

"Reaching Out From a Common Experience"

Greetings from a unique group of people - the retirees of the Los Alamos National Laboratory (LANL). The Laboratory Retiree Group (LRG) is a non-profit corporation which seeks to maintain communications with and to serve the needs and interests of retirees from LANL. If you wish to join our organization, an application is available in this newsletter. For more information, please contact our President Charles R. Mansfield at coyote2@swcp.com or by mail at P. O. Box 546, Los Alamos, NM 87544.

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The Laboratory Retiree Group web site is www.losalamoslrg.org.

Health Issues

By Glenn Lockhart

Los Alamos National Security, LLC (LANS) Health Care Open Enrollment period is from October 21, 2013, through November 15, 2013. During this period retirees can change their health care insurance, and enroll in/drop vision insurance and legal insurance, We have a unique opportunity to have the *Main Gate* (and this column) published during Open Enrollment.

If a retiree is enrolled in both Medicare Part A and Part B, three plans are available – National EPO, National PPO, and National Medicare Supplement. These plans have no change in benefits or premium for 2014. If the retiree with Medicare does nothing (passive enrollment), they will stay in their present plan.

If a retiree is not enrolled in Medicare Part A and Part B, two plans are available – PPO Medical (PPO) and High Deductible Health Plan Medical (HDHP). The HDHP is eligible for a Health Savings Account (HSA), which allows a tax free contribution up to \$3,300 for an individual or \$6,550 into the HSA for medical expenses. This is an "active" enrollment (the retiree must notify Aon Hewitt [866-934-1200] of which plan is chosen by November 15).

As I see it, the HDHP enrollee will:

Substitute a 10% coinsurance for PPO copays for office visits (a \$30 PPO copay equates to a \$300 total charge).

Reduce your medical and prescription costs once you have reached the Out-of-Pocket maximum (OPM) of \$3,000 for medical and prescription costs. PPO's OPM does not include prescriptions or out-of-network inpatient costs.

Receive a \$250 transition payment for 2014.

Substitute a 20% coinsurance for prescriptions rather than PPO copays (may be a positive or a negative).

An HSA will:

Offset your medical expenses by the tax savings on your contribution and interest or other earnings (interest-bearing accounts are allowed).

Supplement LANS dental and vision insurance with tax-free dollars rather than after-tax dollars. Pay coinsurance with tax free dollars.

All five plans offer prescription programs that provide "creditable coverage" (as good as or better than a Medicare Part D plan). Therefore, there is no need to enroll in a Medicare Part D plan. If the retiree loses LANS prescription coverage, enrollment in a Medicare Part D plan is possible without paying a late enrollment penalty if the Part D enrollment occurs within 63 days after termination of the LANS prescription plan.

As is our custom, Ken Wilson and I will conduct discussion sessions (The Ken and Glenn Show):

White Rock Senior Center, November 7, 1:30 - 2:30Betty Ehart Senior Center, November 12, 1:30 - 2:30

If you have questions about pensions or health care, please call Glenn Lockhart at (505) 672-3784, e-mail at <u>mandmlockhart@cs.com</u> or snail mail at 91 Mimbres Drive, Los Alamos, NM 87544.

Stephen Davidson Stoddard

Stephen Davidson Stoddard, 88, a retired Los Alamos National Laboratory ceramics engineer and a former three-term state senator, died at his Los Alamos home on May 24, 2013, surrounded by family members and friends. Stoddard was a man of many talents who devoted his life to public service. He was born in Everett, Wash., on Feb. 8, 1925, the son of Albert and Mary Louise Stoddard, but his mother died when he was seven, and he and his father moved back to Gales Ferry, Conn. He was reared by his father and his grandmother Bess. He attended a one-room country school house and graduated from high school in 1943.

He joined the Army in 1943, serving with the 11th Armored Division under Gen. George Patton's 3rd Army. He fought in the Battle of the Bulge and reached the Rhine before he was wounded, evacuated to Paris, and sent back to Winston Churchill Hospital in Oxford, England. He received the Purple Heart, Bronze Star, and the Combat Infantry Badge. After he recovered, he joined the 4th Armored Division, serving in Czechoslovakia and Austria, and even meeting the Russians at the Elbe River in 1945.

He was discharged from the military in March 1946, came home, and made use of the G.I. Bill, earning a bachelor's degree in ceramic engineering at the University of Illinois, where he met and married his first wife, Joann Burt, in 1949. He graduated in 1950, and worked for three years at the Coors Porcelain Co., in Golden, Colo. He then applied and was hired at Los Alamos National Laboratory, where he worked in CMB-6 for 29 years. During his career in ceramics, he received seven U.S. and international patents; wrote 35 technical papers; served as president of the American Ceramics Society in 1976-77; and was awarded the Distinguished Life Member award from the society in 1987.

He also became deeply involved in politics. He was elected vice president of the Young Republicans in New Mexico in 1952, and in 1956, he ran successfully for justice of the peace. He served three terms as justice of the peace and then, after the state reorganized its courts, he served one term as municipal judge. He served on the Los Alamos County Commission that passed the first Los Alamos County Charter. After Stoddard had retired from the laboratory, he was elected to the State Senate three times, serving District 23 (Los Alamos County, North Santa Fe County, and, later, the eastern half of Sandoval County). Even after he left the Legislature, he continued to be very active in Republican politics. He was a member of the party's Los Alamos County Central Committee and State Central Committee, and he was an early supporter of long-time U.S. Sen. Pete Domenici. In his last political position, Stoddard was appointed by President Bill Clinton to serve on the first committee that oversaw the Valles Caldera as a public entity. He was vice chairman of that board (Trustees of the Valles Caldera National Preserve) from 2000 to 2003.

Stoddard's first wife, Joann, died young, but several years after her death, he married Barbara Leverett, and they spent 18 happy years together. He was an active member of many organizations. He was, for example, a member of the Kiwanis Club of Los Alamos for 61 years, serving as both club president and Kiwanis Division 3 lieutenant governor. He was a Mason and Shriner for more than 60 years. He was also a 20-year member of the Military Order of the World Wars.

A summary of his life that appeared in his funeral booklet said, in part: "...Steve conceived of and started the All Sports Banquet and (the) Los Alamos fireworks display that many have enjoyed over the years. A member of Trinity-on-the-Hill (TOTH Episcopal Church), Steve ... served on the vestry a number of times. He was also instrumental in helping the Elks build their lodge ... If an organization was in need, he was either a member or a huge supporter. Those that reaped (benefits) from his (Continued on back page)

Los Alamos Changes



The front entrance to the Los Alamos Municipal Building. The county moved most departments into the building in May, 2013.



The back entrance to the Los Alamos Municipal Building.

Changes at Ashley Pond



Ashley Pond has been completely cleaned out and now has a liner and gravel near the edges. This picture was taken about half way through the remodeling. Notice the rock in the background. The pond walk area will be completely lined with rock.



In the upper middle is a dry waterfall with steps on either side. To the left is the start of a band pavilion which sticks into the pond area. The old municipal building was above the waterfall.



Close up of the band pavilion. The audience sits on the grass and up the slope towards Trinity.



Marlice D. Helland Donald Hagerman Larry Booth Martha A. Alire Rubby Sherr Jack Robert Schendel Mildred Schroer Stephen B. Dunagan George E. Stephens James M. Taub In Memoriam

As of 10-28-13 By Jack Clifford

Zenas J. Boone Delbert F. Sundberg James S. Gilmore Albert Lopez Shirley Sundberg Robert D. Patton Marcia E. Hunsberger Charles F. Huff Ronald L. Cubitt Myron L. Stein Norman T. Gray

Norman T. Gray Russell U. Acton Edgar D. Bush, Jr. Harold Agnew William R. Stratton Kenneth J. Leibee, Jr. David S. King Carlotta R. McInteer John Rowley

Additional names from several members: Ed and Leona Spence, Jim Dvorak, Verdie and Catherine Rader, Raymond Hastings, Andy and Lucille Brode.

Sweet 70 Column

by Dale Thompson

Many opportunities become available as we age. Following are two of them.

At age 70, in New Mexico (and probably other states), you can get a fishing license for free. The State also waives the two habitat (public lands) permits. All you pay is the \$1.00 vendor fee at grocery stores or other places that sell fishing licenses.

Secondly, at age 62, you can get a Senior Lifetime Pass (more commonly known as Golden Eagle pass) for \$10.00 for entrance to any U.S. National Park forever. The pass is purchased at the entrance to a U.S. National Park (such as New Mexico's Bandelier National Monument) and it will allow others in your car to accompany you for free.

Part of an article found on the internet attributed to Warren Buffet.

Congressional Reform Act of 2013

1. No Tenure / No Pension.

A Congressman/woman collects a salary while in office and receives no pay when they're out of office.

2. Congress (past, present & future) participates in Social Security.

All funds in the Congressional retirement fund move to the Social Security system immediately. All future funds flow into the Social Security system, and Congress participates with the American people. It may not be used for any other purpose.

3. Congress will no longer vote themselves a pay raise. Congressional pay will rise by the lower of CPI or 3%.



Membership Application

LRG has three classes of membership. Participation in all LRG social or educational events is open to all members regardless of membership classification.

ACTIVE Member: A Los Alamos National Laboratory employee who has retired **from the prime contractor of LANL (presently UCRS, PERS, and LANS).** Active members pay dues of \$12.00/ calendar year. VOTING PRIVILEGES at Annual Meetings and eligibility to serve as LRG Officers and/or Directors are reserved for Active Members. Active Members receive copies of the LABORA-TORY RETIREE DIRECTORY and LRG's publication, *The Main Gate*.

AFFILIATE Member: The spouse of an Active Member, of a deceased retiree, or of a deceased person who would have been eligible for ACTIVE membership. **AFFILIATES pay no dues. An Affiliate member may become a Member on the death of the spouse by paying dues.**

FRIENDS: Persons who are not LANL retirees or affiliates but support LRG. FRIENDS pay dues of \$15.00/yr to cover cost of postage for the DIRECTORY and all issues of *The Main Gate*.

THE LABORATORY RETIREE GROUP, INC. (LRG) • New Membership • Renewal • Affiliate • Friend • Change of address • Check here if requested information remains unchanged.		
Lab. Retiree:(Please]	print or type last name first)	r Retired:
Retiree System:		
Spouse:(Please print of Friend:	,LANL	Retiree? Y N Year Ret.:
(Ple	ase print or type last name first)	
Address:	City:	State: Zip:
Telephone: ()	Fax or E-Ma	ail
I WISH TO BE LISTED IN T	HE LABORATORY RETIREE D	IRECTORY: Yes <u>No</u>
Please make your check LRG, Inc. PO Box 546 Los Alamos, NM 87544	, which will serve as your receipt, pa	yable to LRG, Inc. and mail to:
Cash or Check #:	Date:Amount:	\$

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generosity included the VFW (Veterans of Foreign Wars), American Legion, Girl Scouts, Boy Scouts, Los Alamos Visiting Nurses, Los Alamos Education Group, Nature Conservancy, (Los Alamos County) Chamber of Commerce, Friends of Bandelier ... (And he was) a founder of (the) Los Alamos Public Schools Foundation...." Stoddard was also a Los Alamos Living Treasure. The family heard from many of Stoddard's friends and colleagues after his death. Stoddard's widow, Barbara, said, for example, that Domenici called to tell her that her husband was "a gentle man, a great man...." Retired LANL physicist John Hopkins wrote, in a letter of condolence, "Steve was a peacemaker, a consensus builder, and a pillar of our community." When Stoddard's funeral was held May 30, 2013, at TOTH, mourners filled every available seat in the church and spilled over into the United Methodist Church across Diamond Drive, where the funeral was broadcast live. Stoddard is survived by his widow, Barbara, and by his two daughters: Dorcas S. Avery and her husband, Robert; and Stephanie S. Martin and her husband, John. He is survived by three stepchildren and their spouses: Carolyn E. Willetts and her husband, Larry; Diana J. Sena and her husband, Frank; and Stephen T. and Yancey Seitz. He is survived by seven grandchildren, and by four great-grandchildren.

Submitted by Charmian O. Schaller

THINGS YOU DON'T HEAR ANYMORE

Let me know when the Fuller Brush man comes by; I need to get a few things from him. You boys stay close by; the car may not start and I will need you to help push it off. There's a dollar in my purse; get 5 gallons of gas when you go to town. Open the back door and see if we can get a breeze through here; it is getting hot.