

"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.

LANL Open Enrollment & CalPERS Long Term Care Policies Norman Delamater

We have been informed by Laboratory benefits group that this year's open enrollment for Lab retirees will be a passive open enrollment and there will not be any changes in the benefit providers. That means if you have no changes, then you do not need to do anything for next year's benefit enrollment. Your existing coverages will be continued into next year. Lab HR (Human Resources) does not plan to hold any presentations for retirees this year. Open Enrollment for retirees will run starting in late October and into November. Letters with full information will be mailed out to remind us of the upcoming open enrollment event. If you plan to make changes in your insurance coverages, you will need to login to the new Empyrean website to make them (or over the phone). Even if you do not plan to make changes, you may still wish to login to Empyrean's website to verify the coverages you have and download the full benefits open enrollment information. This will be our once a year opportunity to make changes in our coverages. Follow the instructions that will be in the physical mail you will soon receive about open enrollment. Also, you may want to check whether Empyrean has your current physical mail address. And, if you had a "life event" such as a death in the family, a marriage or remarriage, new dependents, new eligibility for Medicare, or others, you will need to contact Empyrean to update your coverage. Changes in coverage because of a "life event" should be made as soon as possible after the event. These changes are not limited

to the open enrollment time period.

Some retirees on Medicare may be getting mailings from insurance companies relating to the annual Medicare open enrollment period. These mailings are generally for Medicare Advantage or Medicare Supplement policies. As Laboratory retirees, we may ignore these advertisements as we already have the Lab's Medicare supplemental policies or other Lab medical policies. So for the Lab Retiree benefit plans, please review your needs during the Lab's open enrollment period for the Laboratory Retiree plans and choose the appropriate options for you and your family.

On a personal note, I recently used the Davis Vision benefit to obtain a new pair of prescription eyeglasses and I was pleasantly surprised that the total cost was only the \$25 copay at Eye Associates in Los Alamos, which is a Davis Vision provider. Also a new pair of glasses is available once per calendar year for that \$25 copayment if using a Davis Vision provider, so this is a valuable benefit for those who would use it for prescription eyeglasses at a Davis Vision provider. Another benefit is the Legal plan benefit which is extremely useful for estate planning and covers most documents required for an estate plan. Of course, the BCBS medical plans and Delta Dental plans are also valuable benefits for most Lab retirees

Long Term Care Issues with CaIPERS Long Term Care Policies

Some Lab retirees who have purchased long term care policies from CalPERS may have heard of or received notice of a class action lawsuit settlement affecting CalPERS long term care policyholders. This proposed settlement will not be finalized in the California courts until late in 2022, or even later if there are appeals.

(details at www.calpersltcclassaction.com). The settlement is only applicable to those policyholders who were California citizens on February 1, 2013, so likely does not affect LRG members directly. However, the settlement, if approved, may affect future policy rate increases with CalPERS long term care plans. There will be a series of rate increases over the next two years and CalPERS will provide each policyholder with options to mitigate the increases with possible decreases in benefits (i.e. decreasing the daily benefit amount or decreasing the total time period for benefits, or dropping inflation protection). It would be incumbent for each policyholder to determine what level of benefit they actually need for the future. It would be prudent to keep the policy in force by paying the appropriate premium, since it could be very difficult to obtain new coverage with another insurance company. For those who do not have any long term care coverage currently, carefully consider your actual needs and shop around for appropriate policies. There are many new options in the long term care business associated with life insurance or annuities which would be worthwhile looking into. as it may be difficult to obtain new traditional coverage if over age 65 or 70. Companies like Genworth and New York Life still sell traditional long term care policies and other types of hybrid policies.

Odds and Ends

Beginning in January, 2022 there will be a COLA increase of about 6% in social security benefits, as well as an increase in the Part B Medicare premiums. Watch news reports for details on the exact amounts for the social security COLA and Medicare premiums for 2022. As we approach the end of the year 2021, please keep in mind your annual charitable giving for the year. Married couples can claim a \$600 tax deduction for donations to valid charities and this deduction is "above the line" and does not require itemizing and is applicable if claiming the standard tax deduction. For single taxpayers, the limit is \$300 for this deduction. However for those making large charitable contributions, you must itemize to claim the charitable contribution deduction. For those affected by RMD (required minimum distribution) in 2021 and also desiring to make large charitable contributions, you may want to consider QCD (qualified charitable distribution) directly from your IRA to the qualified charity. If done properly, then the QCD would count toward your RMD and would not be included in your taxable income (nor would you need to itemize or otherwise claim this charitable contribution). Consult your financial advisor or retirement plan administrators.

For those turning age 72 in 2022, you must begin required minimum distributions from your retirement accounts next year. Please check with your retirement plan administrators.

We hope all our readers are staying healthy and safe. Eat healthy this holiday season with foods which contain valuable antioxidants or are good for the digestive system (dark chocolate, berries, curries, leafy greens, and yogurts, for example). Please be sure to get any important immunizations you may require, like the Covid-19 vaccine, influenza, pneumonia, and shingles shots and any required booster shots like tetanus. Consider the Covid-19 booster vaccine when it is available and recommended by the CDC. Medicare and Lab retiree health insurance will cover most immunizations. Stay safe this Fall and Winter flu season.

As always, please continue to email us with any questions or issues which may arise as we go through the open enrollment period this year. You will find email addresses on page 7.

DISCLAIMER: The information provided in the Main Gate, while believed to be currently accurate, is meant to be educational in nature and should not be interpreted as medical, investment, or legal advice. Consult your physician, financial adviser, tax advisor, or attorney before taking any actions based on information offered here.

| Empyrean: | 1-844-805-0002, www.lanlbenefits.com |
|---|---|
| Blue Cross/Blue Shield of New Mexico: Express Scripts: | 1-877-878-5265, www.bcbsnm.com 1-800-838-4590, www.express-scripts.com (beginning 1/1/20) |
| Delta Dental of New Mexico: | 1-877-395-9420, www.deltadentalnm.com group number 4000 |
| Davis Vision: | 1-800-999-5431, www.davisvision.com client code 9019 |
| ARAG Legal: | 1-800-247-4184, www.araglegal.com |
| Medicare: | 1-800-MEDICARE or |
| | 1-800-633-4427, www.medicare.gov |
| Laboratory Retiree Group | www.lalrg.org |

LANL Pension Center for Triad defined pension plan, TCP1 pensions, Hewitt: 1-866-370-7301, https://ypr.aon.com/LosAlamos/#/

University of California Retirement Plan, UC Retirement Administration Service Center at UCnet: 1-800-888-8267, ucnet.universityofcalifornia.edu

California Public Employees Retirement System (CalPers): 1-888-225-7377, www.calpers.ca.gov/page/retirees

Fire Department Home Assistance Patricia Wing

If someone falls at home and is unable to get up, the natural thing to do is call 911 for the local fire department. According to the Los Alamos fire department, this is called "an assist." The Los Alamos Fire Department does not charge for a call to "assist" or for a medical situation with "refusal" to take to the ER. There is a charge for transport to the ER.

Every community is different, so please check with your local fire department. If your community subcontracts medical 911 response and does not pay for 911 medical service through the city or county, there probably will be a charge.

If the individual being assisted has a "Do Not Resuscitate" or DNR, the EMS responder, or Emergency Medical Assistance responder, must be presented with a physical paper copy, not a copy on your phone, of the DNR. The person who calls 911 must have this paperwork.

It's advisable to keep any DNR, legal papers or medical power of attorney on the refrigerator at home. The 911 personnel look on the refrigerator for medical paperwork and instructions. Calling 911 in itself does not cancel the DNR order. For specific instructions regarding a DNR, check on line or with your lawyer for further details. A DNR should be kept up to date, as the name of the person with you when responders arrive must match a name on the DNR. Keep the updated DNR with you on vacation and also in your car.

LRG Board meetings are held on the third Wednesday of each month, hosted by Dave Schiferl on Zoom

We will continue to meet on Zoom until further notice. First Tuesday Breakfasts have resumed. LRG members and guests who are fully vaccinated are welcome. Coffee is provided by the LRG.



Morning Glory Restaurant 1377 Diamond Drive 8:30—10:30

News from the Bradbury Science Museum

The Bradbury Science Museum has introduced The Periodic Table, a monthly informal, "ask-me-anything" gathering, providing a chance to meet science enthusiasts who can participate in the discussion. The Periodic Table is held the third Monday of the month at the Bathtub Row Brew Pub, from 5:30—7:00.

At right, Benigno Sandoval, The Periodic Table guest in September, describes the intricate process of creating custom instruments used in the space program, Perseverance, Exploring Mars and Beyond! The congenial LA native, an R&D Engineer in ISR-5, attended UNM and Notre Dame. Search for Mars landing Perseverance celebration for an excellent LANL video.



The Gadget gift shop at the museum is open for business.



LANL Employment for Employees with Mental and Physical Disabilities By Dimas Chavez

Editor's note: I have known Dimas since we were in second grade at Central school in 1945. He has lived an exemplary life which he describes in his book, <u>On My Own</u>, available at Amazon and Barnes and Noble. One of his accomplishments was to create the LANL program for employing those with mental and physical disabilities. Here's how he did it.

Photo from the Atomic Heritage Foundation Website where you can find a video interview with him.

Part 1 – His Personal History

My father moved our family to Los Alamos in 1943 when I was six. Although speaking no English I began the first grade in Los Alamos, and graduated from LA high school in 1955, one of the first three students to go from first through the twelfth grade.

Upon graduation I went to work for the Laboratory as a Truck Driver and Forklift Operator. During my various deliveries throughout the Lab, I met and became acquainted with Harold Agnew.

Supply and Property Manager, Jack Sweeney, constantly encouraged me to go to college. Although I had little financial means I decided that if I wanted the future I had envisioned I needed a college education. I applied to Eastern New Mexico University, was accepted, and found myself enroute to Portales with enough money for the first year.

Fortunately, I was able to work part time at the Lab during my summer months while living with my family. I finished in 1960 with a degree in Business and Economics. After serving my required service time in the U.S. Navy, I returned to Los Alamos as a buyer for Supply and Property. I was later recruited by Robert Porton, with Public Relations. Bob was the Group Leader of the first Laboratory Museum, located across the street from P-Prime, but his real dream was to build a firstclass museum and he lobbied for such with both his supervisor, J.V. Young and the second Director of the Laboratory, Norris Bradbury. With Bob's relentless pursuit for a new upgraded LA-Laboratory Museum, Dr. Bradbury approved a budget for its development, which allowed Bob to hire me.

I was tasked to help create the first official Laboratory Museum at TA-3, and to be the primary point of contact for the move into the new facility. After coordinating the move, I was recruited by the Federal Government for a position in Austin, Texas, which I accepted, then moved on to the Department of Health, Education and Welfare in Washington, DC.

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In the meantime, Harold Agnew was appointed the third Director for the Los Alamos Scientific Laboratory as it was known then. During the Directorship of Harold Agnew in the early 70's he and Charles Browne, Associate Director for Administration, advertised a new position titled Employee Relations Manager reporting directly to Dr. Agnew. I reviewed the job description, applied, and became the new Employee Relations Manager. I was on my way back to Los Alamos.

One of the first programs I helped generate, along with Personnel, was the STEP program (Skills, Training, and Employment Program) which allowed sponsored candidates to hire on for a six-month training period, then hired permanently if the candidate proved worthy.

Part 2 – Why He Did It.

I come from a family of five children. My sister, Dolores, the second born girl, was born with Downs Syndrome. Watching her slow and difficult development I realized what a hardship it is for families with one who has a learning disability.

At an early age I became keenly aware of The Association for Retarded Children, a term no longer used because of its unacceptable use of the word "retarded". In this organization I helped begin new chapters in the Espanola Valley where limited assistance was available.

In the meantime, a famous lady by the name of Eunice Kennedy Shriver began a program titled, Special Olympics. I jumped in feet first. With the assistance of Ruth Barnes, and others in Los Alamos I helped form a Special Olympics Chapter, that expanded into Espanola, Taos, and other northern New Mexico communities.

I became the State President for Special Olympics and served in that capacity for four years. During this time, I began to develop a program for individuals with learning or physical disabilities knowing that their potential for employment in the Laboratory was limited to nothing, so finding an appropriate trade and slot became the key.

Part 3—How He Did It.

When I had my program ready for presentation Chuck Canfield and Ed Laymen of Personnel were both encouraging and supportive, so I scheduled an appointment with Dr. Agnew. I worked diligently on my presentation as I knew Harold did not like long winded presentations but preferred the bottom line and its relationship to the laboratory.

I nervously appeared at his office, and his radiant smile immediately put me at ease. I spoke of my personal interest with individuals who have physical or developmental disabilities. I had a prime candidate in mind, Sandy Larson, born with Downs Syndrome and whose father was a Lab employee.

Prior to this meeting I visited with Sandy's parents to brief them on what I had in mind: hoped for training for their daughter for a possible position in the Laboratory. Both were excited as well as Sandy.

Before my meeting with Harold, Chuck, Ed, and I focused on the Personnel File Group as a possible location to train Sandy as they did routine processing and Xeroxing. We invited File Room Manager, Sheree Spencer, who was positive about this project and eager to meet Sandy.

I told Harold of my potential candidate, Sandy Larson, told him I had met with her parents, met with Personnel, and found a possible work location in the Personnel File Room. He asked for some time to study and review this. We would meet again soon for a final decision.

Preparing for a positive response I moved forward and contacted Xerox who was installing a variety of machines throughout the Laboratory. I called the point of contact for Xerox in Albuquerque, asking if one of his technicians would be willing to train someone like Sandy. He became excited and interested in this prospect.

A week later I met with Harold, Charles Browne, and Laboratory Legal Counsel. Although there was a great amount of interest there remained a few items to resolve, beginning with the Area Office for the Federal Government in Albuquerque. Security was the front runner on their minds. I needed to schedule a meeting with Herm Roser, Manager for the Albuquerque Office, and brief him on the program.

I knew Herm personally and called him to explain what I had in mind. We scheduled a meeting for me to brief him, Director of Personnel, and Equal Economic Opportunity Director.

My briefing went well. They wanted to share this with headquarters in Washington. I returned to Los Alamos to await a response. The spokesperson in Washington called Agnew approving the program. I was overwhelmed with the news and began to put the final pieces in place for Sandy to come on board and began to list others who might be considered for employment. In the meantime, Harold had submitted his letter of resignation as Director. He assured me that he would pass along his full endorsement for the program to the new Director, Donald Kerr. In a briefing with him I was pleased to learn that Harold had spoken with Don and asked that the program go forward as planned.

Sandy was brought on board and began her Xerox training. Soon several others were hired as positions were found.

The program got wide recognition at the annual national *Arc convention. Los Alamos Laboratory was awarded top honors for Employer of the Year for work with those with learning or physical disabilities. I was asked by Director Kerr to attend the convention and accept this special award for the Laboratory.

*Arc promotes and protects the human rights of people with intellectual and developmental disabilities and actively supports their full inclusion and participation in the community throughout their lifetimes.



John C. Hopkins Writes the Wall Street Journal

Editor's note: In **August 2020** John wrote the following letter to the Wall Street Journal which they published. Written on the 75th Anniversary of the Japanese bombings it is a commentary. I didn't learn of the letter until the 2021 anniversary had passed: too late

to get it, more appropriately, into the July Main Gate. Nevertheless it is ever pertinent. Hopkins is retired Associate Director responsible for the Nuclear Weapons Program

The atomic bombings of Hiroshima and Nagasaki, 75 years ago Thursday and Sunday, respectively, are regarded with horror and regret. But *not* using the atomic bomb would have been far worse. The overall Japanese deaths attributed to the two bombs are estimated at between 129,000 and 226,000. A U.S. government report, dated July 1945, estimated that invading the Japanese Home Islands would cost five million to 10 million Japanese lives.

The U.S. landing, planned for Nov. 1, 1945, was to be substantially larger than the 1944 Normandy landing in Europe. More than 156,000 Allied troops landed on D-Day. They suffered more than 10,000 casualties, including 4,400 killed in action. They faced 50,000 German

In the meantime, Harold had submitted his troops. The invasion of Japan would have infresignation as Director. He assured me volved some 766,000 Allied personnel.

> And it would have been harder than D-Day, which took the Germans by surprise. The Japanese had deduced both the approximate landing date (late October) and the landing beaches on Kyushu, the southernmost of Japan's main islands.

Only after the war did the U.S. discover the magnitude of Japan's preparation to defend against the invasion. In June 1945, U.S. intelligence estimated 350,000 Japanese troops would defend Kyushu. After the Japanese surrendered, the U.S. military demobilized some 784,000 men on Kyushu. In addition, there were some 575,000 Kyushu home-defense forces. Unlike the 3 to 1 ratio of Allies to adversaries at Normandy, the Japanese defenders would have outnumbered Allied troops in the initial assault landing.

The Japanese also were preparing more than 10,000 planes to make kamikaze attacks on the U.S. landing ships before they could discharge their troops. And Japan had almost five million soldiers and sailors still fighting across Taiwan, Korea, China, Manchuria and various Pacific islands.

Civilians would be mobilized, too. On April 20, 1945, the Japanese Imperial Army issued "The Decree of the Homeland Decisive Battle," which proclaimed: "Every soldier should fight to the last . . . and our people should fight to the last person." Every Japanese soldier and civilian—even women and children—was expected to die fighting.

The U.S. government estimated, based on the fierce Japanese resistance encountered on outlying islands, that the war would last another year and a half—through the spring of 1947. It expected between 1.7 million and four million Allied casualties, including 400,000 to 800,000 fatalities. (Between December 1941 and August 1945, the war in Europe and the Pacific had resulted in 407,000 U.S. deaths.)

Weather would have made matters still worse for the Allies. On Oct. 9, 1945, a typhoon packing 140-mile-an-hour winds struck what was to have been the U.S. invasion staging area on Okinawa. The damage to the invasion fleet and forces would have delayed the invasion by perhaps six months. On April 4, 1946, another major typhoon hit. It would have caused another delay. The Japanese would have many months to strengthen their defenses.

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Meanwhile, the Soviet Union (which de- Emperor Hirohito anclared war on Japan on Aug. 8, 1945) was prepared to invade the Japanese northern islands from Manchuria. That would almost certainly have led to a Japan divided between a free South and a communist North. The Berlin Wall might have had a twin in Tokyo. The people of North Japan would have suffered for decades, like the people of East Germany and North Korea. But all this was

averted. On Aug. 15, nounced Japan's surrender. Japan faced a major famine during the winter of 1945-46, which the U.S. ameliorated by providing humanitarian shipments of more than 800,000 tons of food.

The Japanese losses from the atomic strikes were tradic. But their use prevented far more pain, suffering and death than it caused. The U.S. chose the lesser of evils

Oldtimers will enjoy looking at over 1400 badge photos that have been restored. Search Google for how lanl historic badges were restored



On The Bookshelf

The War Years 1943-1946: The Battle of the Bulge in Person. A Tale Told to Douglas Weiss by Stephen D. Stoddard is available at the history museum. And coming in December watch for Silent Voices of WWII: New Mexico's Fierce Encounter with Japan, by Nancy R. Bartlit and Everett M. Rogers.

Stay Informed

A list of resources on the following page can keep you informed of happenings in Los Alamos and in the LANL Community. Several new references have been added. The Los Alamos Chamber of Commerce, CUCRA retiree travel opportunities, and the National Atomic Testing Museum in Las Vegas Nevada. The handsome LANL website, lanl.gov/museum, and the lanl foundation newsletter are new and full of information.

LRG Officers and Board Members,

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LANL In Memoriam By Jack Clifford

Helen Archuleta Ray Blandford **Charles Buchenauer** James Burns Robert Catherwood Eugene Dashner William Gibson Grace Gutierrez Bruce Hein Milton Heinberg James Josey Teresita Martinez Harold O'Brien Carl Ostenak John Rhoades Jimmy Roybal Dennis Rupp Dale Sappenfield Jon Wilson Richard Young

The preceding names have

not been listed in LANL

Memorium before

Nancy Baca Wilma Irene Beck Wilbert Dale Breshears Forrest William Brinkley Jr. Lee Francis Brown Betty Jean Burnett Glenna Louise DeLay Carlson Frank (Zuke) L. Day Judith Dawn DeHaven Lawrence Edgett Francis Joseph Fitzgibbon Jr. Sandra Kay Fletcher Rodney Furan Alfred Furnish Kathleen Gorman Elmer Leroy Grady Alexander Harvey James Haynes Ginger Hirt John Richard Ireland



Mahavir Jain Maxine Stephenson Kelso Bryan Lally Peter Clare Lindahl Mary Jo McGrath-Hoffman Herman Richard Maltrud Richard Owen McMaster Charles Douglas Miller Jo Ann Montoya Russell Mosteller Donald Myers Thomas Eldon O'Hare Clara Schwartz Riebe Peterson **Deidre Ann Plumlee** William E. Putman Jr. Phil (L.P.) Reinig James Repogle Richard (Dick) H. Rochester Mary Ann Ross Frank T. Shively Floyde Edgar Smith Jr. Kenneth Charles Spicocchi Daniel M. Swart Robert Thornton Alfred Howard Zeltmann

Winnie the Pooh

How lucky 1 am to have

something that makes saying goodbye

so hard.

An obituary can frequently be found in Google by entering the individual's name, followed by Los Alamos.

The LRG and the community are grateful to Carol Clark, Publisher of the *LA Daily Post*, for printing obituaries at no cost.

Stay Informed

Los Alamos news on line with the Los Alamos Daily Post, and the Los Alamos ReporterLANL news and more atdiscover.landBradbury Science Museum news with their monthly online newsletter,@theBradburgLANL Foundation Scholarship news monthly email newsletter atlanlfoundationLaboratory Retiree Group (LRG)www.lalrg.orgLos Alamos Chamber of Commerce atlosalamoschPlan a trip withucretireestraVisit the National Atomic Testing Museum in Las Vegas, NVnationalatom

discover.lanl.gov @theBradbury lanlfoundation.org/ www.lalrg.org losalamoschamber.com ucretireestravel@gmail.com nationalatomictestingmuseum

LABORATORY RETIREE GROUP (LRG) Working to Protect Retiree Benefits

Membership in the Los Alamos Laboratory Retiree Group, Inc. (LRG) is open to any person age 50 or older who currently receives or expects to receive an ongoing financial benefit (health or other insurance, retirement income, or other forms of remuneration) from having worked or having an association with someone who worked for the prime contractor of Los Alamos National Laboratory.

Active Members, as described above, pay annual dues of \$20, have voting privileges at Annual Meetings, and may serve as LRG Officers and/or Board Members. Active members receive the annual <u>LRG Directory</u> of members and <u>The Main Gate</u> newsletter 3 times a year. Spouses of deceased Active Members remain members as long as yearly dues are paid.

Friends are persons who support LRG. Friends pay dues of \$20 per year to cover the cost of printing and mailing <u>The Main Gate</u>. Friends may not vote, hold office, or receive the LRG Directory.

MEMBERSHIP APPLICATION or RENEWAL FORM

THE LABORATORY RETIREE GROUP, INC. (LRG) New Membership O Renewal O Friend O Change of Address Check here if requested information remains unchanged (including phone no. and e-mail) Check here if you DO NOT want to be listed in the DIRECTORY

| Active Member: | | | | |
|--|--------------------|----------------------|----------------------|--|
| _ | Last Name | First Name | Middle | |
| LANL Retiree? | Yes No YearSystem: | UCRS PERS LANS OTHER | (circle as needed) | |
| Spouse and/or _ Active Member | Last Name | First Name | Middle | |
| LANL Retiree? | Yes No YearSystem | UCRS PERS LANS OTHER | R (circle as needed) | |
| Friend _ | Last Name | First Name | Middle | |
| Address: | City: | State: | Zip: | |
| Telephone: () E-mail? No Yes: | | | | |
| Payment: New Subscribers and Renewals please mail this completed form plus \$20 per year dues payment by check to: | | | | |
| LRG, PO Box 546, Los Alamos, NM 87544 | | | | |
| Date: | Check No: | Dues Enclosed: | | |

Laboratory Retiree Group LRG, Inc. PO Box 546 Los Alamos, NM 87544

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The Workforce Retirees' Scholarship Fund is an endowed component of the Los Alamos Employees' Scholarship Fund (LAESF) funded by contributions from Laboratory retirees, including Laboratory Retiree Group (LRG) members. The LAESF Advisory Committee awards a \$1,000 scholarship to a deserving student each year based on both scholarship and financial need.

To donate go to the LANL Foundation website.

Make a difference in a young life