



# GREATER ATLANTA CHAPTER IBM QUARTER CENTURY CLUB

## MAY 2008

### **PRESIDENT'S MESSAGE**

**By Bart  
Bartholomew**



Hello everyone! In this newsletter, I have written an article entitled "Inevitable Change - Tough Times To Preserve The Future" (See Page 3).

I would encourage you to read the entire article as it moves from a somewhat negative to a very

positive tone with respect to IBM. The net of the article is that I firmly believe that IBM has done and will continue to do everything possible to protect its employees, stockholders and other stakeholders. But, sometimes the actions taken are easily viewed incorrectly.

We had a terrific Annual Meeting with over 90 in attendance. As of the last count, we have over 380 members who have signed up for 2008. We are working on coming up with both social and community QCC activities for the year. We encourage your participation and we invite your suggestions.

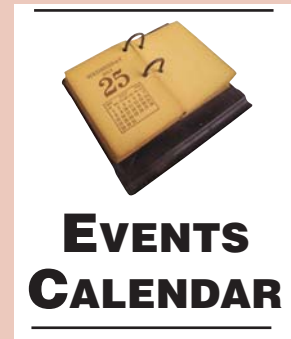
As always, we are continually seeking additional Board members. All you need to do is contact any of the current Board members and we can talk to you about what it takes. Typical Board member time is just a few hours per month.

We also ask that you, in this very key election year, take the time to learn about the candidates and then, please vote in November with a highly informed thought process in mind.

Have a GREAT Spring/Summer!

**Want to join the Atlanta IBM QCC? Contact George Turner 678-445-5189 (gturner@csihome.com) or Bart Bartholomew 770-428-2731 (bartb30144@yahoo.com)**

**Check out our web site: [www.atlqcc.org](http://www.atlqcc.org)**



### **EVENTS CALENDAR**

**GET ALL THE  
ACTIVITIES DETAILS  
ON PAGES 6 AND 7**

#### **Social Activities:**

**May 19:**

**Golf - 9:30AM**

**June 5:**

**Wine Tasting - 6:30PM**

**July 18:**

**Theater: "Mount Pleasant Homecoming" - 8:00PM**

**Date to be decided:**

**Walk and Picnic**

**GET ALL THE  
COMMUNITY/  
VOLUNTEER DETAILS  
ON PAGE 2**

**May 12 - 18:**

**AT&T Golf Classic Needs  
Volunteers**

**June 14:**

**MedShare volunteer event**

# Starburst In Faraway Galaxy is Mind-Boggling

**Bart Bartholomew**

I was not a terribly good student and squeaked through my years in all levels of classes. In years since school, my interest in various things has fortunately increased to where history, science, and other areas are much more special to me now. One thing that has always fascinated me is the speed of light.

Very recently (mid-March), the explosion of a distant star in a previously unknown galaxy could be seen by the naked eye. This star bursting must have been an incredibly unfathomable force coupled with a shower of light and sound.

But, what is fascinating to me is that it occurred an unbelievably long time ago and even at the speed of light, being able to see the light from the explosion just reached earth several weeks ago.

We probably all recall that light travels at approximately 186,000 miles per second. Light, in one of our calendar years, therefore travels 5.9 trillion miles, thus the term “a light year.” The explosion of this star is estimated to have occurred 7.5 billion light years ago. To calculate the distance in miles where this star was in the far away galaxy, you would need to multiply 5.9 trillion times 7.5 billion.

Scientists estimate that the starburst or explosion occurred when the universe was about half its current age, and that the star resided about halfway across the universe. They also estimated that this star was about 40 times the size of our sun.

To me, all of this is truly mind-boggling. Were it possible to drive from the earth to where this occurred all those years ago, can you imagine how many times children traveling with you would ask, “Are we there yet?”

## Community And Volunteer Activities

**SATURDAY JUNE 14** 

**MedShare International, 9 a.m. to noon**  
MedShare International provides medical supplies to well over 100 mostly third-world countries. Volunteers all over the U.S. provide medical supplies that would otherwise wind up in landfills. Volunteers such as IBM Atlanta Quarter Century Club members do the packaging and labeling to prepare the supplies for shipment.

The QCC has scheduled dates for 30 volunteers on June 14 and on Aug. 9. So far there are 17 QCCers committed on June 14 and 16 on Aug. 9.

If you have any questions, call Bart Bartholomew at 770-428-2731 or e-mail Bart.  
MedShare International ([www.medshare.org](http://www.medshare.org)).

**MAY 12-18**

**AT&T Golf Classic:  
TPC Sugarloaf, Duluth, GA**



Karen Keeter of the QCC is looking for people to volunteer at the AT&T Golf Classic. This is a week-long PGA-TOUR golf tournament benefiting Children’s Healthcare of Atlanta.

There are various shifts. Volunteers are needed to help with the following “off-campus” assignments: staff an informational booth, check credentials at the clubhouse, drive the volunteer shuttle from parking lot to course (no special license required), staff ticket will-call booth, and assist with on-site ticket sales. They are also looking for three leaders. Contact Karen for details (770-952-8039).

# Inevitable Change: Tough Times To Preserve The Future

By Bart Bartholomew

Since the mid-80s, I've gone through a variety of emotions and stresses. These were all brought on by IBM's changing from an outstanding company where you were hired for life and you felt like family, to one of many companies that started layoffs back in the last third of the 80s. Yep, even in the 80s, IBM was pushing people out the door. Back then, the enticements were huge. In Boca Raton and Tucson, for example, IBMers were offered two years salary plus \$25,000 to walk away.

Things went rapidly downhill and we (IBM) reached a point where some employees were marched out with little or nothing. In the past year or so, I have again come across some IBMers and former IBMers who complain to various extents about how unfairly they or their friends and colleagues have been or are being treated. I have listened intently to these diatribes and for a while, I silently agreed.

I believe, though, that all of us folks need to think this through. Sometimes we lose our perspective on the good and on the bad. The benefit and other takeaways IBM announced over the years and the people, good people, who were let go bothered me ... still bother me.

I was in one organization that was "downsized" three times. I likened being part of that group to those little yellow plastic ducks you see at county fairs going around and around while BB gun shooters would try to topple them for a stuffed animal. I never got 'shot'; others, many others, were not so fortunate.

I've thought about how, despite inflation, my retirement check is and will continue to hopefully be constant, i.e., no annual increase. I know, too, that my monthly IBM medical contribution has increased 33% year to year from 2007 to 2008. These things bother me ... a lot.

What's my point? Well, those of us already retired and those who are still employed by IBM and are thinking about retirement all need to try and close our eyes for a moment. Think about owning your own company. You have employees. You want to treat them fairly and maintain their morale at a decent level. But competition, not only in the U.S. but also from all over the globe, is gobbling up your ability to maintain your margins (profits). Medical costs are soaring. Inflation is increasing all of your asset and utility costs. You worry endlessly about making it day after day. Your competition outsources work to low labor cost countries and they then

reduce prices. What do you do to try and stay alive?

On a much, much larger scale, this is the constant and never-ending dilemma that IBM faces. Have IBM executives at the top and even at the middle always made smart decisions? Absolutely not! Have they, though, kept the IBM company afloat and making money for the stockholders, the employees and the retirees who are all counting on them? Another 'absolutely'.

So while we can all be critical of IBM and nitpick the decisions that have been made, we need to also be grateful that we are part of a company that is still providing an income for us either as employees or as retirees. I do not mean to come across as maudlin; however, I want IBM to succeed this year, next year and into the future as far as I can see because it will be good for me, for my wife and for all of you in the IBM Atlanta QCC. Could things be better? Perhaps ... perhaps not.

Times change and, unfortunately, do not always meet our individual expectations. But, we do have a decent life and much of that is a result of IBM's success. Each of us needs to keep this in perspective.

# Check Out Atlanta IBM Club

By Bronson Beisel,  
President, Atlanta IBM Club

## Q: What is the history of the IBM Club?

A: The Atlanta IBM Club has been around for many years. Originally, the Atlanta IBM Club (as with all IBM Clubs) coordinated annual events for IBMers and their families. Events included Christmas parties, golf outings, trips to zoos, and more. IBM either funded these events completely or heavily subsidized them for years. In Atlanta, there was an annual Christmas party, and IBM heavily discounted tickets to Six Flags for IBMers. IBM Club officers even used to receive \$1,000 to \$1,500 a year for volunteering. Then the early 1990s came, and IBM Club funding was cut.

## Q: How did the Atlanta club survive?

A: Atlanta was lucky. We received our funding from corporate just before funding was cut. That money hadn't been spent when funding was cut, but we were able to keep it. The Atlanta IBM Club has been living off of those funds ever since. We no longer have employee parties, and we no longer subsidize tickets to anything. All positions in the club are voluntary with no remuneration whatsoever.

The funds we have are used to sustain the club by enabling us to purchase tickets to certain events like Braves games, Fox Theatre shows and more. We then sell them to recoup the cost. We must also use our budget to cover losses. If we buy 50 tickets to "Wicked" and only sell 45, we have to pay for the 5 that didn't sell. And no, we cannot scalp them on the

“ Our mission now is to coordinate as many “cost free” (for us) discounts as possible, coordinate the sale of tickets to area venues, and coordinate sports leagues. ”

street, and we cannot discount them, either. In the past 15 years, our funding has been whittled down to about \$34,000 through covering losses and other expenses, like our Web site. About 5 years ago, we instituted a policy of charging a 50 cent handling fee for any non-consignment tickets. This has helped to cover losses.

Our mission now is to coordinate as many “cost free” (for us) discounts as possible, coordinate the sale of tickets to area venues, and coordinate sports leagues. Our sports leagues are admittedly dying off as more and more people travel heavily and work from home, but softball is still going strong.

## Q: What kind of discounts can I get from the IBM Club

A: As an IBMer or retiree, you have access to a broad range of discounts:

- New car discounts
- Local theater discounts (AMC and Regal)
- Discounted wedding invitations and Christmas cards
- Discounted tickets to Atlanta-area recreational and amusement parks

Access information about these discounts at our Web site at [www.atlantaibmclub.com](http://www.atlantaibmclub.com).

## Q: As a retiree or a remote employee, how can I purchase tickets?

A: There are three options:

1. Contact any of the ticket sellers listed on the ticket sellers page ([http://www.atlantaibmclub.com/club\\_information/officers.html](http://www.atlantaibmclub.com/club_information/officers.html)) and arrange to meet the seller at his or her office.

**IBM CLUB IS CONTINUED ON PAGE 5**

## **IBM CLUB CONTINUED FROM PAGE 4**

2. Come to the IBM Lakeside facility on any Wednesday between 11:30 am and 1 pm. The IBM Club has a ticket seller stationed outside the Lakeside cafeteria each Wednesday at these times. Call Kim Brady at 404-238-3584 before arriving to arrange entrance into the building if you're a retiree.

3. Purchase tickets using our new tickets-by-mail service. You sign a release, complete an order form, send it, the release, a check made out to the IBM Club, and a self-addressed, stamped envelope to Kim Brady. She will then process your order and mail you the tickets. Note that only our standard offerings can be accessed through tickets-by-mail. Special events being sold by a single ticket seller cannot be sold by mail (example include circus tickets, Braves tickets, and Fox Theatre shows). Contact Kim Brady at 404-238-3584 or at [danielsk@us.ibm.com](mailto:danielsk@us.ibm.com) for details on this.

### **Q: What area vendors offer discounts on their products and services to IBMers and retirees?**

A: The list is pretty long. You can get discounts to area restaurants, including Copeland's and Olde Mill Steakhouse, discounts to athletic clubs like many Gold's Gym locations and Concourse Athletic Club, banking discounts, discounts on new cars, and more. Access the complete list of discounts on our site at <http://www.atlantaibmclub.com/discounts/discounts.html>.

### **Q: Certain discounts require a promotional code to access the discount. How do I get to that code if I am a retiree?**

A: Because some IBMers were abusing our vendor discounts that were available online, we had to protect the discount codes or links behind the IBM firewall. As a retiree, you have access to the Global IBM Clubs site, which is behind that firewall, through an Extranet

connection. Details on how to connect are available at <http://www.atlantaibmclub.com/downloads/retirees.pdf>.

### **Q: If I am traveling, or if I move from the Atlanta area, can I still access IBM Club discounts?**

A: Yes! As an IBMer or retiree, you are eligible for any IBM Club discount available anywhere in the U.S. or the world! Access the Global IBM Club site (internally at <https://w3-03.ibm.com/ibmclub/ibmclub.nsf> or externally through the extranet listed above) to find a complete listing of the IBM Clubs available worldwide.

### **Q: Do you take credit cards, cash or checks?**

A: The Atlanta IBM Club is not equipped to accept either credit cards or cash. All purchases of \$200 or less may be made with a personal check, money order or certified check. Payments over \$200 must be in the form of a money order or certified check. No personal checks will be accepted over \$200. We have had to implement this policy due to an increasing number of NSF checks being given to the IBM Club.

### **Q: How can I keep abreast of new ticket offerings and deals with the IBM Club?**

A: Contact Debbie Price ([dlprice@us.ibm.com](mailto:dlprice@us.ibm.com)). Send her an e-mail with the subject line **Subscribe IBM Club**. Debbie will add you to the IBM Club distribution list, and you will receive first notice of new ticket offerings as well as Lotus Notes-based surveys on future offerings.

### **Q: If I have other questions about the Club, who may I contact?**

A: Bronson Beisel, the current IBM Club President, is available for questions at [bbeisel@us.ibm.com](mailto:bbeisel@us.ibm.com). Additionally, Kathy Buick, the IBM Club Management Interface, is also available at [kjbuick@us.ibm.com](mailto:kjbuick@us.ibm.com).

# Upcoming Events

## MONDAY MAY 19

### **Golf: Trophy Club of Atlanta in Alpharetta, 9:30 a.m.**

Dust off the clubs, clean off your shoes and stretch your body to get ready for the first QCC golf outing of 2008, scheduled for May 19th at the Trophy Club of Atlanta in Alpharetta. Tee-off time is 9:30 a.m. with a shotgun start. There will be awards for the low gross, closest to the projected score, closest to the pin and longest drive.

Join other QCC members for an enjoyable round of golf, plus share memories at the nineteenth hole. Cost will be \$40 for QCC members and \$50 for non-members, and includes golf, cart and range balls. We will be sending a reminder note as it gets closer to the event.



Vic Mazza and Terry McManus are hosting this event since Tom Satterlee will be out. Contact Vic Mazza: vicmazza@bellsouth.net or phone (770) 396-7802 for information and to play. Send your check, made out to IBM Atlanta QCC (write "May 19 Golf" in the memo area) to:

Vic Mazza  
5243 Redfield Ct.  
Dunwoody GA 30338

**Note:** If you are playing, please e-mail Vic with the score you project you will shoot that day. The person closest to the projection wins the award. If there is a tie the person with the lowest score on the first par five wins, if a tie then, next par five and so on. Again, you can only win in one category. Also in the e-mail state the foursome group you are playing with or would like to be in.

30 have confirmed. QCC members and non-members welcome.

## SUNDAY SEPTEMBER 14

### **IBM QCC Annual Picnic: 1 p.m. to 4 p.m. (approximately)**

Please book this date. Details to follow. We have reserved picnic area #7 at Red Top Mountain.

Our spot is a very beautiful and well positioned piece of property right on the lake. It has a covered area with picnic



tables for all of us as well as a new charcoal grill.

For those with classic or unusual cars, please bring them to our picnic. We'll have special awards for the Most-Popular Vehicle.



## FRIDAY JULY 18

### **Theatre in the Square: "Mount Pleasant Homecoming" 8 p.m.**

Theatre in the Square (Marietta) has an excellent play on their schedule this summer. We have reserved 30 seats at a discounted price of \$28.00 per seat. The seats are on hold until June 20th. We need your payment by then so that we can pay the theater. There will be no refunds after we have paid the theater. The response to this hit play has been overwhelming in past runs in the Atlanta area.

Mount Pleasant Homecoming is a musical featuring that silver-voiced Sanders Family from Smoke on the Mountain, now reunited in Mount Pleasant Baptist Church after World War II. They are in for some big



post-war changes, and you are in for their signature hymnal-thumping hilarity, all to the tune of great bluegrass and gospel music. Terrific entertainment for the whole family.

If you want tickets, please make out your check to Bob Slaney for \$28.00 per seat. Write "Mount Pleasant Homecoming" in the memo area. Mail your check to:

Bob Slaney  
5355 Flowering Dogwood Court  
Powder Springs GA 30127-4994

QCC members, non-members and friends are welcome. Please e-mail Bob with any questions or call 770-222-4853.



## THURSDAY JUNE 5

### **Wine Tasting: d'Vine Wine Bar, Dunwoody - 6:30 p.m.**

This will be our second wine tasting. We will meet at d'Vine Wine Bar & Shop in Dunwoody at 6:30 p.m. to sample four wines followed by a glass of your favorite wine from the four. Beer is available if you're not a wine-lover. Enjoy food from the kitchen. Plus discuss the wines with Bob Leavey, owner of d'Vine and retired IBMer and QCC Member.

Only \$25 per person gets you in. Enjoy all the conversations with your friends and former colleagues. Bring a guest. Make your check for \$25 per person payable to the Atlanta Chapter IBM QCC. Please write "Wine Tasting" in the memo area. Mail your check by May 30 to:  
Mike McGuire  
7495 Old Maine Tr. NE  
Atlanta GA 30328

If you have any questions, e-mail Mike or call him at (770) 394-5690.

### **Walk 'n Picnic:**

Bob Axt will be organizing this event. Details to follow. E-mail Bob Axt with your questions and suggestions.



# The Landscape Of Real Estate In Atlanta

By Jack Neal

As a real estate specialist with Realty Executives, I am constantly being asked about the state of the real estate market in the Atlanta area. We all hear a lot of different opinions and forecasts on the news and most concern national issues. As a result, I thought I would offer my perspective for those of us who live in North Atlanta. Some of the national issues are relevant to our market but to a different degree. I also like to deal in facts so you can draw your own conclusions about your current situation. So what are the facts for the Atlanta Metro Area?

- Supply is up 53% year to year
- Sales were down 19% in 2007
- Prices are down 10% from the 2007 average of \$265,346.
- The percent of list price to sales price has declined to 94.2% from 97%-98%
- Days on market has increased by 16%

Here are some specifics:

- North Fulton: Months of inventory is 7.3, up 60% from February 2007
- East Cobb: Months of inventory is 6.8, up 51% from February 2007
- Dunwoody: Months of inventory is 10.0, up 108% from February 2007

What are the dynamics

affecting the Atlanta Metro Area?

Georgia is one of the leading states in foreclosures (#7) and the numbers are growing. Don't think that it is just in the lower price bracket either, because it is probably going on in your neighborhood. This obviously increases inventory and impacts prices. The lending institutions are finding themselves in the real estate business instead of the lending business. As the Real Estate Owned (REOs) start dumping their inventories, it will have an impact on prices.

Lending institutions have significantly tightened up their lending practices. Now you may need a credit score above 700 and need to have 20% down to get a loan. What a concept! Someone who may have qualified six or even three months ago, may not qualify today. The effect is far fewer buyers in the marketplace. The other side effect is that gun shy appraisers are becoming much more conservative, which will impact prices.

Sales of new construction homes are down significantly. As a result, we are seeing many builders slash their prices by as much as 10% and offer huge incentives to attract buyers. These new prices will have an impact on comparable

prices in the surrounding areas.

The domino effect in the housing market where families move up within the same geographic area is all but stopped. If you have to sell a home before you can buy another one, it is difficult in this market to take any risk. The most urgent buyer today is someone transferring from out of town who needs to buy, and those are diminishing as companies are not offering packages so they don't end up in the real estate business too.

You have many potential buyers sitting on the fence trying to wait for the market to bottom out. But just like the stock market, it is very difficult to predict when that will occur.

So how does this all impact you if you are selling or buying?

For sellers, it is critical to have your home priced correctly from the beginning rather than overpricing it and making reductions to attract buyers. However, pricing is becoming more difficult in today's market because prices are so fluid. Here are some key facts about how pricing affects sales and the actual sales price. For the 4th Quarter 2007:

**REAL ESTATE MARKET IN ATLANTA: CONTINUED ON PAGE 9**

## REAL ESTATE MARKET IN ATLANTA: CONTINUED FROM PAGE 8

- 84% of homes listed in the Atlanta Metro Area were overpriced
- 29% of homes listed sold
- 71% of the homes listed failed to sell

When sellers required a price reduction, they negotiate down to a lesser percentage of the original listing price than the sellers not requiring a price reduction. In the Atlanta Metro Area, the percentage was 4 to 6 percent less for a seller requiring a price reduction. Had price-reduced properties been correctly priced originally, they could likely have sold in less time at an equal or higher price. Typically, sellers who require a price reduction may need 2 to 3 times longer to sell than sellers who priced correctly in the beginning. This can mean higher carrying costs, more

inconvenience and delay in finding and moving to a new home.

For buyers, this is a great time to be in the market. But don't try to time it perfectly. Builders are offering major incentives to work down their inventories. You must do your research, though, to assess the viability of a development for the long term. Re-sale homes, on the other hand, did not see the major price increases that new homes did, so they may offer a better value and a more risk-free decision. Properties that have been price-reduced may indicate a more favorable negotiating environment for buyers, as I discussed above.

How long will all this turmoil last? Some experts say the turnaround will not become

evident until 2010. Others say we will see gradual turnaround in the second half of this year. One thing is for certain: The mortgage landscape has changed, so even though there is pent-up demand, there will be fewer qualified buyers in the marketplace. But this, too, shall pass. Just like a stock market correction takes place to bring inflated values in line, in the housing market as supply and demand of homes get more in line, we will go on another positive run.

If you have any questions for me, please see my member ad on the Atlanta IBM QCC website ([www.atlqcc.org](http://www.atlqcc.org)).

Sources:

- ChartMaster Services LLC
- Smart Numbers.

The following QCCers are new to our club for 2008. Please welcome them. If you'd like to contact them, look them up in our online directory.

Jeffrey Ace	Frank Filicchia	Shawn Shepard
William Barnard	Cynthia Henricks	Fred Smith
Verne Benson	Rosemary Jones	Elizabeth Smith
Michael Betts	Nancy Lowe-Turner	George Stout
Bernette Cockfield	Maxine McKinney	David Toole
Michelle Craiger	Kevin Powell	
Wendy Eavenson	Gerald Schneider	


We do not have any information for Fred Smith. If anyone knows how to reach Fred, please have him contact Bob Slaney to have his information updated.

### Law Office of Thomas W. Nilson

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Tom Nilson  
Attorney at Law

 Member, National Academy of Elder Law Attorneys, Inc.

Following are the answers to the five questions posed in the January newsletter:



1. May 4, 1939 was IBM Day at the New York World's Fair. That date also marked a significant day for T. J. Watson Sr. as to his time with IBM.

What was the significance for Watson? **Watson inducted into the QCC**

2. Speaking of Watson Sr., his wife Jeannette was a frequent traveler with Watson on his business trips around the world. She became known as IBM's \_\_\_\_\_. Fill in the two words that complete the often-used description of Jeannette. **First Lady**

3. By Sept. 19, 1949, IBM sales and employees outside the U.S. had more than doubled. IBM duly took note of

this progress by creating the IBM \_\_\_\_\_. Fill in the three words that complete the title of this new IBM subsidiary. **World Trade Corporation**

4. In the mid-1960s, IBM engineers in the U.S. and France exchanged data via a famous satellite to show how volumes of information could be transferred around the world. What was the name of this satellite? (A clue is that there was a popular instrumental song at the same time by the same name.) **Telstar**

5. In 1964, the first large "real time" airline reservation system (made of course by IBM) was implemented by American Airlines. What was the name of this famous "system"? (Incidentally, today IBM has most of the original components of this system in a warehouse.) **Sabre**

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**Now, can you answer these five questions?**

1. The IBM Selective

Sequence Electronic Calculator, unveiled in 1948, was the first operating computer to combine electronic computation with what?

2. The Curtis Wright plant in Woodbridge, N.J. was so large that it provided "these" to IBM Customer Engineers to facilitate their rounds servicing IBM equipment. What were the CEs provided?

3. In 1964 Tom Watson Jr. made what he called "The Most Important Product Announcement In Company History" and Fortune Magazine labeled the announcement "IBM's \$5 Billion Gamble". What IBM Product generated these pronouncements?

4. January 8, 1982 marked the end of 13 years of expensive and time-consuming trouble for IBM. What ended on that date?

5. In 1928, the top award available from IBM under this new program was \$100. What is this program that continues today (with significantly higher payouts)?

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# Tips On Applying For Social Security

By Ron Floyd

For those members who haven't yet reached the age for regular Social Security benefits but may be getting close, this article may help.

Whether you've decided to apply for benefits early, at age 62 (at a reduced amount), or to wait for full retirement benefits at age 65, 66 or 67 (depending on your birth date), you must be within three months of your eligible date. For example, if you're going for early age 62 benefits, you must be at least 61 years 9 months to begin the application process.

Some may not be aware that you can complete most of the application detail requirements online at [www.socialsecurity.gov](http://www.socialsecurity.gov). I've found that the process, while involving a large number of questions, is relatively painless. What you cannot complete online is a few documentation requirements such as an original or certified copy of your birth certificate, original Social Security card, if married an original or certified copy of your marriage license and potentially one or two other items.

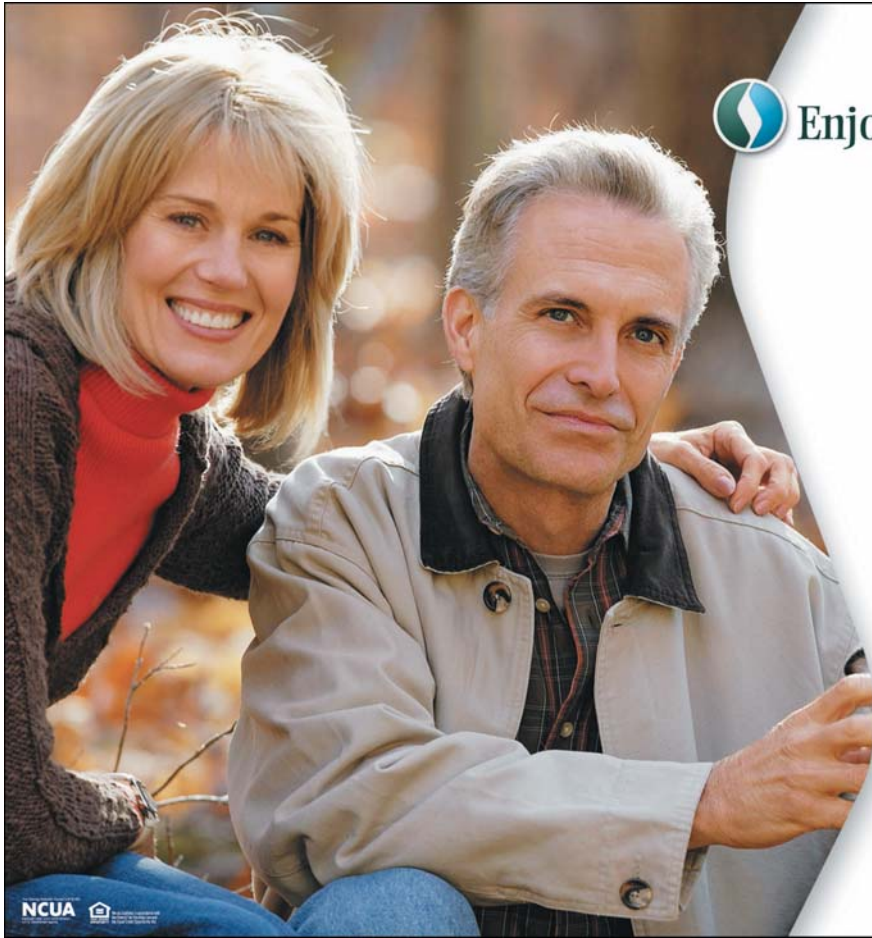
There are only two ways to handle these

documentation requirements: Mail required items to a Social Security address shown on the web site, or take them in person to a Social Security office. My preference was to not take a chance on these important documents being "lost in the mail", so, I chose to set up an appointment at the closest Social Security office. While this requires some time and effort, it turned out not to be too much of a problem and I was certainly much more comfortable to, in effect, never have the documents out of my hands for more than a few minutes with a person across a desk.

Sometimes a lengthy online process can be, for some not fully acquainted with working with online processes, a bit intimidating. Should any of our members be less than comfortable doing the initial application, give me a call at 770-591-3578 and I would be more than happy to try to assist you with the "mechanics." I am not an expert on all things Social Security, so I will not and probably could not answer some of the more technical questions one might have that may have legal or other non-general implications. This is in no way to suggest that I would try to provide advice and counsel beyond the basics of the online application process requirements.

## IBM Quarter Century Club Advisory Board 2008

<b>President</b>	.....	Bart Bartholomew	..	770-428-2731	.....	bartb30144@yahoo.com
<b>Vice President</b>	.....	Mike McGuire	....	770-394-5690	...	mikemcguire2@earthlink.com
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<b>Community Programs</b>	..	Dave Books	.....	404-266-1935	.....	dwbooks@juno.com
<b>Membership</b>	.....	George Turner	....	678-445-5189	.....	gturner@csihome.com
<b>Special Events</b>	.....	Tom Satterlee	....	678-641-4309	.....	satterlee@bellsouth.net
<b>Web Site</b>	.....	Bob Slaney	.....	770-222-4853	.....	rjslaney@comcast.net
<b>Adv. Board Member</b>	...	Bob Axt	.....	770-998-2365	.....	robertaxt@earthlink.net
<b>Adv. Board Member</b>	...	Vic Mazza	.....	770-396-7802	.....	vicmazza@bellsouth.net
<b>Adv. Board Member</b>	...	Doug Jenkins	....	770-977-1768	.....	dljusa@yahoo.com
<b>Adv. Board Member</b>	...	Dave Zilles	.....	770-395-0290	.....	dzilles@earthlink.net
<b>Newsletter</b>	.....	Amy Slaney	.....	770-222-4853	.....	amyslaney@comcast.net



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