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NEWSBITS

UNISYS



Published Quarterly by the Unisys Retirees Group – Blue Bell, PA
Where old “bits” retire

Calendar of Events

March 14, 2013 - Stacy Ettinger.. Cardiovascular Nurse...Mercy Health System.

2013 - 2014 Executive Officers Election

The executive officers in the Unisys Blue Bell Retirees Group were chosen with a voice vote at our January 10, 2013 General Meeting. The following executive officers were elected:

- President: Joe LaViola
- 1st Vice President: Joe Campbell
- 2nd Vice President: Wayne Schweigert
- Treasurer: Al Rollin
- Recording Secretary: OPEN
- Corresponding Secretary: Janice Silcox



President's Message

In January, I was privileged to be re-elected to the Office of President for two more years. Serving the UBBRG has been a rewarding experience in itself.

I will continue to do my utmost to keep the connection of UNISYS retirees' intact and well. I ask everyone to take advantage of the NEWSBITS Bulletin and the UBBRG.ORG website, for the publication of any event that may be of interest to fellow members.

I look forward to serving the next two years and to keep the spirit of the UBBRG growing ever stronger.

Joe LaViola, President UBBRG

Retirees Meetings

Meetings are every second Thursday of the month, except for July and August, at 1:30 - 3 PM. The meeting place is at The Church on the Mall, which is located in the rear of the Mall (Plymouth Meeting), adjacent to the Food Court.

IMPORTANT UNISYS RETIREES CONTACT NUMBERS

401K Investments:
FIDELITY Phone # 1-800-600-4015
Internet 401k.fidelity.com

Pension and H.R Concerns:
HEWITT Phone # 1-877-864-7972
Internet: resources.hewitt.com/Unisys

**March 2013, Volume 34,
Number 1
Circulation 913**

MEMBERSHIP ALERT

Our Current Membership stands at 913 persons. Of these, 50 last paid dues in 2009, 95 last paid in 2010 and 96 last paid in 2011. That makes 241 members (26.4%) of our membership who are considered delinquent in their dues payments. Members who haven't paid since 2012 are not considered delinquent. They are expected to catch up throughout 2013. The real problem is that we are never sure whether our delinquent members really want to continue their membership. Some have moved and not notified us of their new locations. Some may have died or are too sick to keep track of the NEWSLETTER. We try to keep track of members who are "lost", but it's not too successful.

Please check-out the ATTENTION MEMBERS NOTICE on page 12 of this issue! Any delinquent member can get current on dues payments through 2013 for just \$7.

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50/50 Drawings

We have a 50/50 drawing at every monthly meeting. Here is how it works: Tickets are sold to attendees at the beginning of each meeting and a drawing for the winning ticket is held immediately following our guest speaker. Two tickets cost \$1.00 and six (6) tickets cost \$2.00. Half of the proceeds go to the holder of the winning ticket and the other half goes into our treasury to help defray the cost to rent our meeting space at the church in the Plymouth Meeting Mall.



Ann LaViola (from left) and **Marie Staub** will be happy to sell you as many tickets as you want. They will be seated at their concession table, at the church entrance, to take your offerings. The following were our winner's:

December's winner of the 50/50 drawing was Ron Agresti.

January's winner of the 50/50 drawing was Joe Boyle.

February's winner of the 50/50 drawing was Joe LaViola, who graciously donated it to the Retirees Group.

Monthly Meeting Guest Speakers

December's speaker was **Michael D Bannon** - Director/Chief Sealer, of the Bucks County Consumer Protection Agency and Weights & Measures - who spoke in particular about the problems of **elder abuse and identity theft**.

The following were the topics of Mike's presentation:

Elder Abuse

The Bucks County Crimes Against Older Adults Task Force recognizes that abuse can happen to anyone at any age. Violence against people over the age of 50 by family members is a

serious problem. This resource provides information about elder abuse and where someone can turn for help.

Abuse against older adults can be physical, emotional, psychological, sexual, financial exploitation, or caregiver neglect.

The Crimes Against Older Adults Task Force understands that it can be difficult to talk about the concerns you are having. You may be afraid to reach out for fear that no one will believe you, or you may feel that you should keep these matters pri-

vate. **No one deserves to be abused, no matter what.**

Please call us. We are here to listen. Many people in similar situations have received help to stop the abuse. We can help you too. **Call: 1-800-490-8505**

Identity Theft

Deter identity thieves by safeguarding your information as follows:

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date.
- Visit OnGuardOnline.gov for more information.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

Bills that do not arrive as expected

Unexpected credit cards or account statements

Denials of credit for no apparent reason

Calls or letters about purchases you did not make

Inspect your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.

The law requires the major nationwide consumer reporting companies-Equifax, Experian, and TransUnion-to give you a free copy of your credit report each year if you ask for it.

Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write:

Annual Credit Report Request Service, PO. Box 105281, Atlanta, GA 30348-5281.

Your financial statements. Review financial accounts and billing statements regularly, looking for charges you did not make.

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Monthly Meeting Guest Speakers (continued from page 2)

speaker was **Michael D Bannon**:

Identity Theft (continued)

Defend against the theft as soon as you suspect it.

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- Close accounts. Close any accounts that have been tampered with or established fraudulently.
- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.
- File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- Report the theft to the Federal Trade Commission.

Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

January's guest speaker was **Susan Walla** who gave us tips on IRS 2012 tax filing and 2013 tax planning. The following are some of these changes:



Tax Stats:		<u>2012</u>	<u>2013</u>
<u>Personal exemption:</u>		\$ 3,800	\$ 3,900*
<u>Std deduction:</u>	Married	\$11,900	\$12,200
	Single	\$ 5,950	\$ 6,100
Over 65/blind (married)		+\$1,150	+\$1,200
Over 65/blind (single)		+\$1,450	+\$1,500

exemptions & itemized phase out: AGI MFJ, 250k single

Income required to file:

Married, under 65	\$19,500	\$20,000
Single, under 65	\$ 9,750	\$10,000
Married, both over 65	\$21,800	\$22,400
Single, over 65	\$11,200	\$11,500

2012 AMT exemption: \$78,750 MFJ, \$50,600 (adj for inflation)

Estate tax exemption,

2012: \$5.12 million, max 35%

2013: \$5M (+ inflation) max 40% + permanent spousal portability

Gift tax annual exclusion: \$14,000; unified with estate tax

Social Security: Cost of living increase, 2013: 1.7%.

2012 benefit reduction (\$1/\$2), wages earned before full retirement age (age 66 if born 1943-1954): \$15,120.

2013 Medicare Part B: based on 2011 income level

-- new premium \$104.90 paid by most Americans

-- higher if above \$85,000 single, \$170,000 married

-- can be \$146.90 to maximum of \$335.70/month

2013 Long-Term Cap-Gain Tax (held +1 yr)+Qualified Dividends

-0% if you are in 10% or 15% bracket (\$72,500 MFJ, \$36,250 S)

-15% for taxpayers in 25%, 28%, 33% & 35% brackets

-20% for 39.6% bracket (\$450k MFJ, \$400k S)

* MFJ = Married Filing Joint, S = Single

2013: Medicare surtax on unearned income

- 3.8% of the LESSER of Net Investment Income OR

- - excess modified AGI over \$240k (MFJ) or \$200k (single)

February's guest Speaker was **Alan Gudknecht** who told us about his very unusual experiences in growing up and about his lineage dating back to 1729.



Alan was accompanied by his sister, Louise Lindinger, who also told stories of her own. Alan's and Louise's stories were most interesting. They provided the following synopsis and information as follows:

Alan's parents never criticized him or restricted his urges to explore various neighborhoods he lived in. His parents thus preserved that curiosity and zest for life that all children are born with. Around age thirteen he began writing notes about the thrilling life he lived and was still living.

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Monthly Meeting Guest Speakers (continued from page 3)

(guest Speaker was *Alan Gudknecht*)

He stored these notes at home. His parents thus preserved that curiosity and zest for life that all children are born with. Because of their growing number of offspring and need for more bed space and closet room, his parents moved his parents moved to another home almost every year. As a result Alan witnessed all sorts of humanity and watched how they coped first during the Great Depression of the 1930s and then the five years of World War II.

During his 34 years at Univac, major articles authored by him, were published in many engineering journals including: IEEE Transactions, Plant Engineering, and EDN. It was then that he began converting his early notes into his first book of memoirs. After leaving Unisys as Senior Engineering Specialist in Electronics he worked for years as a medical-technical author, editor, and photographer for a medical publisher in the Plymouth Meeting area. He eventually retired to write his remaining memoirs and family history that he had outlined over the years.

The following are Web sites and Sources to Obtain Genealogical Information:

Free Websites!

- FamilySearch.com (Church of the Latter Day Saints)
- rootsweb.com

Sites that Require Payment

- Ancestry.com
- MyHeritage.com
- *genealogybank.com* (newspaper articles, notices and obituaries)
- *Fold3.com* (used to be Footnote.com) Colonial records, military records, census, city directories
- Irish Family History Foundation (www.ifhf.ie)
- Genealogy.com (Family Tree Maker)

Archives and Historical Societies

- Genealogical Society of Pennsylvania (genpa.org), 2207 Chestnut Street, Phila., Pa.-19103
Phone (215)545-0391 (Family genealogies)
- Historical Society of Pennsylvania (hsp.org) 1300 Locust Street, Phila, Pa. 19107--215-732-6200 Church records, city directories, old newspapers
- Philadelphia City Archives (www.phila.gov/Records/Archives) 3101 Market Street, Phila., Pa. 19104, Phone - 215-685-9401, Birth, death, marriage records, police records, city directories, deeds, mortgages Almshouse and Prison records
- National Archives and Records Administration (NARA) (www.archives.gov.Philadelphia) Chestnut Street between 9th and 10th Streets, Phila., Pa. 215-606-0100 - Census records, military pension records

Photographs

Philly history.org--- Thousands of photographs from the late 1800s onward from the Philadelphia City Archives

Life's Lesson on Spending

From actor Will Smith

“Too many people spend money they haven’t earned, to buy things they don’t want, to impress people they don’t like.”

SPECIAL OFFER!!

ARE YOU STILL RECEIVING NEWSBITS VIA THE U.S.MAIL? NOW IS THE TIME TO SWITCH TO THE ELECTRONIC VERSION OF NEWSBITS.

IT WILL OFFER SEVERAL BENEFITS:

- YOU WILL RECEIVE YOUR COPY AT LEAST A WEEK SOONER.
- YOU WILL ENJOY EACH ISSUE IN FULL COLOR.
- YOU WILL BE HELPING THE ENVIRONMENT. SAVE A TREE.
- YOU WILL RECEIVE ONE ADDITIONAL YEAR’S MEMBERSHIP.

IT’S EASY. JUST E-MAIL EITHER:

JERRY FELDSCHER AT - felch1@verizon.net OR
BILL RIDGE AT - wbridge@verizon.net

SAY THAT YOU WANT TO SWITCH. DO IT NOW!

What to take to bed with you

- *not a joke.*

Put your car keys beside your bed at night.

Tell your spouse, your children, your neighbors, your parents, your Dr's office, the check-out girl at the market, everyone you run across. Put your car keys beside your bed at night.

If you hear a noise outside your home or someone trying to get in your house, just press the panic button for your car. The alarm will be set off, and the horn will continue to sound until either you turn it off or the car battery dies.

This tip came from a neighborhood watch coordinator. Next time you come home for the night and you start to put your keys away, think of this: It's a security alarm system that you probably already have and requires no installation. Test it. It will go off from most everywhere inside your house and will keep honking until your battery runs down or until you reset it with the button on the key fob chain. It works if you park in your driveway or garage.

If your car alarm goes off when someone is trying to break into your house, odds are the burglar/rapist won't stick around. After a few seconds, all the neighbors will be looking out their windows to see who is out there and sure enough the criminal won't want that. And remember to carry your keys while walking to your car in a parking lot. The alarm can work the same way there. This is something that should really be shared with everyone. Maybe it could save a life or a sexual abuse crime.

Obituaries

GEORGE J. RIEGER

George J. Rieger of Commack, NY died April 30, 2012. George was a retiree from **SPERRY**, NY. George is survived by his wife, Martha plus 3 children and 6 grandchildren.

George was a member of the Unisys Blue Bell Retirees Group

DOROTHY M. ROLLIN

Dorothy Mary (Mackey) Rollin, 76, of Towamencin, died Thursday, January 31, 2013, was surrounded by her beloved family. She was the wife of Alvin Rollin, her loving husband of 53 years. Born October 21, 1936 in Newark, NJ, she was a daughter of the late Edward and Anna (Kosjock) Mackey. Dorothy moved with her family to Philadelphia where she attended Steel Elementary School, Gillespie Junior High School, and Gratz High School. She was active in Student Government and served as Student Council President in her senior years at Gillespie and Gratz. Dorothy graduated from Temple University with a B.S. Degree in Early Childhood and Elementary Education. She taught Kindergarten at the H.A.



Brown School in Philadelphia for several years before leaving teaching in order to raise her children. Dorothy was a member of Redeemer Lutheran Church in Mayfair, Philadelphia, where she served on several boards and committees. Most recently, she was a member of Trinity Lutheran Church in Fairview Village, PA. She taught Sunday School for forty years and was a member of the Unisys Blue Bell Retirees Group. In addition to her husband, she is survived by her daughters, Kristine Rollin of Towamencin, and Kerri Orwan and her husband, Harry of Lansdale, son, Joseph Rollin and his partner, Carolyn of Perkasie; two grandchildren, Michael Rollin and his partner Jacquie of Harleysville and Corinne Smith of Souderton; four great-grandchildren, Danielle, Jayme, Nya, and Sarah all of Harleysville; sister, Ethel Malfatto and her husband, Andrew of Philadelphia; brother, Edward Mackey and his wife, Maureen of Sault Ste. Marie, Ontario, Canada; niece, Karen Schmidtgoessling of Cincinnati; and great-niece, Lisa Schmidtgoessling of Notre Dame, Indiana.

Dorothy was a member of the Unisys Blue Bell Retirees Group.

Tax Tips for Taxable Income

- From the (Federal) Internal Revenue Service

Most types of income are taxable, but some are not. Income can include money, property or services that you receive. Some examples of income that are usually **not taxable**:

- Child support payments
- Gifts, bequests and inheritances
- Welfare benefits
- Damage awards for physical injury or sickness
- Cash rebates from a dealer or manufacturer for an item you buy

- Reimbursements for qualified adoption expenses

Some income is not taxable **except** under certain conditions. Examples include:

- Life insurance proceeds paid to you because of an insured person's death are usually not taxable. However, if you redeem a life insurance policy for cash, any amount that is more than the cost of the policy is taxable.
- Income you get from a qualified scholarship is normally not taxable. Amounts you use for certain costs, such as tuition and required course books, are not taxable. However, amounts used for room and board are taxable.
- All income, such as wages and tips, is taxable unless the law specifically excludes it. This includes non-cash income from bartering - the exchange of property or services. Both parties must include the fair market value of goods or services received as income on their tax return.

Pennsylvania Inheritance Tax

Inheritance tax is imposed as a percentage of the value of a decedent's estate transferred to beneficiaries by will, heirs by intestacy and transferees by operation of law. The tax rate varies depending on the relationship of the heir to the decedent.

The rates for Pennsylvania inheritance tax are as follows:

- 0 percent on transfers to a surviving spouse or to a parent from a child aged 21 or younger;
- 4.5 percent on transfers to direct descendants and lineal heirs;
- 12 percent on transfers to siblings; and
- 15 percent on transfers to other heirs, except charitable organizations, exempt institutions and government entities exempt from tax.

Property owned jointly between husband and wife is exempt from inheritance tax.

Effective for estates of decedents dying after June 30, 2012, the Pennsylvania inheritance tax for farming families, previously levied when property was transferred from one generation to the next or between family members, is eliminated.

Inheritance tax payments are due upon the death of the decedent and become delinquent nine months after the individual's death. If inheritance tax is paid within three months of the decedent's death, a 5 percent discount is allowed.

For further information and answers to commonly asked questions, please review the brochure, [Pennsylvania Inheritance Tax and Safe Deposit Boxes](#).

National Do Not Call Registry

Prevent automated phone calls from reaching your phones. Register each phone now, calling the [National Do Not Call Registry](#) at:

1-888-382-1222

In Appreciation

Thank you all for your prayers, cards and comforting words these past few years for Dorothy and me. It was truly appreciated. As some of you are aware, my church is conducting a Capital Campaign to build a larger Sanctuary. As a part of that construction, we will be adding a new and larger Nursery Room. Dorothy was very active in the Sunday School program. She taught for forty years, and especially loved the little ones. The new Nursery will be dedicated "In Memory of Dorothy Mary Rollin, Teacher". I and my family thank UBBRG for their donation in her memory.

The Rollin Family

Letters to the Editor

From Ms. Patricia Wakefield - 920 Mayapple Ter., St Johns, FL - Hi: I really enjoy getting the newsletter, especially "The Lighter Side". My favorite was the story of moving back to see snow; UGH!! I've enough to last me.

Sincerely, Pat Wakefield

From June Derr - 1644 Pembroke Rd. Maple Glen, PA - Hi:

Please excuse my handwriting but I had to let you know why I haven't been able to attend the Retirees meetings. Last November I developed diverticulitis and was hospitalized for a month; it was complicated with Atrial Fibrillation. After that, there were several more bouts with A-Fib and more trips to the hospital; last week I suffered a stroke and it will be some time before I can get back to normal. I cannot drive anymore and all those little grandchildren that I have helped to raise are now helping me. It's true that what you do for others in life often comes back and I'm so thankful for all the love my family is giving me. I miss the meetings - they provided a wealth of information. Please give my best to everyone.

Sincerely, June Derr

From Sandy Drummond -

Hi Jack,

Thought this might be of interest if it (VITA and TCE) is not widely known to our membership. I'm a second year volunteer this year after working at H&R Block offices for three tax seasons before that. The weather is a bit unusual this winter with more rain and lower temperatures, but will never compare with your section of the country. I hope all is well with you, your family and everyone in the UBBRG. I enjoy the NEWSBITS newsletter very much as always. Thank you!!! All the best,

Sandy Drummond

From Sandy Drummond 's E-mail to the IRS :

From the Internal Revenue Service (IRS)

IRS Tax Tip 2013-02: Ten Things to Know about Free Volunteer Tax Help:

1. The IRS sponsors both the VITA and TCE programs and works with community organizations to train and certify volunteers.
2. The VITA program offers free tax help and return preparation to people who generally earn less than \$51,000.

3. The TCE program offers free tax help and tax return preparation with priority assistance given to people who are age 60 or older. The AARP Tax-Aide program is part of TCE and helps low to moderate income taxpayers. The IRS certifies this group of volunteers to specialize in retirement issues unique to seniors.

4. The VITA and TCE programs provide free electronic filing. An e-filed tax return means an accurate return. E-file combined with direct deposit is the fastest way to get your refund.

5. Using VITA and TCE can help ensure you get all the tax credits and deductions you may qualify to claim. For example, credits could include the Earned Income Tax Credit, the Child Tax Credit and the Credit for the Elderly.

6. The IRS continues to expand partnerships with nonprofit and community organizations to offer these vital services. Thousands of free tax preparation sites around the nation are opening in late January and early February.

7. Some sites have bilingual volunteers to assist people who speak limited English.

8. The IRS partners with the military to provide free tax assistance to military members and their families. Volunteers receive training on tax issues related to the military. These include special rules and tax benefits for those serving in combat zones.

9. This year at select sites, you have an option to prepare your own simple federal and state tax return. This option allows you to use web-based tax preparation software for free. This service can help people who need a little help or don't have computer access prepare their own tax return. Volunteers at these sites guide taxpayers to help them prepare and file their own simple tax returns.

10. Local VITA site information is also available at [IRS.gov](http://irs.gov). Search the word "VITA" and then click on Free Tax Return Preparation for You by Volunteers. Site information is also available by calling the IRS at 800-906-9887. To locate the nearest AARP Tax-Aide site, visit aarp.org, or call 888-227-7669.

Additional IRS Resources:

[Free Tax Return Preparation for You by Volunteers](#)

IRS YouTube Video:

Do It Yourself Free Tax Preparation - [English](#)

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BBNEWS Web Site

The BBNEWS web site is now including Retiree information (Trips & Speakers) and even a link to our web site.

WEBSITE (URL) ubbrg.org

WEB PAGE NEWS

Check out the latest addition to our web page. We now have a link to the Unisys-France Retirees web page. Enter their address directly into your web browser, it is:

<http://www.anciens-unisys.com>

Click on the bottom line of type, it is French, indicating to click here to enter the web site. If your French is a little rusty, there is a translate button on the home page that will change it to English.

Letters to the Editor (continued from page 6)

From Alan Brooks - 119 Quaker Ridge Rd., Aiken, SC - Hi:

Hope all is well up in the Phila. area. Actually I was up in Blue Bell just around Labor Day (went to a 'Labor Day feast at Meadowlands Country Club as guests of my sister and brother in law) and things did look pretty much the same. But we were only there for one day and did not have any time to contact anyone else. When we come up north it is primarily to go to NY - to visit our daughter and son-in-law (and grandchildren) in Long Island and then to see our son and daughter in-law in Manhattan. We will be up in Long Island in November when our daughter has her 3rd child.

It is hard to believe that we have been in SC for 13 years now. We still enjoy our southern life style and the weather is still hard to beat (it will reach 80 today while it looks like you will see 30 degrees). We still keep very busy - I am still directing bridge tournaments - about 1 or 2 a month (have one in Hilton Head in another week and beside getting paid for doing something I like, the places I work at are very beautiful. I also help out at our local bridge club in Aiken and play bridge about twice a week. I am still teaching seniors a little bit about computers over at the University in Aiken but the number of students is falling (I don't know why). Ginny is still very busy with her pony, and goes out for carriage rides 2 to 3 times a week. I hurt my back about a year ago and have doctor's orders not to ride in the carriage anymore (sometimes it pays to have a medical problem).

We still do a fair amount of travelling. This year we had two trips - a short one to Branson, MO and a much longer one to the Scandinavia area (Denmark, Norway, Sweden, and Finland). That one was with a tour arranged by a European Co. and was excellent - combined bus, train, ferry and we saw quite a bit.

That about brings you up to date with our lives. As you can see we are not slowing down yet - have to plan our next trip. Stay well and say hello to any of the people up there who might remember me.

Alan, P.S. Enjoy the newsletter very much.

On the Lighter Side

CHEAP

After being away on business for a week before Christmas, Tom thought it would be nice to bring his wife a little gift. "How about some perfume?" he asked the cosmetics clerk. She showed him a bottle costing \$50. "That's a bit much," said Tom, so she returned with a smaller bottle for \$30. "That's still quite a bit," Tom groused. Growing disgusted, the clerk brought out a tiny \$15 bottle. Tom grew agitated, "What I mean," he said, "is I'd like to see something real cheap." So the clerk handed him a mirror.

A Police STOP at 2 AM

An elderly man is stopped by the police around 2 a.m. and is asked where he is going at this time of night.

The man replies, "I am on my way to a lecture about alcohol abuse and the effects it has on the human body, as well as smoking and staying out late."

The officer then asks, "Really? Who is giving that lecture at this time of night?" The man replies, "That would be my wife."

PONDERISMS

1. I used to eat a lot of natural foods until I learned that most people die of natural causes.
2. There are two kinds of pedestrians: the quick and the dead.
3. Life is sexually transmitted.
4. Healthy is merely the slowest possible rate at which one can die.
5. The only difference between a rut and a grave is the depth.
6. Health nuts are going to feel stupid someday, lying in hospitals dying of nothing.
7. Have you noticed since everyone has a camcorder these days no one talks about seeing UFOs like they used to?
8. Whenever I feel blue, I start breathing again.
9. All of us could take a lesson from the weather. It pays no attention to criticism.
10. In the 60's, people took acid to make the world weird. Now the world is weird and people take Prozac to make it normal.
11. How is it one careless match can start a forest fire, but it takes a whole box to start a campfire?
12. Who was the first person to look at a cow and say, 'I think I'll squeeze these dangly things and drink whatever comes out'?
13. If Jimmy cracks corn and no one cares, why is there a song about him?
14. Why does your OB-GYN leave the room when you get undressed if they are going to look up there anyway?
15. If quizzes are quizzical, what are tests?
16. If corn oil is made from corn, and vegetable oil is made from vegetables, then what is baby oil made from?
17. Do illiterate people get the full effect of Alphabet Soup?
18. Does pushing the elevator button more than once make it arrive faster?
19. Why doesn't glue stick to the inside of the bottle?

SENIOR WEDDING

Jacob, age 92, and Rebecca, age 89, living in Miami, are all excited about their decision to get married. They go for a stroll to discuss the wedding, and on the way they pass a drugstore. Jacob suggests they go in. Jacob addresses the man behind the counter:

"Are you the owner?" The pharmacist answers, "Yes."

Jacob: "We're about to get married. Do you sell heart medication?"

Pharmacist: "Of course, we do." Jacob: "How about medicine for circulation?" Pharmacist: "All kinds." Jacob: "Medicine for rheumatism?"

Pharmacist: "Definitely." Jacob: "How about suppositories?"

Pharmacist: "You bet!"

Jacob: "Medicine for memory problems, arthritis and Alzheimer's?"

Pharmacist: "Yes, a large variety. The works."

Jacob: "What about vitamins, sleeping pills, Geritol, antidotes for Parkinson's disease?"

Pharmacist: "Absolutely."

Jacob: "Everything for heartburn and indigestion?"

Pharmacist: "We sure do."

Jacob: "You sell wheelchairs and walkers and canes?"

Pharmacist: "All speeds and sizes."

Jacob: "Adult diapers?"

Pharmacist: "Sure."

Jacob: "We'd like to use this store as our **Bridal Registry**."

THINGS HEADED FOR EXTINCTION IN AMERICA **VCRs**

Yellow Pages

This year will be pivotal for the global Yellow Pages industry. Much like newspapers, print Yellow Pages will continue to bleed dollars to their various digital counterparts, from Internet Yellow Pages (IYPs), to local search engines and combination search/listing services like Reach Local and Yodel Factors like an acceleration of the print 'fade rate' and the looming recession will contribute to the onslaught. One research firm predicts the falloff in usage of newspapers and print Yellow Pages could even reach 10% this year -- much higher than the 2%-3% fade rate seen in past years.

Classified Ads

The Internet has made so many things obsolete that newspaper classified ads might sound like just another trivial item on a long list. But this is one of those harbingers of the future that could signal the end of civilization as we know it. The argument is that if newspaper classifieds are replaced by free online listings at sites like Craigslist.org and Google Base, then newspapers are not far behind them.

Movie Rental Stores

While Netflix is looking up at the moment, Blockbuster keeps closing store locations by the hundreds. It still has about 6,000 left across the world, but those keep dwindling and the stock is down considerably in 2008, especially since the company gave up a quest of Circuit City . Movie Gallery, which owned the Hollywood Video brand, closed up shop earlier this year. Countless small video chains and mom-and-pop stores have given up the ghost already.

Dial-up Internet Access

Dial-up connections have fallen from 40% in 2001 to 10% in 2008. The combination of an infrastructure to accommodate affordable high speed Internet connections and the disappearing home phone have all but pounded the final nail in the coffin of dial-up Internet access.

Phone Landlines

According to a survey from the National Center for Health Statistics, at the end of 2007, nearly one in six homes was cell-only and, of those homes that had landlines, one in eight only received calls on their cells.

Chesapeake Bay Blue Crabs

Maryland's icon, the blue crab, has been fading away in Chesapeake Bay. Last year Maryland saw the lowest harvest (22 million pounds) since 1945. Just four decades ago the bay produced 96 million pounds. The population is down 70% since 1990, when they first did a formal count. There are only about 120 million crabs in the bay and they think they need 200 million for a sustainable population. Over-fishing, pollution, invasive species and global warming get the blame.

For the better part of three decades, the VCR was a best-seller and staple in every American household until being completely decimated by the DVD, and now the Digital Video Recorder (DVR). In fact, the only remnants of the VHS age at your local Wal-Mart or Radio Shack are blank VHS tapes these days..Pre-recorded VHS tapes are largely gone and VHS decks are practically nowhere to be found. They served us so well.

Ash Trees

In the late 1990s, a pretty, iridescent green species of beetle, now known as the emerald ash borer, hitched a ride to North America with ash wood products imported from eastern Asia . In less than a decade, its larvae have killed millions of trees in the Midwest, and continue to spread. They've killed more than 30 million ash trees in southeastern Michigan alone, with tens of millions more lost in Ohio and Indiana . More than 7.5 billion ash trees are currently at risk.

Ham Radio

Amateur radio operators enjoy personal (and often worldwide) wireless communications with each other and are able to support their communities with emergency and disaster communications if necessary, while increasing their personal knowledge of electronics and radio theory. However, proliferation of the Internet and its popularity among youth has caused the decline of amateur radio. In the past five years alone, the number of people holding active ham radio licenses has dropped by 50,000, even though Morse Code is no longer a requirement.

The Swimming Hole

Thanks to our litigious society, swimming holes are becoming a thing of the past. '20/20' reports that swimming hole owners, like Robert Every in High Falls, NY, are shutting them down out of worry that if someone gets hurt they'll sue. And that's exactly what happened in Seattle . The city of Bellingham was sued by Katie Hofstetter who was paralyzed in a fall at a popular swimming hole in Whatcom Falls Park . As injuries occur and lawsuits follow, expect more swimming holes to post 'Keep out!' signs.

Answering Machines

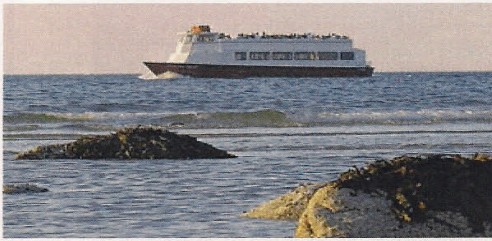
The increasing disappearance of answering machines is directly tied to No 20 our list -- the decline of landlines. According to USA Today, the number of homes that only use cell phones jumped 159% between 2004 and 2007. It has been particularly bad in New York; since 2000, landline usage has dropped 55%. It's logical that as cell phones rise, many of them replacing traditional landlines, that there will be fewer answering machines.

The Family Farm

Since the 1930s, the number of family farms has been declining rapidly. According to the USDA, 5.3 million farms dotted the nation in 1950, but this number had declined to 2.1 million by the 2003 farm census (data from the 2007 census hasn't yet been published). Ninety-one percent of the U.S. FARMS are small Family Farms.

UNISYS BLUE BELL RETIREES GROUP – TRAVEL PRESENTS:

Cape Cod & Nantucket
Monday, October 7 to Friday, October 11, 2013



S.S. Lobster Roll Cruise

PACKAGE INCLUDES:

- * Round Trip Motorcoach Transportation
- * 4 Nights Accommodations at the **Cape Point Hotel**, West Yarmouth, Massachusetts
- * Welcome Reception Upon Check-In
- * Complimentary **Lighthouse Print** by a Local Artist
- * 4 Full Breakfasts at Hotel
- * 3 Full Dinners Including (1) Lobster Dinner
- * Baggage Handling, Taxes & Tips Except Chambermaids

TOURING PACKAGE:

- * **Guided Tour of Historic Route 6A** Into "Lands End", Provincetown, Viewing Eastham Windmill, Cape Cod National Seashore & Amazing Sand Dunes
 - * Admission to the **Sandwich Glass Museum**
 - * Round Trip Ferry to Nantucket Island
 - * Dinner Cruise Aboard the **S.S. LOBSTER ROLL**
- * Guided Bus Tour of **Nantucket Island** with its Cobblestone Streets and an Array of Stately Georgian, Federal & Greek Revival Homes
- * Guided **Hyannis Highlight Tour** to Discover the "Hub of Cape Cod"
- * Guided **Tour of Sandwich Village**, Known for its Glass Making History
 - * View **Nauset Light & Three Sisters Lighthouses**
 - * Admission on a **Dune Tour** in Provincetown
 - * Admission to the **Sandwich Glass Museum**

For Reservations & Information Contact:

MARY PACIFICO @ 610-277-7117

PRICE PER PERSON:

DOUBLE OCCUPANCY	\$679.00
TRIPLE OCCUPANCY	\$679.00
SINGLE OCCUPANCY	\$829.00

Deposit Information: A \$200.00 deposit, per person, is required to make your reservation (not later than 5/1/13). Final payment is due by 8/16/13. There will be no refunds after August 16, 2013 for those passengers who do not have Curran Travel, Inc.'s Trip Cancellation Coverage.

----- DETACH HERE -----

BLUE BELL RETIREES ☆ CAPE COD & NANTUCKET ☆ OCTOBER 7 - 11, 2013

NAME: _____

ADDRESS: _____

DEPOSIT: _____ **PHONE:** _____

ROOMING WITH: _____

TRIP CANCELLATION COVERAGE: YES NO

Attention all Members!!

Please share with us any information that you would like to be printed in NEWSBITS. This information perhaps could be: valuable important information, a recent vacation trip, a relocation, health, birthday, anniversary or even something sad as the case may be.

Contributions to NEWSBITS for *Letters to the Editor* should be sent to:

Jack Staub

5 Bowes Lane, Reading, Pa. 19606 or

Email to: JFMRSTAUB@VERIZON.NET

In Remembrance

EDWARD CLINTON AUBITZ III - January 14, 2013
INGEN BARENDREGT- December 1, 2012
WARREN E. BECKWITH -December 26, 2012
THOMAS P. BRAGG – December 9, 2012
DOUGLAS BREEN - November 21, 2012
JOHN MICHAEL CAFFERTY - December 27, 2012
KENNETH L. CAIN – January 6, 2013
THOMAS J. "CHRIS" CHRISTESON - January 27, 2013
DAVID J. COX - January 2, 2013
GEORGE CRANE – December 21, 2012
CHARLES F. DeCLERCK Jr. - January 31, 2013
MARIO DeLUCA - November 23, 2012
EDWARD JOHN DELOUGHY JR. - December 31, 2012
THOMAS N. DOHERTY – December 6, 2012
BLANCHE DONOVAN - November 13, 2012
DONALD ENTWISTLE SR. – December 2, 2012
SUZANNE FELLS - January 22, 2013
CLIFFORD FINLEY - November 13, 2013
VERA FRANCO - November 11, 2012
WILLIAM E. GAUSMAN – December 4, 2012
DELMAR V. "DEL" GEHL - January 22, 2013
CORA GENTILE - January 28, 2013
LINDA GHILONI - May 31, 2012
RALPH GRAHAM - January 7, 2013
GERALD WALTER GRIEFNOW – January 2, 2013
GEORGIA HANNER - January 10, 2013
ROBERT F. HOLMES - December 16, 2012
SHERRY HORTON - November 20, 2012
J. PETER HYNES - November 6, 2011
GERVAISE KIMM, Sr. - November 26, 2012
GEREALD Lynn "Jerry" King - December 29, 2012
DOROTHY G. KLOCK - December 12, 2012
STERLING LARSEN - November 28, 2012
LYLE LASSONDE -December 10, 2012
JAMES RAY LINTON - January 22, 2013
ROBERT LISS – January 4, 2013

MARGARET MADEIRA - November 18, 2012
GARLAND LEE MYERS – January 7, 2013
JOHN JACK A. NEWTON - January 12, 2013
DOROTHY MARY (MACKEY) ROLLIN (spouse of Al Rollin) - January 31, 2013
DOLORES L. ROMAN - February 22, 2013
MAXINE LOWE RYAN - January 28, 2013
NEWEL P. SHEPARD - December 15, 2012
GLEN SLATER - November 17, 2012
GARY GRANT SNYDER - December 3, 2012
ROGER S. SOLLIE - February 12, 2013
WILLIAM STOCKHAUSEN - January, 2013
CARL EUGENE STONEKING – January 8, 2013
MAURICE TAGHON - November 18, 2012
RICHARD JOHN TOMKO - December 7, 2012
VERMON L. WAFFUL - January 25, 2013
GARY WARBURTON - November 21, 2012
ROBERT NEAL WESTMARK - December 9, 2012

RECYCLING INFORMATION

Now there are several web sites that list the recycling events in your neighborhood. If you have old electronics, automotive or household liquids check out these sites for a date and location near you and recycle them the correct way.

The first site is www.eforcecompliance.com Select the "collection events" and then select the 2013 schedule for dates and locations around the Philadelphia area.

Another site is www.myecoville.com/us/pa Follow the directions to find a location and date near you. For those who reside in a different state, replace "pa" with your state code.

MEMBERSHIP ALERT

Our Current Membership stands at 913 persons. Of these, 50 last paid dues in 2009, 95 last paid in 2010 and 96 last paid in 2011. That makes 241 members (26.4%) of our membership who are considered delinquent in their dues payments. Members who haven't paid since 2012 are not considered delinquent. They are expected to catch up throughout 2013.

The real problem is that we are never sure whether our delinquent members really want to continue their membership. Some have moved and not notified us of their new locations. Some may have died or are too sick to keep track of the NEWSLETTER. We try to keep track of members who are "lost", but it's not too successful.

Please check-out the ATTENTION MEMBERS NOTICE on page 12 of this issue! Any delinquent member can get current on dues payments through 2013 for just \$7.

Hope to hear from you, *Jerry Feldscher*

NEWSBITS is published quarterly
(March, June, September, & December)
by the UNISYS BLUE BELL RETIREES GROUP

EDITOR / PUBLISHER Jack Staub
CONTRIBUTING EDITOR Jerry Feldscher

Contributions to NEWSBITS should be sent to:
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5 Bowes Lane, Reading, Pa. 19606
Phone: 610-406-0614
E-mail: JFMRSTAUB@VERIZON.NET

The newsletter is distributed free of charge to members.
All members are invited to contribute to NEWSBITS.
We reserve the right to edit for clarity & brevity.

2013 OFFICERS

President	Joe LaViola	215-256-8725
1 st Vice President	Joe Campbell	215-368-0860
2 nd Vice President	Wayne Schweigert	215-968-3974
Recording Sec'y.	WE NEED SOMEONE!!!	
Corresponding Sec'y.	Janice S. Silcox	610-527-3914
Treasurer	Al Rollin	215-368-4833

2013 COMMITTEES

Bylaws	Wayne Schweigert	215-968-3974
Membership	Jerry Feldscher Bill Ridge	610-275-3538 215-256-9629
NEWSBITS	Jack Staub Jerry Feldscher	610-406-0614 610-275-3538
Speakers	Joe Campbell	215-368-0860
Sunshine	Janice S. Silcox	610-527-3914
Travel	Bud Levito Mary Pacifico	610-275-1570 610-277-7117
Trustees	John O'Brien Alan Powell	610-584-6852 215-628-3931
Webmaster	Alan Powell	215-628-3931
50/50	Ann LaViola Marie Staub	215-256-8725 610-406-0614

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MEMBERSHIP APPLICATION FORM: Use for Renewal, New Membership or any Change. Please check applicable boxes:

NAME _____

RETIRED FROM _____ YEAR _____

SPOUSE'S NAME _____

STREET _____

CITY _____

STATE _____ ZIP _____ TELEPHONE _____ (May we include number in our membership listing?)

Optional: FAX: _____ E-MAIL: _____

RENEWAL
NEW MEMBER
CHANGE
ADDRESS E-MAIL PHONE NUMBER

Membership fee: \$7.00 per year
please send form with check, if applicable, to:

Jerry Feldscher
1610 Northview Blvd
Plymouth Meeting, PA 19462
FELCH1@VERIZON.NET

PLEASE circleYES or NO

DO YOU WANT NEWSBITS DELIVERED VIA E-MAIL? PLEASE circleYES or NO

Checks should be made payable to: UNISYS BLUE BELL RETIREES GROUP

UNISYS BLUE BELL RETIREES GROUP

**c/o JERRY FELDSCHER
1610 NORTHVIEW BLVD.
PLYMOUTH MEETING, PA 19462**

FIRST CLASS

ATTENTION MEMBERS

The offer to forgive members who owe dues for past years will continue into 2013. Members who have last paid through 2009, 2010, 2011 or 2012 can become current (paid through 2013) by submitting a check for \$7. If you send a check for \$14 you will become current through 2014. Contact me if you have any questions!

383 of our 912 members (42 %) receive e-mail versions of NEWSBITS

Contact me (Jerry Feldscher) if you have any questions!

Jerry Feldscher at 610-275-3538 or felch1@verizon.net