



# The VOTER

LEAGUE of WOMEN VOTERS  
of BERKELEY, ALBANY and EMERYVILLE

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PRESIDENT: JINKY GARDNER

MARCH 2007

EDITORS: ALICE KISCH AND JANE BRANDES

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## HEALTH INSURANCE PLANS: PROS AND CONS

The dismal state of our health care system has led to a flurry of plans to improve access to affordable health insurance:

- On the national scene, President Bush advocates leaner health insurance policies with high deductibles as a way to limit excessive spending on health care. His plan proposes a change in tax structure that would discourage employer-provided health insurance and encourage individuals to purchase policies with high deductibles, thus reducing “excessive” consumption of health care services. Also nationally, Representative John Conyers has reintroduced a bill, HR676 (“Improved and Expanded Medicare for All”) into Congress. This is a single-payer health insurance bill and, as of January 24, 2007, already has 42 co-sponsors.
- In California, Senator Sheila Kuehl, Senator Don Perata and Speaker Fabian Nuñez have each proposed a plan to sharply reduce the number of uninsured (6.5 million) in California. In addition, at his “State of the State” address, Governor Schwarzenegger unveiled his plan for universal health insurance for all Californians, including undocumented residents.

Of these four proposals, only Senator Kuehl’s bill “California Health Insurance Security Act, SB840”, would provide truly universal coverage, which would be continuous, comprehensive and affordable to individuals, families, businesses, and to the state. This plan replaces all the many health insurance companies and their 6,000 plans with a state-administered health insurance plan available to all California residents. Funding for this plan would be from premiums paid by employers and individuals, and by incorporating federal and state moneys presently expended by Medicare, Medicaid, Healthy Families and other programs.

Patient benefits in the Kuehl bill are comprehensive, and include outpatient and in-hospital care, dental, mental health, vision care, prescription drugs, durable medical equipment such as hearing aids and prostheses, as well as other legitimate medical needs. There would be no exclusion for “pre-existing conditions” and no deductibles, and patients would have free choice of physician and hospital, or would be able to enroll in integrated health programs providing both features, such as Kaiser Permanente.

The Kuehl bill would offer large savings over present costs by replacing the huge expenses of administering and marketing the 6,000 different health plans presently available in California with one comprehensive plan and one single payer. Price negotiations for pharmaceuticals and durable medical equipment would net additional savings. Businesses would benefit by reduced health

*(continued on pp. 4-5)*

## PRESIDENT'S COLUMN

Last month I talked about having extra dollars to spend and several possible ways to do it. One result is that your Board is looking into ways to upgrade our office work. You can expect a full report when next year's budget is presented at the Annual Meeting in May. On two other fronts – civics education and health care – action projects are taking wing, and it is exciting for me to report what's happening.

The Civics Education Action Committee came up with the idea of running an "essay contest" on the subject of voting. After an active brainstorming meeting to flesh it out, this contest has morphed into a truly 21<sup>st</sup> Century event. Instead of focusing on essays alone, we will ask contestants to submit entries which make a persuasive argument for Why Vote? The entries would be suitable for any media: TV, radio, the Web, bumper stickers, editorial cartoons and more. The contest will be presented to the schools this fall. In the meantime the committee has lots to do planning prizes and judging. Anyone interested in jumping in will be welcome. For additional information, contact *Bill Chapman* at 527-0827 or *Cathy Lynch* at 527-2173. The next meeting of the Civics Ed Action Committee will be held on March 20, 2007.

Health care is equally, if not more, exciting. *Ursula Rolfe*, a retired physician and a Director on our LWVBAE Board, has formed a committee which is working to pass Sheila Kuehl's single-payer health insurance bill. All of us need comprehensive and affordable quality health care, and Kuehl's bill SB840 would give us just that. SB840 was passed by the State Senate and Assembly last term, then the Governor vetoed it! We will work actively with other groups to get the message out to the public. The Health Care committee is planning various ways to do this, and they can use more heads and hands as well. Their next meeting is February 27, 2007; call *Ursula Rolfe* at 841-2239 to let her know your interest. Just in case anyone hasn't already read our cover article on SB840 and the competing bills, don't put this newsletter down until you do.

Then let's get out there!

*Jinky Gardner*, President

## ATTENTION ALL MEMBERS!!!

**On Thursday, March 1, we will have a local program planning meeting at the LWVBAE office, 6-7 pm, to determine the issues to which we need to direct our energies in the coming year. Bring a "brown bag" dinner.**

### The VOTER

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LEAGUE OF WOMEN VOTERS  
OF BERKELEY, ALBANY AND EMERYVILLE

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The VOTER is free to members, \$10/year for non-members. Current and past issues of the VOTER are posted on our website: <http://lwvbae.org/>.

*The League of Women Voters is a nonpartisan political organization that encourages the active and informed participation of citizens in government and influences*

## WANTED: A FEW GOOD WOMEN (AND/OR MEN) TRAINING PROVIDED

*Jane Barrett*, LWVBAE Administration VP, is seeking volunteers who are willing to donate two to three hours each month for office work at the LWVBAE office. The duties mostly involve answering the telephone and handling the caller's request, and opening and distributing the mail.

*Jane* will conduct one-hour office training workshops throughout the Spring. If you are interested in volunteering for office duty and/or you wish to attend a training session, PLEASE CALL *Jane Barrett* at (510) 845-8055.

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## BAY AREA LEAGUE DAY 2007

The attendees at this year's Bay Area League Day were treated to an array of expertise from some of the most forward-thinking planners in the Bay Area. John King, Urban Design Columnist for the *San Francisco Chronicle* and self-described planning wonk, provided his perspective on development in the Bay Area at the Bay Area League's "Vision for the Future of the Bay Area: Focus on Housing" Bay Area League Day on Saturday, January 27, 2007: This region is so large and so diverse that there is currently no common vision and no regional decision-making. The success of future development will need to depend on "infill" for further construction; "infill" is the use of land which is already located within a built-up area. Urban areas such as San Jose, Oakland and San Francisco, as well as inner suburban cities, will certainly have to rely on infill for their development.

Additional population density near transit facilities will be needed, as well as the thoughtful reuse of older buildings, including changing the use of existing buildings from industrial to office to housing. Mr. King attributed the increasingly vitriolic battles over land use to this "obscenely expensive" area, saying that many of the owners of this valuable real estate think: "I should have a perfect life, and I'm right." Among King's ideas are:

- **Form-based zoning**, i.e., zoning based on the size and shape of buildings, rather than on lot size and square footage of buildings;
- **The use of trains** to connect and unite communities;
- **Five-story buildings** are not evil;
- **Building design after a major battle** is a bad afterthought;
- **Old buildings** should be preserved for their cultural context, not just because they are old; and
- **An open mind** is needed when dealing with affordability issues.

Ken Kirkey, Planning Director of the Association of Bay Area Governments, described the Bay Area "Focusing our Vision" project as a technical advisory committee with sophisticated mapping techniques which attempt to find the best potential areas for future housing growth. Kirkey explained that only those communities which want to increase their population density and add housing will receive incentives for participating in target projects ("a stick painted orange").

Bettina Ring of the Bay Area Open Space Council explained that the Council works to identify key habitat and resource areas which should be protected and remain undeveloped. The Council is also concerned with the needs of urban parks. Gwen Regalia, a 19-year City Council veteran, talked about how Walnut Creek was able to provide fairly dense housing in the city center, while still maintaining limits to growth and height.

Gillian Adams of the Association of Bay Area Governments (ABAG) outlined the criteria which are used by the Regional Housing Needs Allocation to assign housing targets by income categories to each city and county throughout the region. Duane Bay of San Mateo County and Paul Peninger of the Non-Profit Housing Association of Northern California discussed the various obstacles to building affordable housing and ways to successfully overcome these obstacles.

On the ride home in LWBAE President *Jinky Gardner's* van, we indulged in a stimulating discussion as to why there will probably be no new single-family "work force" homes in Berkeley, Albany or Emeryville anytime soon.

*Eloise Bodine*  
LWVBAE Treasurer

## ENVIRONMENTAL CONCERNS

On Monday, March 12, from 7:30 pm to 9 pm, an attorney and a research scientist from Earthjustice, the national nonprofit public-interest law firm, will speak to the Environmental Concerns interest group about the mandate of Earthjustice and its current legal efforts in the Bay Area. The speakers' primary specialty areas are air quality and water quality.

Earthjustice was founded in 1971 as the Sierra Club Legal Defense Fund, and changed its name to Earthjustice ten years ago as the scope of its activities increased. The mission of Earthjustice is to protect the magnificent places, natural resources and wildlife of this earth and to defend the right of all people to a healthy environment.

There are currently eight Earthjustice offices throughout the United States, including Hawaii and Alaska, and Earthjustice is regarded as the leading nonprofit law firm in the United States. One may obtain further information about Earthjustice at its website <http://www.earthjustice.org/>.

Environmental Concerns meetings are held on the second Monday of each month at the home of Horst Bansner, 1340 Arch Street (at the corner of Rose Street), in Berkeley. For further information, contact *Carol Stone* at 549-0959.

*Carol Stone*, Co-Chair  
Environmental Concerns

## HEALTH INSURANCE PLANS: PROS AND CONS *(continued from p. 1)*

insurance costs compared with present ever-inflating health insurance policies, thus increasing their competitiveness especially on the international market. As this article goes to press, this bill is scheduled to be reintroduced in the California State Senate on February 27.

The other California proposals, Perata's, Nuñez's and Governor Schwarzenegger's ("P, N, G") have several features in common. Although none of them provides affordable, comprehensive insurance to all, each proposal contains some improvements over the present situation. Unfortunately, some features – such as the mandate that all individuals not covered by their employers or by state programs purchase insurance – would make matters worse because of the underinsurance which would result from policies with large deductibles and large co-payments, which also confer inadequate benefits. For example, a policy which would be affordable to those with limited income might carry with it an annual \$5,000 deductible and \$10,000 in "out-of-pocket" expenses. Such policies could cause even moderate income people to forgo seeking needed medical care and could also delay the purchase of prescribed medication.

Nevertheless, all three P, N, G plans do offer some improvements over present conditions. All three plans would significantly *decrease the number of uninsured*. The Perata and Nuñez bills strive to cover all employees and their dependents. The Governor's plan claims that coverage would be universal; however, the plan relies on counties to insure undocumented adults, without providing additional funds to do so. In addition, individuals and families with incomes above 250% of the Federal Poverty Level (FPL), who are required to purchase insurance, may not be able to find affordable policies on the open market, since insurance companies are free to determine premiums. All three plans would make all children in families earning less than 300% of the FPL eligible for MediCal or the Healthy Families program. The Governor's proposal states explicitly that this applies to undocumented as well as documented children. The governor's plan would make adults earning less than 100% of the FPL eligible for MediCal. All three plans would establish a state trust fund which would offer insurance plans, negotiated with private insurance companies, to some low income Californians. Participating plans would be required to offer policies with designated benefits and limited administrative expenses.

The three P, N, G plans have an *employer mandate* in which employers must provide health insurance to their employees or pay into a state fund. The extent of this requirement varies considerably between plans. The Nuñez plan requires employers with two or more employees to purchase insurance for employees and dependents, whereas the Governor's plan applies only to employers with ten or more employees (20% of businesses). Perata's employer mandate requires that employers pay an as-yet-to-be-determined percent of payroll for health insurance for employees and their dependents, or pay an equivalent amount into a state trust fund.

All three plans place some *new limits on insurance companies*. Perata's and the Governor's plans require insurers to offer "guaranteed issue", which would not allow exclusions for "pre-existing conditions." Nuñez limits such exclusions to specified serious medical conditions. The Governor's plan also requires use of modified community ratings, which prohibit increased premiums for high risk individuals, but allow different premiums based on regional factors, age and sex.

All three P, N, G plans also would limit the percentage of premiums that may be used for administrative and other non-medical expenses. The Governor's plan specifies that the maximum deductible will be \$5000 and "out of pocket" limited to \$7500 per individual and \$10,000 per family. Nuñez' AB13 would require all insurance companies to offer 3 plans with benefits designated by the California Cooperative Health Insurance Purchasing Program, an agency established under the bill, which would enable informed comparison shopping for consumers. Insurance companies would be able to offer additional packages with different benefit levels.

Among the *deleterious aspects* of the P, N, G plans the most egregious is the *individual mandate*, which forces an uninsured Californian to purchase health insurance without regard to affordability or coverage offered. The Governor's plan places no limits on premiums that insurance plans may charge, and allows inadequate "bare bones" coverage. Thus individuals and families earning more than 250% of FPL, forced to purchase a "cheap" policy, would be saddled with huge deductibles and a dearth of benefits, or be criminalized by breaking the law.

The Governor's plan also encourages the purchase of "Health Savings Accounts" which are available only when accompanied by a high-deductible insurance policy. High-deductible insurance policies enable insurance companies to shift significant costs of health care to consumers, who will then refrain from getting needed medical care, and defer purchase of prescribed medication, even if they have a Health Savings Account. Among other steps backward is the

likelihood that employers will choose to pay the much less costly required state contribution in lieu of purchasing insurance for their employees. This would force many workers to purchase individual policies on the open market, most likely resulting in higher costs and fewer benefits.

Governor Schwarzenegger's plan is so far the most specific about financing, raising many additional concerns: his funding proposal would "redirect" \$2 billion from county funds, thus endangering the safety net, and would collect \$3.5 billion in new "fees" from hospitals (4% of total gross revenue) and from health providers (2% of total gross revenue). **Designating these charges as "fees" enables the Governor to claim that he is not proposing any new taxes, thereby enabling a bill to be passed by a simple majority rather than by the two-thirds vote needed for new taxes.** Since many hospitals and health providers are already struggling to stay afloat and can ill afford such additional expense, these providers would most likely adjust their charges to meet the new expense, thus passing these expenses on to consumers. The Governor's proposal also decreases "regulatory barriers" that specify qualifications for health providers, and would reduce "excessive reporting requirements," possibly reversing hard-won consumer protections.

## CONCLUSION

Following a 2-year study of the effects of uninsurance, the Institute of Medicine formulated elements needed for an optimal health care system for the USA: ***Insurance must be UNIVERSAL, CONTINUOUS, COMPREHENSIVE and AFFORDABLE to the INDIVIDUAL, the FAMILY and to SOCIETY.*** Of the four California health insurance proposals discussed above, only SB840 (Kuehl bill) fulfills all these criteria.

The remaining three proposals, SB48 (Perata), AB13 (Nunez), and the Governor's plan fail these criteria in several respects.

***Universality.*** None of these three proposals offers universal coverage to all Californians.

***Continuity.*** None of these three proposals is continuous, since insurance status will change with jobs, income bracket and family size. Additionally, the insurance plans offered, as well as the premiums charged, can be changed.

***Comprehensiveness.*** Although the three proposals contain requirements for comprehensive coverage, including prescription drugs for at least some low-income individuals, the proposals allow insurance companies to offer different policies with a wide range in the level of benefits.

***Affordability for Individuals and Families.*** Children in low-income families would have increased access to health insurance. Documented low-income employed adults would be eligible for subsidized insurance policies offered by a state insurance pool. The Governor's plan would offer a subsidized plan to all documented adults and families with incomes below 250% of FPL. However, even subsidized plans may not be affordable to all eligible families, while individuals who are mandated by law to purchase insurance in the open market may be unable to find affordable policies or be forced to buy a substandard, high-deductible policy.

***Affordability for Business and Society.*** At present employers pay an average of 10% of payroll for those employees for whom they purchase health coverage. Such employers are at a competitive disadvantage, especially in the international market. Although all three plans attempt to promote cost control by limiting administrative and other non-medical expenses and profits, none appreciably limits total growth in social health care spending. With hundreds of insurance companies offering more than 6000 insurance plans, administrative and marketing expenses are bound to be excessive, even if no profits were allowed.

**In sum:** At present, yearly expenditures for health care in California total more than \$170 billion. These expenditures have risen at rates several times that of inflation. Our society and the State of California cannot afford the ever-increasing cost of health care, the increased rate of morbidity and mortality of uninsured and underinsured Californians and the financial stress of businesses and families overwhelmed by medical debts, frequently leading to bankruptcy.

The only rational course is to adopt and implement the comprehensive single-payer California Health Insurance Security Act (SB840) that was reintroduced last month.

***We have the right plan; we need only the will to overcome the political obstacles.***

Ursula Rolfe  
Board Member with  
Health Care Portfolio

## BROWN BAG LUNCHEONS

After a hiatus of several years, the LWBAE Brown Bag Luncheon tradition was resumed on Tuesday, February 6, 2007 under the tutelage of *Luanne Rogers*, LWVBAE Program Vice President. The topic of February's program was "Disaster Preparedness", which featured three local experts: Stephen L. Cutright, Emeryville Fire Chief; Sandy Weeks, Special Assistant to the Albany Fire Chief; and retired Captain Jim Polk, formerly with the Berkeley Police Department.

The speakers provided an overview of the status of disaster preparedness in their respective cities, and emphasized that individuals and their families need to be prepared; each household needs to have a week's worth of emergency supplies in readiness at all times. While city, state and federal officials need to address the issues involved in preparing for disasters, individual citizens need to be as self-reliant as possible, and neighborhoods need to organize. Training to be a neighborhood organizer or a city volunteer is available in most municipalities. The printed materials which the speakers brought with them are available to LWBAE members in the LWVBAE office.

On Tuesday, March 6, from 12 noon to 2 pm, Brown Bag Luncheons continue with "Universal Health Care: Next Steps", presented by Richard Quint, M.D., MPH (Master of Public Health), Clinical Professor Emeritus, UCSF School of Medicine, Department of Pediatrics. On Tuesday, April 3, 2007, the topic will be "What Happened to the High School Seniors in Berkeley, Albany and Emeryville Who Did Not Pass the Exit Exams?"

Brown Bag Luncheons take place on the first Tuesday of the month, from 12 noon to 2 pm, in the Edith Stone Room at the Albany Public Library, 1247 Marin Avenue (at Masonic Avenue) in Albany; the entrance to the parking lot is on Masonic Avenue. Bring your own lunch; beverages will be provided. Brown Bag Luncheons are open to the public, so bring your friends and neighbors! For additional information, contact *Luanne Rogers* at (510) 559-1006.

*Luanne Rogers*  
VP Program

## NEW EXHIBIT AT BERKELEY HISTORY CENTER

A 2-panel exhibit celebrating the 25th Anniversary of the Berkeley Historical Society's Oral History Project is now being shown at the Berkeley History Center in downtown Berkeley. Coordinated by League member *Therese Pipe*, the display focuses on a number of prominent Berkeley citizens from the Historical Society's own collection of interviews (such as Ruth Acty, the first African American teacher in the Berkeley Unified School

District); and early Berkeley Co-op leaders like Eugene Manilla and Robert Neptune. Among the donated interviews are Pat Cody's and Maudelle Shirek's. A body of works from the LWVBAE's Oral History Collection is also itemized and available for reference (including, among others, *Gilda Feller*, *Felicia Bock*, *Ruth Ganong* and *Elizabeth Schickele*).

Written comments on the future direction of this Oral History Project are sought from all visitors to the exhibit.

The larger current exhibit is called "Berkeley: 75 Years Ago," curated by historian Steven Finacom. At that time in the 1930s, Berkeley was a Republican city in the middle of the Great Depression.

The Berkeley History Center is located at the Veterans Building, 1931 Center Street, 2 blocks west of Shattuck Avenue. Regular hours are Thursday, Friday and Saturday, from 1-4 p.m. Telephone (510) 848-0181.

The exhibit closes at the end of March.

*Therese Pipe*

## JANUARY AND FEBRUARY DONATIONS

### To the LWVBAE General Fund

*Jane Bergen*  
*Claudia Berger*  
*Marilyn Heilman*  
*Angharad Jones*  
*Louise Larson*  
*Stephanie Lim*  
*Sylvia McLaughlin*  
*Anita Navon*  
*Barbara Renton*  
*Luanne Rogers*  
*John Taylor*  
*Ruthann Taylor*  
in memory of *Marion Sherk (Luten)*

### To the LWVB Foundation

*Wise Allen*  
*Jane Bergen*  
Bill's Trading Post and Gem Gallery  
*Elena Burgess*  
*Shireen Burns*  
*Julianna Dickey*  
*Linda Gerson*  
*Louise Lidicker*  
*Anita Navon*  
*Barbara Nelson*  
*Sally Outis*  
*Barbara Renton*  
*Meredith Stout*

Many thanks for remembering your League.

*Louetta Erlin*  
Donations Secretary

## BOARD BRIEFS

The LWVBAE Board meets monthly to plan future and ongoing League activities and to report on past events. Many of the issues mentioned below have been previously reported in the *VOTER*; additional Board decisions are also noted:

In **October 2006**, the Board voted to authorize a pilot program for student dues, to be implemented by the Membership team. The Board also reconsidered its prior decision on Measure J on the November Berkeley ballot, but decided to confirm remaining neutral.

In **November**, the Board urged that the Alameda County Leagues advocate for the County to provide prepaid postage on absentee ballot return envelopes; the Board also asked the Alameda County Leagues to forward its recommendation to LWV-California. The Board authorized the hiring of Cheryl Nichols as office manager. The Board chose to renew LWVBAE's membership in Berkeley Community Media every year (not just at election times) and to include the dues in its annual budget.

In **December**, the LWVBAE and LWVB Foundation Boards met jointly to discuss financial matters and suggestions as to how the League could spend some of its invested reserves to further our goals and impact in the community. LWVBAE voted to support the Alameda County Everyone Home Project.

In **January 2007**, the Board encouraged the Civics Education Action Committee to develop League-sponsored efforts to increase participation of local schools and student voters in mock elections. The Board also approved sending letters to the Berkeley mayor and councilmembers supporting proposed revisions to regulations to limit terms of appointments on Boards and Commissions.

In **February**, the Board established LWVBAE's prudent reserve at one half the annual budget. With the current year's budget of \$65,700, the prudent reserve would be \$32,850. The board approved sending another letter to the Mayor of Berkeley and councilmembers urging that term limits and appointment of an individual to only one board or commission apply to all city boards and commissions.

*Ginette Polak*  
Substituting as Secretary

### NEW MEMBERS

OUR WARMEST WELCOME  
TO OUR NEWEST MEMBERS:

*Liz Horowitz*  
*Terrie Light*  
*Petra Lilie Strand*

### LEAGUE OF WOMEN VOTERS OF BERKELEY, ALBANY AND EMERYVILLE BOARD 2006-2007

<b>President:</b>	JINKY GARDNER
<b>Acting Secretary:</b>	GINETTE POLAK
<b>Treasurer:</b>	ELOISE BODINE
<b>VP Action:</b>	HELENE LECAR
<b>VPs Administration:</b>	JANE BARRETT DIANE AKERS
<b>VP Program:</b>	LUANNE ROGERS
<b>Co-VPs Election Services:</b>	BETTY HICKS (Speakers' Bureau) PHOEBE WATTS (Candidates Nights)
<b>Voter Editors:</b>	ALICE KISCH JANE BRANDES
<b>Membership Co-Chairs:</b>	KAREN NELSON KRISTINA LIM
<b>VP Health Care:</b>	URSULA ROLFE

## LETS SELL THOSE T-SHIRTS, TEA BAGS, TOTE BAGS, NOTE CARDS AND CONSTITUTIONS!!

*Eloise Bodine*, our wonderful LWVBAE Treasurer, tells us that we need to be more aggressive in our sales techniques. So if there are any among you who would like to undertake a second (or third, or fourth) career as a salesperson, please call *Eloise* at (510) 845-0974.

This unique sales opportunity involves bringing the above-mentioned items to our meetings, encouraging people to buy them and collecting the money. How sweet is that? (Just in case you're getting the wrong idea, funds collected from sales go straight to *Eloise*, who promptly deposits them into our LWVBAE coffers.)

## ESTATE PLANNING

The Boards of the Berkeley League of Women Voters Foundation and the League of Women Voters of Berkeley, Albany and Emeryville welcome the inclusion of the League in your estate planning.

The greater our funding, the more we will be able to do. Your gift of continued financial support will live beyond your lifetime in the work of the League.

Thank you for considering the work of the League when planning your civic legacy.



**LEAGUE of WOMEN VOTERS**  
of Berkeley, Albany and Emeryville  
1414 University Ave., Suite D  
Berkeley, CA 94702-1509

**Non-Profit Org.**  
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## CALENDAR

Berkeley addresses unless otherwise indicated

### IT'S EASY TO JOIN The LEAGUE of WOMEN VOTERS

Just fill in the blanks below, clip this coupon and mail it with your check for \$65 Annual Dues made out to:

**LWVBAE**

**1414 UNIVERSITY AVENUE, SUITE D  
BERKELEY, CA 94702-1509**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Tel. Day: \_\_\_\_\_ Eve: \_\_\_\_\_

FAX: \_\_\_\_\_ E-mail: \_\_\_\_\_

Joining at the local level makes you a member at all levels:  
**LWVBAE, Bay Area, State and National.**  
**Dues and contributions**  
**to the League are not tax deductible.**  
**Contributions to the LWVB Foundation**  
**are deductible, to extent allowed by law.**

#### FEBRUARY

- 19 MON.
- 20 TUES. 7:30-9:30 pm
- 22 THURS. 7:30 pm
- 27 TUES. 1:30 pm

#### MARCH

- 1 THURS. 6-7 pm
- 1 THURS. 7-9 pm
- 2 FRI. 5 pm
- 6 TUE. 12-2 pm

- 12 MON. 7:30-9 pm

- 16 FRI. ALL DAY

- 20 TUES. 7:30-9:30 pm
- 22 THURS. 7:30 pm

#### APRIL

- 3 TUE. 12-2 pm

- 5 THURS. 7-9 pm
- 6 FRI. 5 pm
- 9 MON. 7:30-9 pm

- 17 TUES. 7:30-9:30 pm
- 26 THURS. 7:30 pm

#### MAY

- 1 TUE. 12-2 pm
- 3 THURS. 7-9 pm
- 8 TUES. 5-8:30 pm
- 14 MON. 7:30-9 pm
- 15 TUES. 7:30-9:30 pm
- 18-20 Friday-Sunday
- 24 THURS. 7:30 pm

#### PRESIDENTS' DAY - LWVBAE office closed

- Civics Action Committee *B. Chapman, 527-0827*
- Action Committee, 1419 Grant Street *H. Lecar, 549-9719*
- Health Care Committee, LWVBAE office *U. Rolfe, 841-2239*

- Local Program Planning, LWVBAE office *J. Gardner, 548-5292*
- Board Meeting, LWVBAE office *J. Gardner, 548-5292*

#### Deadline for April VOTER

- A. Kisch, 985-0651**
- Brown Bag Luncheon Series (see p. 6)
- Albany Library's Edith Stone Room *L. Rogers, 559-1006*
- Environmental Concerns, (see p. 3) *C. Stone, 549-0959*

- 1340 Arch St. (Horst Bansner's house)
- Delta Vision Workshop on Water, Suisun City *Diana Farmer,*
- Recreation Ctr, 611 Village Dr., Suisun City *dfarmer@water-ed.org*

- Advance Registration Required**
- Civics Action Committee *B. Chapman, 527-0827*
- Action Committee, LWVBAE office *H. Lecar, 549-9719*

- Brown Bag Luncheon Series (see p. 6)
- Albany Library's Edith Stone Room *L. Rogers, 559-1006*
- Board Meeting, LWVBAE office *J. Gardner, 548-5292*

#### Deadline for May VOTER

- A. Kisch, 985-0651**
- Environmental Concerns, (see p. 3) *C. Stone, 549-0959*

- 1340 Arch St. (Horst Bansner's house)
- Civics Action Committee *B. Chapman, 527-0827*
- Action Committee, 1419 Grant Street *H. Lecar, 549-9719*

- Brown Bag Luncheon Series (see p. 6)
- Albany Library's Edith Stone Room *L. Rogers, 559-1006*
- Board Meeting, LWVBAE office *J. Gardner, 548-5292*

- Annual Meeting, Northbrae Community Church
- Environmental Concerns, (see p. 3) *C. Stone, 549-0959*

- 1340 Arch St. (Horst Bansner's house)
- Civics Action Committee *B. Chapman, 527-0827*
- LWVC Convention in Bakersfield *J. Gardner, 548-5292*
- Action Committee, 1419 Grant Street *H. Lecar, 549-9719*