

## NEED HELP AT HOME?

for yourself or a loved one?

Errands . Driving . Appointments . Shopping . Cooking  
Technology . Finances . Holiday . Pet Care . Organizing

925-285-6272

Lamorinda Comforts of Home  
LOCAL - BONDED - INSURED  
www.lamorindacomfortsofhome.com



## Celebrating our 10<sup>th</sup> Anniversary

Thank you  
Lamorinda



Offering Complete  
Systems, Upgrades &  
Universal Remote Solutions  
Proudly Serving The Lamorinda  
Community Since 2002

**SOUNDWORKS**

Free-In-Home Estimates

925-209-7001

P.O. Box 365  
Moraga, CA 94556

## ZELL'S SUCCESS STORY

Zell Nathanson of Orinda tells  
her Living Lean story in her  
own words,

I was approaching 60 years  
old and was searching for a way  
of eating that would allow me  
to lose weight and keep it off.  
The Living Lean Program has  
been perfect.

I have gone from a size  
10 to a size 6 in 2 1/2  
months, and its been easy  
to do. Its not a diet but a  
"way of eating" and the  
workouts are fun, but  
hard work of course.

I really feel proud of  
myself for what I have  
accomplished in a short  
time. I love the way I look  
and feel. I never thought I  
could lose so much weight  
and get so fit at this age.  
It just shows, its never too  
late to get in shape.

I am so glad I found  
Living Lean!



Is your story next?  
CALL FOR MORE INFORMATION

925.360.7051 | www.livingleanprogram.com  
Studios in Orinda | Montclair | Danville

# Reunion Hootenanny Celebrates Stanley Choral Director Brian McKibben

Former Stanley Middle School students gather for '70s  
sing-a-long

By Jennifer Wake



1973 Stanley Yearbook

Photo provided

In 1974, while some choral groups  
were singing pieces from  
"Oliver," and folk songs like "How  
Sad Flow the Streams" at the First  
Annual Intermediate Choral Festival,  
the Stanley Middle School Chorus di-  
rected by Brian McKibben was bel-  
ting out the Everly Brothers song, "All  
I Have to Do Is Dream," and "We  
Can Work it Out" by John Lennon  
and Paul McCartney.

At a Lafayette home Jan. 12, the  
walls reverberated with these songs  
and more as former Stanley students  
gathered to honor McKibben at what  
was dubbed the "Brian McKibben  
Stanley Chorus Reunion Hootenanny."  
The beloved McKibben taught at Stan-

ley from 1969 to the mid-1980s.

"Brian was the most kind-  
hearted, influential, special, cool  
teacher I've ever had!" said former  
student Jayne Schonach.

"He made Chorus unique by the  
songs we sang. They were the songs  
of our time," added former student  
Carol Duncan. "I never had another  
teacher throughout the rest of my for-  
mal education that ever made an im-  
pact on me like Brian did."

Heidi Rahlmann Plumb coordi-  
nated the event with Adele Gronner-  
Connor, both former chorus  
members, and current mothers of  
Stanley Middle School students.

... continued on page B9

## LYNN'S TOP FIVE

# Medicare Planning at Retirement – It's Not for Sissies!

By Lynn Ballou, CERTIFIED FINANCIAL PLANNER™

Like a good mystery novel, plan-  
ning for Medicare at retirement  
is a process full of many twists of plot,  
some odd characters and often a  
shocker ending. Unraveling the inte-  
gration of Medicare into your new re-  
tirement lifestyle and budget can send  
you to the hair salon for a color treat-  
ment faster than most any other aspect  
of retirement planning. I sat down  
with my business partner, Marilyn  
Plum, CFP® who is our in-house "go  
to" person for Medicare planning, and  
asked her for five often misunder-  
stood or forgotten planning issues on  
this topic. First, some definitions, as  
provided by the U.S. Social Security  
Administration website:

**Medicare Part A - Hospital In-  
surance:** Part A is paid for by a por-  
tion of Social Security tax. It helps  
pay for inpatient hospital care, limited  
skilled nursing care, hospice and other  
services.

**Medicare Part B – Medical In-  
surance:** Part B is paid for by the  
monthly premiums of people enrolled  
and by general funds from the U.S.  
Treasury. It helps pay for doctors'  
fees, outpatient hospital visits and  
other medical services and supplies  
that are not covered by Part A.

**Medicare Part C – Medicare  
Advantage:** Plans allow you to  
choose to receive all your health care  
services through a provider organiza-  
tion. These plans may help lower  
your costs of receiving medical serv-  
ices, or you may get extra benefits for  
an additional monthly fee. You must  
have both Parts A and B to enroll in  
Part C.

**Medicare Part D – Prescription  
Drug Coverage:** Is voluntary and the  
costs are paid for by the monthly pre-  
miums of enrollees and Medicare.

So, moving on, here's what Mar-  
ilyn recommended I share with you:  
**1) Sign up before you turn 65  
years of age:** If you are approaching  
age 65, be on high alert and start mak-  
ing your Medicare coverage decisions  
early. You need to sign up for  
Medicare within a seven month win-  
dow that is calculated as starting three  
months before the month that you  
turn 65, the month you turn 65, and  
ending three months after the month

you turn 65. If you or your spouse  
are still working at age 65, contact  
your benefits department to learn  
about how your coverage works with  
Medicare and if you need to sign up.  
**2) There are expensive and life-  
long Medicare penalties if you  
don't sign up in time:** Paying atten-  
tion to these enrollment periods is so  
critical because if you miss deadlines,  
permanent penalties will apply to  
your premiums for as long as you  
have Medicare coverage. For exam-  
ple, if you are on a COBRA or in a re-  
tiree health plan when you turn 65,  
you are not considered covered by  
medical insurance based on current  
employment. You must, therefore,  
sign up for Medicare when you are  
first eligible at the age of 65 (see time  
window above) or face penalties. For  
example, your Part B monthly pre-  
mium can have an add-on penalty of  
10 percent for each full year that you  
should have been enrolled and were  
not.

**3) What if you started receiving  
Social Security income before age  
65:** If this is the case, you will be au-  
tomatically signed up for Part A and  
Part B starting on the first day of the  
month you turn 65. You then need to  
add on a Part C Advantage Plan or a  
Medigap plan (if you want it) and/or  
Part D coverage on your own.

**4) Think about a Medigap Plan:**  
According to the Medicare website  
(see reference below), Medigap insur-  
ance is sold by private companies and  
can help pay some of the health care  
costs that Parts A and B don't cover  
such as copayments and deductibles.  
You pay a private insurance company  
for this coverage in addition to your  
Part B premiums, and each policy can  
only cover one person (husband and  
wife must each have their own pol-  
icy). The Medicare website points out  
that Medigap insurance is different  
from Part C Medicare Advantage  
plans because Medigap policies only  
supplement your original Medicare  
benefits. Also note: Medigap plans  
sold after January 2006 cannot cover  
prescriptions.

**5) Join a Part D Plan:** Even if you  
don't need it now, you should seri-  
ously consider electing to join a Part

D plan, even with the lowest amount  
of coverage, so you are at least en-  
rolled in a plan. Again, it's about  
leaving your options open and avoid-  
ing penalties later on. Penalties apply  
if you do not sign up for a Part D plan  
when you are first eligible, or if you  
go for 63 days or more in a row with-  
out this coverage. The late enrollment  
penalty is expensive – 1 percent of the  
"national base beneficiary premium"  
(\$31.17 in 2013) per uncovered  
month!

To say the least, this is just a tiny  
piece of the whole Medicare picture.  
In addition to your own valued family  
health insurance agent and specialist,  
there are other great independent re-  
sources for further guidance. We, and  
our clients, have found the following  
particularly helpful:

- **Health Insurance Counseling  
and Advocacy Program (HICAP)  
for Contra Costa County (and  
other counties):** www.cchicap.org -  
HICAP offers free local group presen-  
tation and individual counseling on  
Medicare and supplement plans. They  
are independent and do not represent  
any insurance company.
- **Medicare:** www.medicare.gov
- **The Henry J. Kaiser Family  
Foundation:** http://www.kff.org



Lynn Ballou is a CERTIFIED FINANCIAL  
PLANNER™ professional and co-owner of  
Ballou Plum Wealth Advisors, LLC, a  
Registered Investment Advisory (RIA) firm  
in Lafayette. Lynn is also a Registered  
Principal and Branch Manager with LPL  
Financial (LPL). The opinions voiced in this  
material are for general information only  
and not intended to provide specific advice  
or recommendation for any individual.  
Financial Planning offered through Ballou  
Plum Wealth Advisors, A Registered  
Investment Advisor and a separate entity.  
Securities offered through LPL Financial,  
member FINRA/SIPC.

# Miller Visit Canceled Due to Staph Concerns at Acalanes

Submitted by Jason Bezis



Empty cafeteria

Photos provided

Community members hoping  
to hear 11th District Con-  
gressman George Miller speak  
about local issues at a Town Meet-  
ing last Saturday were met with an  
empty Acalanes High School cafete-  
ria and cancellation signs due to  
concerns over two confirmed cases  
of Staph Infection at the school.  
According to a Jan. 25 letter from

Acalanes Principal Aida Gimme,  
school staff were taking precau-  
tions as advised by the local health  
agencies, and to prevent further  
spreading of the infection, closed  
down the small gym, weight room  
and locker rooms last Friday.  
These facilities were profession-  
ally cleaned before being reopened  
over the weekend.

**Get Clean.**

**Total Clean 376-1004**  
For your home.