

### PRESIDENT'S COMMENT

Thanks to all of you who returned the "Please Take Action" form. As of 12/3 119 have been returned by mail or at the November 7, 1776 meeting. *(That's a unique blend of words, how should I have punctuated it w/o a rewrite?)* I really appreciate the nice comments about **DEC'ed Out**.

43 of the responders said that they were interested in a GMM in December, so we will have one with Mother Nature's cooperation in Chelmsford on December 10. You should have received a postcard announcing the meeting. *(Please see GMM and SHL articles for more information.)* Spouses, significant others and friends are invited to this meeting as our guest speaker will be talking about how we can all become better informed and more involved with legislative matters concerning senior citizens.

Hope this holiday time finds most of us healthy, wealthy and wise. Happy Hanukah and Merry Christmas and I hope that both you, your families, and DRA have a successful 1997.

Bob

### OPEN ENROLLMENT 1997

We hope that no one had trouble with the Open Enrollment. I didn't change my option but I did use Benefits Express because I had a question about the Dental side. I was happy with my experience and on closer reading found the answer in the package. If you had any problems please call them and let them know. The mailings reflected some of our inputs given at a meeting in Marlboro. They do listen!

### HAVE YOU HEARD?

No new gossip - disappointing, we really do miss DECnet and DECnote, don't we? Where are you InterNet surfers, isn't there something you would like share with the disconnected?

### GENERAL MEMBERSHIP MEETING

All set, to take place at 7:30 p.m. on December 10, at the Central Baptist Church in Chelmsford. Map on address page of this newsletter.

A short business meeting at 7:30, with our guest speaker, Al Rubio, scheduled for 8:00. We will probably adjourn no later than 9:30. We won't be kicked out then should there be more things to be discussed or if you just want to socialize

The business portion of the meeting will consist of:

- membership report
- financial report,
- president's concerns, and
- your concerns.

If you have specific questions about DRA that you would like addressed, please send them to Bob Moore or call him. (Best to call him early a.m.)

Please see the accompanying article about the Silver Haired Legislature which introduces our guest speaker.

The church is easy to find, the parking lot is adequate, the hall is handicapped accessible, it could hold a significant group, we will have some light refreshments (both kinds of coffee), and you should be able to leave no later than 9:30. So please come help make this a significant meeting. Both the DRA President and Treasurer will be there, and that's the active side of your Board of Directors. Enrollment 1997

PHONE NUMBERS ARE ON PAGE 2

### THIS COULD HAVE BEEN

your item of interest. Send something in for us all to share. Some of you non-New Englanders. But don't just tell us about the great weather you're having. ☺

### MASSACHUSETTS SILVER HAURED LEGISLATURE DAY NOVEMBER 15, 1996

Governor Weld issued a Proclamation naming November 15, 1996 as the "Silver Haired Legislature Day" for the Commonwealth of Massachusetts. Established in 1980 by the Office of Elder Affairs to improve communications between seniors and the State Legislature, the Silver Haired Legislature (SHL) is a unique senior organization whose members are elected by their peers within in state legislative district.

The SHL is a non-partisan, multi-cultural, and intergenerational program that is crucial in the promoting and understanding of the senior issues which come before the legislature. At present 22 states have functioning SHL's and the first Silver Haired Congress will be convened in Washington, DC in 1997. The Massachusetts Senate endorsed the Proclamation and congratulated the SHL for its continuing efforts on behalf of Massachusetts senior citizens and called on all senior organizations to participate in the statewide campaign to aid the state SHL President Al Rubio, and Speaker Evelyn Kelly in filling vacant senate and representative seats in SHL districts.

Mr. Rubio will be the Guest Speaker at our General Membership Meeting. Local SHL members from the 1<sup>st</sup>, 2<sup>nd</sup> and 39<sup>th</sup> Middlesex County districts will also be present. Al will address the roles of an SHL legislator and the committees which work within the structure. This will give us all a better understanding of the ways in which active seniors can assist in the state legislative process regarding legislation before the state Senate and House of Representatives. If you would like information about your district's Silver Haired Legislator call Al Rubio at his office in the Executive Office of Elder Affairs, ☎ ext. 313.

### CHAPTER 1776 NEWS

This group meets at the **Fairbanks Senior Center** in Sudbury. All are

welcome and encouraged to attend.

The next meeting is February 13 at 2:00 p.m. Beverly Robbins-Gordon will be the speaker. These meetings are promptly over at 4:00, so try to be there a few minutes early so that the meeting can start on time.


A few people are making a one day trip to NYC on December 6. Let's all hope they have good traveling weather and a fun time in the Big Apple.

**November 7**— Paul Verderese, an American Express Financial Services representative spoke about Estate planning. After an introduction by Jack Mahoney, a former Digital employee, Paul proceeded to list several misconceptions around property ownership, such as transfer privileges, conditions, and costs. The government sets the terms. Some examples were given that touched on planning well, and knowing the laws regarding property values.

The tools needed to avoid probate were discussed in length and consisted mainly of: disclaimer use and power of attorney.

Paul reminded the group that a maximum of \$10,000 a year may be gifted and a gift tax return must be filed. He presented several scenarios which emphasized that he has a good grasp of the laws involving gifts.

When asked about irrevocable trusts, Paul explained some of the management and administrative problems involved with such an option. Living trusts, small estate assets and split assets were discussed in detail with the suggestion that for small estates it is better to make a child co-owner rather than leaving the house to your spouse. Paul mentioned other things to do to avoid probate but also informed us that some times going through probate was a good thing.

Individual goals always make the general answer the incorrect answer. But all-in-all, Paul's presentation was well done and the audience seemed very appreciative of the information he provided. When asked, Paul offered his phone number in Auburn. You may  get the number by calling Marje Morrissey who provided the information in this article.

114 took SERP, 3 retired before 1992. (That's more than 119 because two people said they were TSFO and took the SERP. ??)

Working or Not: 39 are happy not to be; 7 would like to; 56 are working; and 2 when they feel like it. The survey didn't ask whether part time or full time. 4 said they were volunteering.

Publish membership list: 113 yes, 2 no, and 4 didn't answer the question

26 people paid dues and 3 informed us that they had already paid 1995 or 1996 dues. Those who paid both 1995 and 1996 have received credit for paying 1997 dues. I am feeling better about the accuracy of our database.

43 said they would like to have a general membership meeting this month so we have scheduled one in Chelmsford. The date chosen was the second choice overall of the 43 responses.

It isn't too late to send in your form, we would appreciate hearing from you.

#### LAST CALL FOR 95-96 DUES

Thanks to all of you who paid dues in 95 and/or 96. For some it was simply a matter of telling me you paid when I had no record, for others it was sending an extra check because you weren't sure or the coded label was confusing.

Dues will be payable again in January 1997. 12 have already done so. The pay window will remain open for three months so you don't have to continually read about the dues situation.

If your label doesn't say 12/96 or 12/97, we think you owe dues which remain \$10.00 per year. A couple need only pay once because our significant expense is the newsletter and we only send them one.

## CONTACTING DRA

REPEATED FOR EDIFICATION

Chapter 1776 folks should call one of the officers. Their phone numbers are shown in the box on page 3.

Others please call Bob Moore. Early morning is best >5:30 a.m. Anytime is okay, but you may have to leave a message. When leaving a message please give me a "best" time to call back. If no response within 48 hours please call again. Please say your phone number slowly. (I do a reverse lookup when I have trouble recognizing or understanding your name.)

#### IMPORTANT TELEPHONE NUMBERS

Please let us know of numbers we should add or more importantly any problems you have with using any of these numbers.

AARP District Office.....	508 872-4150
AARP Hotline.....	800 826-8683
Benefits Express.....	800 890-3100
Speak to a representative *☞	
Help & Open Enrollment. #	
SAVE.....	☎#
Pension.....	☎#
Hearing impaired.....	800 828-8745
Beverly Robbins-Gordon...	508 493-9658
Change of Address.....	800 323-2060
CIGNA (Life Insurance).....	800 828-3485
Digital Credit Union.....	800 323-8797
Digital Investor Services....	800 235-5069
Digital People Support.....	800 544-9944
also travel, discounts, etc.	
Fairbanks Senior Center...	508 443-3055
IRS (Tax Forms).....	800 829-3676
John Hancock (Braintree)..	800 332-2060
Retiree Assistance.....	☞ on menu
Office of Elder Affairs.....	800 882-2003
Purchasing Digital equip....	800 377-1237
Thomas Cook Travel.....	800 374-5858

#### WORTH SENDING FOR

Nothing new to send for. And yes, last month's item was correct. They want you to send a 9X12 inch SASE for the Fitness information.

#### PLEASE TAKE ACTION FORM

SOME RESULTS

119 responded. 14 were TFSO,

 PHONE NUMBERS ARE ON PAGE 2

## SOME THINGS TAKE FOREVER

No newer information regarding the second distribution. I believe that they are still trying to accomplish this by the end of December, 1996.

**IMPORTANT:** If you move or have moved, make sure that you notify the administrator of your new address.

David Berdon & Co. LLP  
P.O.Box 1759  
Grand Central Station  
New York, New York 10163  
Attention: Digital Insurance Litigation

**Questions? Call Bill Barron at 508 475-3391**

## MEMBERSHIP LIST

For information purposes, Penny Kelley once said she had about 900 names and addresses at the time DRA was being revitalized in Marlboro.

That list was never shared with the Board of Directors. Penny gave Bob an abbreviated list that was used for mailing *DEC'ed Out*. That mailing list was the Genesis for the database we now have of about 480 names.

Next month that list will be split in two to render an Active and Inactive list. Thereafter, only the active list will be used for DRA mailings. The inactive list will be retained, although it will become incorrect due to address changes, in case we have a really hot item that we think needs broader distribution. To stay on the active list make sure that you tell me you have paid dues in 95/96 or 1997.

## HELP - NEED A FIX

We would appreciate any information that you may have about the following listings that causes USPS to return any of several unhelpful reasons for non-delivery. Some of these people paid dues in 95-96. If you know them ask them to give me an update on their address.

Ray Archambault  
55 Arthur Ave or 48 Camelot Dr  
Manchester NH 03104

Claudine den Boggende  
36 Bay Ridge Dr 1C  
Nashua NH 03062

Yvette Dowling  
4520 S Arville #400  
Las Vegas NV 89103

John Earon  
22 Newton St  
West Boylston MA 01583

Lorraine Hayes  
2 Woodfield St  
Nashua NH 03062

Stephen A. Kallis, Jr.  
8417 N Armenia #810  
Tampa FL 33604

Ronnie Kimball  
404C Ridgefield Cir  
Clinton MA 01510

Kyong Liliedahl  
8 Escumbuit Rd  
Atkinson NH 03811

following last name may be misspelled  
James Walach  
Costa Mesa CA

David Nash  
1 Walker St  
Westboro MA 01581

Paul Saia  
1243 Adams St. #303  
Boston MA 02124

Mary Toohey  
PO Box 1004  
Marblehead MA 01945

DEC'ed Out is a newsletter published by and for the Digital Retirees Association.

Byline articles may contain conclusions and opinions of the writer and not necessarily of the Digital Retirees Association or its Board of Directors.

### Board of Directors

Ed Braniecki  
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Norma Millett, Treasurer  
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### Chapter 1776 Officers

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Vice-chair Marilyn 443-6865  
Goodrich Frank  
Treasurer Frank  
Kinchla 879-1858  
Secretary Marje Morrissey 897-2568

Mailing Address:

DRA  
c/o Bob Moore  
3 Judith Rd  
Chelmsford, MA 01824

## PUBLISHER'S COMMENT

November newsletter was sent to 474 addresses.

Thanks, to Marje Morrissey who pointed out the several misspellings of Beverley's name. Note it is correct in this month's article. Also, thanks to the many who added "helper" words to the survey to make it more grammatically correct. I definitely need an editor, problem is said editor should have my "under the gun attitude" about getting things done. But please volunteer, I could even change my ways. Stranger things have happened, they found water on the moon.

Please don't be bashful about submitting an item. Diskette preferred, Mac or PC, or send a fax Mon-Sat send to Chelmsford Copy & Secretarial Center at 508 256-1869. Bob

C. Robert Moore (DRA)  
3 Judith Rd  
Chelmsford MA 01824-4717

Ask a friend to join  
us

### Chapter 1776

Thursday, February 13, 1997 2:00 pm

Thursday, May 22, 1997 7:00 pm

Fairbanks Senior Center  
Sudbury, Massachusetts

General Membership Meeting  
Central Baptist Church on Chelmsford Common  
Tuesday, December 10, 1996 7:30 p.m.

Central Baptist Church is the church on  
the common without a steeple clock.

Estimated travel times from certain locations are:

128/Rte 3 Burlington, 30-45 mins

495/Rte 3, Chelmsford, 5 mins

495/93, Andover, 20 minutes

Rt 3/Exit 1, Nashua, 20 minutes

Rt 3/Exit 8, Nashua, 35 minutes

Listen to WBZ 1030, for traffic on the three.

