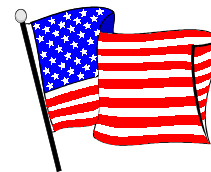


President's Newsletter

hp REM

Items for the *hpREM* newsletter are welcome.
Send them to Sylvia Cotton
11 Whittier Ave., Waltham, MA 02451-2339 or
sylviacotton@comcast.net



January 15, 2007

Sylvia Cotton, Editor

In This Issue:

- REMers Enjoy Portland Tour	- REM Holiday Social	- HP Employee Purchase Program
- Annual Meeting Hears About Homestead Act	- Ruth Arone Sends Greetings	- Planning REM Events For 2007
- HP REM Attend Festival Italiano	- Affordable Dental Plan	- REM Events Return Sheets
	- Investing in a Certificate Account	- New REM Members

REMers Enjoy Portland Tour (reported by Ken Peck)

On July 25, eleven REM members and guests joined two other groups for a trip to Portland, Maine. The first stop was in Scarborough, where we could stroll on the beach or go into the large gift shop next to the restaurant. The weather was perfect, so many took advantage of the opportunity to walk on the beach, which goes all the way to Old Orchard Beach.

After lunch, we were off to Portland where we boarded the Islander for a tour of the harbor. The captain provided an interesting description of the islands, lighthouses and other facts as we passed by the sights. A high point was seeing over thirty seals sunning themselves on a ledge. Surprisingly, there were several different shades of seal coloring, not just the usual gray. All in all it was a great day, enjoyed by all.

Annual Meeting Hears About Homestead Act

The REM annual meeting was held on September 14th at St. Brigid's in Lexington. The election of REM board members was held to fill four vacancies. John Dineen, Joyce Hoagland and Ken Peck were re-elected. Sylvia Cotton, who is new to the board, will fill the fourth slot. Welcome aboard, Sylvia. Bob White was initially elected to this position, but he subsequently decided not to serve. The board then asked Sylvia to fill the position since she was the runner up.

The meeting featured John Cahill, a lawyer and financial planner, speaking on the Massachusetts Homestead Act. This is a valuable protection available to Massachusetts homeowners. It basically protects up to \$500,000 of your home's value from being attached by creditors. Filing a Declaration of Homestead requires filling out a fairly simple form and filing it with the Registry of Deeds and paying a \$35.00 fee. He passed out a helpful brochure, which is also available at www.state.ma.us/sec/rod. Click on "The Homestead Act - Questions and Answers".

The food committee did their usual excellent job and prepared a nice lunch spread for everyone. Thanks to Henry Theriault, John Dineen, Joyce Hoagland and Ken Peck.

HP REM Attend Festival Italiano

Twenty-three people attended the Festival Italiano at Venus De Milo in Swansea, MA on October 17th. Recording artist David Grayson gave us a powerhouse selection of music including a tribute to Mario Lanza, swing songs of Frank Sinatra and many beautiful Italian classics. Dick Lord was the comedy star of the show and kept everyone laughing. A good time was had by all.

REM Holiday Social Tradition Continues (reported by Monica Dickie)

On Thursday, December 7th a group of 59 REMers met at Saint Brigid's in Lexington for the annual REM holiday social. We held a Yankee Swap and had a great time picking gifts from a good assortment.

Your generous donations of many toys and checks totaling \$150.00 were contributed to the US Marines' Toys-for-Tots program. The luncheon was enjoyed by all who attended. Our thanks to the food committee: Henry Theriault, Joyce Hoagland, Ken Peck and John Dineen for a job well done.

Ruth Arone Sends Greetings to REM

Ruth Arone, who is 91 years old and retired from HP in 1979, recently sent a nice letter to REM. She's living in Cambridge and sends greetings to her friends in REM. She says she can't sit down without something to do so she's knitting and crocheting for a charity. In addition, she belongs to three senior clubs. Three years ago, she broke her hip, but seems to be doing very well. She concluded by saying her motto is "keep moving". Thanks Ruth.

Affordable Dental Plan

Are you looking for an affordable dental plan? As a retiree, you are qualified to become a member of Addison Avenue Federal Credit Union. As a member, you may be eligible to purchase low-cost dental coverage at special group rates. Dental Benefits Plus costs only \$11.95 per month for an individual or \$14.95 per month for an entire family. With Dental Benefits plus, you can save an average of 30% on more than 170 dental services, including cleanings, fillings, crowns, root canals, dentures, braces and more. To find out more, visit the [Insure and Protect](#) section of [addisonavenue.com](#).

Investing in a Certificate Account

Want to open a Certificate but are afraid rates may go up right after you've locked in a rate? Then make sure you check out our Plus Certificates. It's no ordinary Certificate – because you can bump up your rate once during your term if interest rates rise, plus add funds (up to the original amount you invested) – all at no cost or without any change to your maturity date! Find out more at [addisonavenue.com/plus](#) or by calling (877)233-4766 today!

HP Employee Purchase Program – Great Everyday Deals For Retirees

The HP Employee Purchase Program (HP EPP) offers eligible HP retirees great HP and Compaq consumer products at discounts of typically up to 25% off (retail starting prices). You can also take advantage of national and mail-in rebate coupons and exclusive HP EPP deals. Look for the blue symbol HP EPP to confirm your special HP EPP pricing.

How to Begin Saving

1. Go to www.hpshopping.com/hpepp
2. Complete the new registration form with your email address, password of your choice and your name
3. Enter your employee ID and date of hire

You can also place your order directly with the Sales Center by calling toll-free 1-888-345-5409.

A Word About Eligibility

The HP Employee Purchase Program is open to company classified retirees (age 55+ with 15 years of full-time equivalent service OR retired under a qualifying Enhanced Early Retirement Plan.) Retirees of HP, Digital, Tandem, Compaq and retirees of HP who were assigned to Agilent on the day of the split are eligible to purchase through the program. A retiree is not eligible for the HP EPP discounts if he/she was migrated to the Agilent payroll as an active employee at the time of the split, then retired from Agilent. Note: these Agilent retirees *are* eligible for the standard EPP discounts that are available to employees of Agilent Technologies and other large corporate customers like GE and Ford. For access, go to www.hpshopping.com/epp and fill out the sign-in information and enter the Agilent code "248". Contact 1-866-433-2018 to receive this discount. *If you experience difficulty in being recognized as a qualified retiree, ask that your issue be escalated to a specialist.*

More HP EPP Information

For more information on the HP Employee Purchase Program go to www.hp.com/retiree/epp. You'll find basic information about the EPP Program, regional availability, and new additions to the Solutions Desk like how to use the HP rebate program.

Planning REM Events For 2007

We are in the process of looking into several events for this year. More details with dates will follow as they become available. Here are some of the things we're looking into:

- March: Best of Times Proudly Presents – Tony Kenny's Ireland. This will include a meal and show for of \$39.95 per person
- March: Spring Fling to Pennsylvania's Dutch Country, Hershey, Boyd's Bear and Gettysburg (4 days/3 nights) \$499 per person double or \$599 single.
- April: One day gambling trip to either Foxwoods or Mohegan Sun
- May 10th: REM Social
- June: Reagle Players ?
- July: Kimball Farms for lunch/ice-cream
- August: Kennebunkport City Tour. This includes transportation and a boiled lobster or chicken meal - the cost for this is \$74.95
- September 6th: Annual REM/Voting Social Meeting
- October: A taste of Vermont Foliage FanFare, with Gondola ride, Billings Farms & Museum, Historic Woodstock and more. This 2-day trip is \$199 per person double and \$299 single.
- December 6th: REM Holiday Social

REM Events Return Sheets

In order to make the process run smooth, please include the form usually found on the bottom of the event sheet with your payment when you send your checks to Monica Dickie to attend a REM event.

New REM Members

REM is pleased to welcome 7 new members: Paul Gilfeather, Mary Chaisson, Robert Hanlon, Harold Strout, Joseph White, Philip McLaughlin and Robert Brutti. We look forward to seeing you at upcoming REM events.

Newsletter Items Welcome

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E-mail them to Sylvia Cotton, sylviacotton@comcast.net or by mail to Sylvia Cotton, 11 Whittier Ave, Waltham, MA 02451-2339.

Thanks to Ken Peck, Elaine Sakowich, Monica Dickie, John Dineen and Don and Lois Brown for their help with this newsletter.