "From the East", above.

Public Transportation: Take the #9 Bus (schedules and maps are available on-line at <http://www.actransit.org/maps/index.php>) to the Berkeley Pier, then walk north to the Yacht Club.

Suzanne Stroh takes over the purse strings

After many years in the dual rôle of Membership Chairman and Treasurer, Bud Larsh has decided he's tired of spending other people's money, and is relinquishing control of the roster and purse to Suzanne Stroh, effectively immediately. Suzanne's address has replaced Bud's as the Official Address of the Ex-Ls, and she has moved into the Treasurer's slot on the Board of Directors. The Board thanks Bud for his years of conscientious service, and is pleased to welcome Suzanne into its august company.

LBNL Wellness Fair John Kadyk

The third annual Wellness Fair will be held at the Lab, on Thursday, June 7, at the Cafeteria lawn area, from 11:30am to 1:30pm. Participants will include all UC-sponsored health plan providers, local community programs, Health Services, the Employee Activities Association, and Cafeteria Services. The EX-Ls have been invited to participate in the event this year. Activities of the EX-Ls will be displayed at our exhibit table through our poster, brochures made for the 75th anniversary celebration, conversations with the EX-Ls on duty at the table, and copies of this Newsletter.

A BBQ lunch can be purchased. Also available will be free measurements of blood pressure, height and weight, and there will even be chair massage stands. All EX-Ls are encouraged to

attend the Fair, but you need to contact me if you do not have a valid Lab ID. I will get your name on a list for access purposes. Since parking is problematic, access by bus is probably best.

Please contact me at the Lab if you have questions or comments, or to get onto an access list: John Kadyk, 510-486-7189 or jakadyk@lbl.gov.

CUCRA Report
Bob Fulton, Ex-Ls CUCRA Representative

The Spring Meeting of the Council of University of California Retiree Associations (CUCRA) took place March 22, 2007, at UCLA. Council Chair Dick Jensen opened the meeting and introduced UCLA Acting Chancellor Norman Abrams, who spoke briefly about some of the new construction projects on the UCLA campus. He also noted that UCLA expected approximately 50,000 applications this spring, out of which 11,000 will be admitted and about 4800 would show up as the freshman class.

Some CUCRA members had met on the afternoon of March 21 to discuss the issue of communication, and reported to the Council that they felt communication between the University's Office of the President (OP) and retirees could be improved. Presently the OP talks primarily to the campuses (and labs) and the campuses then talk to active employees, but not to retirees. Actually, when we retire, we are essentially transferred to the OP's care and feeding. So, the issue becomes "how does the OP get information to retirees and how do retirees make their needs known to the OP and resolve issues with the OP?" It was agreed that campus retiree centers were presently the only focus of this kind of communication, and I would like to remind Ex-Ls members that we are eligible for membership in the Berkeley Retirement Center.

Group communication between CUCRA and the Council of University of California Emeriti Associations (CUCEA) and the OP Human Resources and Benefits personnel is carried on through meetings of a Joint Benefits Committee, with membership from CUCRA and CUCEA, and folks from OP Human Resources and Benefits. Another way is CUCRA and CUCEA meeting with the OP folks at a joint CUCRA/CUCERA meeting each fall at a northern campus or laboratory. Also, at the spring meetings of each Council, a telephone hook-up allows some communication with OP.

This year's telephone hook-up covered several areas. One was the University's contracting with Fidelity Investments Tax-Exempt Services Company to increase awareness of retirement finances. Issues to be covered for retirees include: 1) basic retirement plan information, 2) help in using the net benefits web site, 3) income planning for longevity, and 4) elder care.

Other comments were that the University still wants to restart contributions to the UCRP fund in July, but the \$60 million required was not in the governor's January budget.

On health care, we were told that a complete re-bidding of the health contracts was in process for the next open enrollment period, and that they expect to have the same vision care program for

UCRS retirees as is available to current employees. [Note: It has just been offered to PERS retirees, effective July 1, on a self-funding basis. ed]

After reading the last meeting's minutes, accepting the treasurer's and the nominating committee's reports, a brief discussion was held about making retiree association memberships available to retirees from other campuses/labs who may have relocated in another area. The representatives present were in general agreement that this was a good policy and would recommend it to their boards.

The meeting was adjourned at 3:00 pm.

News of our members

Lois Valcalda, who worked in the Director's office before she retired from the Lab in 1976, was severely injured in a fire on January 26 at her home in Rossmoor. She lived in a twelve-unit building that was totally destroyed by a kitchen fire that started in the unit below her. One woman was killed and Lois was severely burned. She spent eleven weeks in the burn center at Davis. She has now been transferred to the ICU unit in Kaiser in Oakland, where, in addition to recovering from her wounds, she is fighting pneumonia. She would like to hear from her friends from the Lab. You can send cards to:

Lois Valcalda
Kaiser Permanente
ICU West
280 West MacArthur Blvd
Oakland, CA 94611

If you would like more information, you can contact her daughter, Linda Fitzgerald, at ProLog1@comcast.net.

The UC Berkeley Retirement Center Andre Porter

This is a reminder that Lawrence Berkeley National Laboratory retirees and surviving spouse beneficiaries are eligible to take advantage of the many services and programs offered by the UC Berkeley Retirement Center (UCBRC). The Center serves UC Berkeley, UC Office of the President, and LBNL. More information is available on the newly redesigned UCBRC web site at thecenter.berkeley.edu.

Programs and services include:

The Learning in Retirement (LIR) program, which is in its twelfth semester. The program offers a diverse array of lectures in the natural sciences, the social

sciences, the humanities, and the arts. The popularity of the program continues to grow with class attendance ranging in size from twenty-five to one hundred fifty.

The Retiree Work Opportunities (RWO) program is a free web-based service that connects retirees to hiring managers who are looking for part-time, temporary or special project work opportunities at UC Berkeley campus, LBNL, or UC Office of the President.

Computer classes tailor-made for retirees.

Email Options through the Cal Retirement Center Network (CRCN) for those who want to get or keep a berkeley.edu email address, including free e-mail forwarding and web mail for \$60 per year.

The Center publishes "The Centerpiece" newsletter distributed in spring, summer and fall.

Cal Connections offers discounted and special access to campus-based museums, athletics, performing arts, libraries and more.

To take advantage of Cal Connections you need a UCBRC retiree ID, which can be obtained by coming by the Center office on campus at 2 Boalt Hall #7200 between 1pm and 4pm daily, by phoning the Center at (510) 642-5461 or by emailing the Center at ucbrc@berkeley.edu.

Some Thoughts on Long-Term Care Insurance

Janis Dairiki

Since my husband and I have not given much serious thought to the topic of long-term care (and we're not getting any younger!), we decided to check out the Long-Term Care Insurance (LTCI) presentation sponsored by the UCB Retirement Center on March 22, 2007. The program was presented by a specialist from the Health Insurance Counseling and Advocacy Program (HICAP), a state-funded program that provides unbiased professional assistance to insurance consumers. HICAP does not endorse nor sell insurance and their assistance is free of charge.

This session was an overview of long-term care and options for its financing and focused on the features and the pros and cons of long-term care insurance. The session also included information about available products and how they differ; it focused particularly on CalPERS, since all UC retirees are eligible for CalPERS plans. Here's some of what we learned.

On-line sources for information

National Clearinghouse for Long-Term Care information (www.longtermcare.gov) gives many statistics regarding LTCI, including the average costs below.

CA Health Advocates: www.CalMedicare.org/longterm This has a short overview of LTCI and what you should consider.

CA Public Employees Retirement System: www.calpers.ca.gov

CA Partnership for Long-Term care: www.dhs.ca.gov/director/OLTC/default.htm

CA Dept. of Insurance: www.insurance.ca.gov - publishes an annual company rate and history guide and has a good introduction to LTCI in general.

CA Advocates for Nursing Home Reform: www.canhr.org

Interesting statistics

Over age 65:

73% live independently

22% are limited in some activities of daily living (ADL)

5% live in nursing homes

Over age 85:

50% of persons need help with one or more ADL

61% live in the community

69% of nursing home residents over age 65 are women

The average cost in 2006 of Long-Term Care in Oakland (from www.longtermcare.gov) was:

Nursing home, private room	\$242/day or \$88,330/yr
Nursing home, semi-private	\$188/day
Assisted Living Facility	\$2,766/mo
Home Health Aid	\$30/hr (4-hr minimum)
Homemaker Services	\$20/hr

The San Francisco Chronicle noted on April 4, 2007 that care in a nursing home or other long-term facility is more expensive in San Francisco than in any other city in California. A private nursing-home room in San Francisco averages \$110,121/yr (or \$301.70/day).

See www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2007/04/04/BUGT2P0PCA40.DTL.

Insurance for long-term care represents a growing segment of the health coverage market. But while long-term care coverage can provide consumers much-needed protection from the high costs of services, the insurance is expensive. The industry has come under increasing scrutiny for problems such as rising premiums and difficulties in getting claims paid. The Chronicle article referenced above also points out that, if you can't afford to include inflation protection in a long-term care policy, you shouldn't be buying it.

So, an important first question is whether you need insurance. Consumer Reports (November 2003) has this advice.

Skip an insurance plan if:

Your net worth is less than \$200,000 (Medicaid will pick up the bills after you exhaust your funds), OR
your assets exceed \$1.5 million (in this case, you can self-insure.), OR
you can't afford the premiums for the necessary coverage.

Consider an insurance plan if:

By around age 55, you have a chronic medical condition that you and your doctor believe could eventually require nursing-home care, AND
your assets are between \$200,000 and \$1.5 M and you must protect them for a spouse or relatives, AND
you have no willing or available family member to take care of you.

A friend who also attended the HICAP presentation mentioned that at a retirement orientation presentation for faculty in 2005, a Professor Emeritus from UCLA said that:

LTCI is recommended for those in the “middle range” in assets level. Those in the high range can generally afford to pay out of pocket. Those in the low range will easily become eligible for Medicaid.

He drew the dividing line between the “high range” and the “middle range” at \$500k/person. His reasoning was that it is rare that a person stays in a nursing home or in assisted living for more than 5 years. In 2005, he figured the annual cost of a nursing home was \$100k, which leads to \$500k/5 yrs/person.

If one wants to make sure that heirs receive an inheritance, even the “higher range” people might want to consider LTCI.

Questions to ask when considering a plan (as pointed out by HICAP).

Can I afford this policy now? In the future?
Have I compared several policies?
Have I researched companies?
Who can file the claims if I'm unable?
Have I consulted someone else? Family? HICAP?

Get as much information as you can. There are some excellent web sources and long-term care insurance seems to be a popular topic in the media these days. You can obtain individual counseling (free of charge) with a Long-Term Care Counselor at HICAP. Call (510) 839-0393 or (800) 434-0222 (statewide).

It is also worthwhile checking out CalPERS. Since attending this presentation, I have learned that many of my fellow LBNL and UCB retirees are (mostly contentedly) enrolled in a CalPERS

LTCI program (but note that CalPERS has just announced an average ~33% premium increase). This is a self-funded program offered to CA public employees, retirees, their spouses, parents, parents-in-law, and adult siblings between ages 18-79. CalPERS has an annual open enrollment period; the current one is April 1 – June 30.

Webbles

1. We have often been told that those of us from California have no identifiable regional accent ... but is this true? You can find out about *your* accent by taking the quiz at http://www.gotoquiz.com/what_american_accent_do_you_have

2. Excerpts from a blonde's year in review:

January - Took her new scarf back to the store because it was too tight.

March - Got excited when she finished a jigsaw puzzle in 6 months because the box said "2-4 years".

April - Was trapped on an escalator for hours when the power went out.

June – Couldn't learn to water ski because she couldn't find a lake with a slope.

July - After losing in a breast stroke swimming competition, complained to the judges that the other swimmers were using their arms.

September - When asked what the capital of California was, answered "C".

October – Stopped buying M&Ms because they are so hard to peel.

November - Baked a turkey for 4 days because the instructions said, 1 hour per pound, and she weighed 120 pounds.

December – Couldn't call 911 because there was no 11 on any of the phone buttons.

3. Florida classified ads

WINNING SMILE: TAMARAC:

Active grandmother with original teeth seeking a dedicated flosser to share rare steaks, corn on the cob, and caramel candy.

IN MINT CONDITION:

Male, 1932, high mileage, good condition, some hair, many new parts, including hip, knee, cornea, valves. Isn't in running condition, but walks well.

LONG-TERM COMMITMENT: BOCA TECA:

Recent widow who has just buried fourth husband, is looking for someone to round out a six-unit plot. Dizziness, fainting, shortness of breath not a problem.

SEE YOU AT THE May 17 LUNCHEON

To: Vicky Jared
4849 John Muir Road
Martinez, CA 94553
Be sure to make reservations by May 14

From: _____

I plan to attend the Ex-Ls luncheon >> \$25pp << PREPAID

I will bring guest(s). Name(s) of guest(s): _____

Menu: Buffet: Advance choice not required

Please make check payable to Ex-Ls Total Enclosed:

In Memoriam

Wilfred Bigelow	Howard Browne
Tony Carvahlo	Syl Clark
Marian Crew	Jesse Fuller
Joan Goodman	Harold Haas
Marvin A. Jorgenson	**Mike Long**
Georgella Perry	John C. Richards
Patrick G. Yarnold	

>>WELCOME NEW MEMBERS<<

Robert Avery	Edgardo Browne
Jim Carroll	Rich Cobb
Ted de Castro	Art Poskanzer

****Notice:** There were two people named Mike Long who worked at LBL. The Memoriam is not referring to the Mike Long who lives in Montana. (EX-Ls Webmaster)

Reminder for continuing members: **Membership dues are now payable.** Membership in EX-Ls is open to all past employees of LBL/LBNL. Annual dues are \$12 per family, forgiven during the calendar year of joining for new members. New members, please include your name, address, phone number, and e-mail address if you wish to be included in the e-mail distribution list. Also, please include any other information you would like included in the annual membership directory, such as spouse's name, e-mail address, or fax number. Please send your check payable to EX-Ls to:

Suzanne Stroh, Treasurer
530 Curtis Street
Albany, CA 94706

LBNL EX-Ls
530 Curtis Street
Albany, CA 94706

Time Critical First Class

FIRST CLASS

US POSTAGE
PAID
BERKELEY CA
PERMIT No. 1123

EX-Ls EXPRESS – Spring 2007

Published Quarterly at the end of January, April, July, and October

Editor: Dave Stevens

Deadline for newsletter submittals is 10 days after the preceding Board meeting.

EX-Ls BOARD OF DIRECTORS

Officers

President:	Janis Dairiki
Vice-Pres #1:	Jose Alonso
Vice-Pres #2:	Don Grether
Secretary:	Eleanor Dahl
Treasurer:	Suzanne Stroh
Activities:	Vicky Jared
LBNL Reps:	Reid Edwards Terry Powell
CUCRA Reps:	Bob Fulton Tom Beales
Berkeley Ret Ctr Rep	Gene Binnall

Past Presidents

Al Amon	Paul Hernandez
Tom Beales	John Kadyk
Bill Bigelow	Ken Lou
Gene Binnall	Ken Mirk
Bob Birge	Conway Peterson
Igor Blake	Sig Rogers
Per Dahl	Clay Sealy
Bob Fulton	

Calendar of Board Meetings & Luncheons

	L: May 17, 2007
B: July 12, 2007	L: August 16, 2007
B: October 11, 2007	L: November 15, 2007
B: January 10, 2008	L: February 21, 2008
B: April 10, 2008	L: May 15, 2008

Board meetings take place in the LBNL cafeteria at 3:45 on the dates mentioned; we welcome attendance by interested members.

EX-Ls Life Members

Shirley Ashley
Esther Colwell
Inge Henle

Official Address

LBNL EX-Ls
530 Curtis Street
Albany, CA 94706

Website: www.lbl.gov/ex-l-express/

Webmaster: Richard Baker [robaker@lbl.gov]