

Brotherhood - Is not a one year commitment, it is a life-time commitment... ..
We took an oath to remain brothers. An oath is
something that cannot be taken back, that's what makes it an oath. We may
have outgrown pounding down beers but you
can never outgrow your commitment to and the bonds of brotherhood.

Reunion 2010- It's only 8 weeks away: This year's reunion will be held
Saturday, Oct. 16 at our old Chapter house @
367 N. Pleasant St. Amherst. If you have not RSVPed to Stan please do so
immediately so we will know how much
food and how many football tickets to order.

Plans are to meet at the Old house at 9:00 Saturday for a Meet & Greet with a
short house/business meeting to follow at 10:00.

A catered lunch will be brought in at 12:00, followed by the UMass/Richmond
football game at 3:30. Following the game dinner
will be at the former Mike's Westview Cafe (now called the Harp) located in
N. Amherst just down the street from campus.

Many brothers have already made hotel reservations for both Friday and
Saturday nights. Those arriving on Friday are
planning to get together for dinner Friday night. Stan is compiling a list of
cell phone numbers for all those who will be attending
and will circulate it before the reunion.

Local hotels: HoJo's 414-586-3979: Platinum EconoLodge 413-582-7077: Holliday
Inn 800-345-8082: Hampton Inn 413-586-4851:

Comfort Inn 800-424-6423 Hotels are in big demand because of other
homecomings and many tour buses full of leaf peekers
so make your reservations now! Stan has 1 extra room reservation available
to the first person to call.

Please reply to Stan and send \$30.00/pp which will cover the reunion costs,
lunch and a football ticket. If you also want to
include your \$10.00 annual dues those funds will also be put to good use.

Our website has a page dedicated to a listing of our "Lost Brothers" with
whom we have lost contact. If anyone knows where
to find any of these guys please let us know so we can invite them to become
part of our Association again.
Go to <http://phisig.atspace.com> then click the Lost Brothers menu item and
look over the names. If you know an address for
someone, let Stan know.

Scholarship applications are due to Chairman John Cycz ' 76 by Saturday
of the 2010 reunion. Our scholarship applications
are now available on our web site phisig.atspace.com or from chairman
Cycz at: 23 Capt. Lathrop Dr. S. Deerfield, MA 01373
(413)-665-7089 or at: jlcyz@verizon.net. Any association member who has
paid his dues may nominate one or more
dependents. We expect to again be able to give five scholarships in 2010.

WEB-SITE: The Phi Sigma Delta of Zeta Beta Tau UMass Alumni web site remains up and running. Please check it out if you have not seen it lately at phisig.atspace.com (no www). Lloyd Bristol '74 has done a fabulous job adding many new items. Lloyd updates the site weekly. Scholarship applications are available on the site. If trouble with link, try cut n paste <http://phisig.atspace.com> into the browser. Vegas photos are up !

2010 ASSOCIATION DUES:

If you have not sent in your Association dues (\$10.00/year) now is a good time. Send to Treasurer: Stan Kittredge '72 at;
399 Old Farm Road Franklin, MA 02038 IF YOU NEED AN UPDATE ON YOUR DUES' STATUS DROP ME A LINE.

Dues pay for this newsletter, postage, scholarships and other related association expenses. I think we would all agree, our time at Phi Sigma Delta is still worth \$10.00 a year.

Thanks to all who have already sent dues for this year. Any questions give me a call (508) 528-1107

PLEASE if you receive a copy of this newsletter by U.S. Mail it is because I do not have your email address. Please forward your email address to me at: kitcol@comcast.net Fraternally, Stan

Our Brotherhood has always maintained a close knit relationship and great concern for the welfare of each member. Over the years our network has been of great assistance to many. Brother Mark Goodfriend '70 continues to look out for our welfare and recently sent some information that he thought might be beneficial: Thank you Mark for your concern and information . Mark's comments are below.

Heart attack info NEW ASPIRIN/ Serious stuff, no joke!!
Just a reminder to all: purchase a box, keep one in your car, pocketbook, wallet, bedside, etc.

IMPORTANT READ..... Something that we can do to help ourselves. Nice to know.

Bayer is making crystal aspirin to dissolve under the tongue. They work much faster than the tablets.
Why keep aspirin by your bedside?
About Heart Attacks

There are other symptoms of an heart attack besides the pain on the left arm.

One must also be aware of an intense pain on the chin, as well as nausea and lots of sweating, however these symptoms may also occur less frequently.

Note: There may be NO pain in the chest during a heart attack.. The majority of people (about 60%) who had a heart attack during their sleep, did not wake up. However, if it occurs, the chest pain may wake you up from your deep sleep.

If that happens, immediately dissolve two aspirins in your mouth and swallow them with a bit of water.

Afterwards: CALL 911

- say "heart attack!"
- say that you have taken 2 aspirins..
- phone a neighbor or a family member who lives very close by
- take a seat on a chair or sofa near the front door, and wait for their arrival and...
- ~ DO NOT lie down ~

A Cardiologist has stated that, if each person, after receiving this e-mail, sends it to 10 people, probably one life can be saved!

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stan- this would be helpful to circulate to all. Mark G

Most doctors routinely add p.s.a. test for blood work-up. do not be lulled into false sense of security if your results come back

in the normal range, i.e. less than 4.0. you also need to compare to last blood work and see whether there has been an increase .

if there is an increase of greater than .5, you should get a further work-up from a urologist. before you consider a biopsy(which is apparently not much fun), try taking motrin or similar anti-inflammatory for 4 days and then ask doctor to re-test blood for p.s.a. level.

elevated reading can be caused by localized infection or inflammation, and is not automatically an indicator of prostate cancer.

if 2nd p.s.a. reading remains at elevated level, you probably will need biopsy to get definitive diagnosis. not all prostate cancer

is passive- approximately 1/3 fall into aggressive strain. get tested annually. stay on top of this.

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Most lawyers have areas of specialization. My expertise is NOT in the area of estate planning, wills, trusts, etc. However I do have a working knowledge of the basic concepts and have consulted with experts. I make the following suggestions to discuss with your personal attorney. The laws change from state to state, and there are different technical terms which must be used in your home state on certain items. Mark Goodfriend

The following are not in any particular order of priority:

1. Remember that any property which you own jointly with your spouse or child or any bank account which you hold in your name in trust for someone else generally goes automatically to the survivor in the event that you die. Your Will does not control this asset.

So if you have bank accounts or brokerage accounts or real property which you want to go through your estate and be governed by your Will, you do NOT want that property to be owned jointly or in trust for.

2. Check the designation of beneficiary on all of your life insurance policies, all IRAs, pensions, etc. In some instances you made these designations years ago (or perhaps even prior marriages ago) and have neglected to update to reflect your current wishes.

If you cannot locate a copy of the designation of beneficiary form for each life insurance policy, IRA, etc., you should promptly write

to them to request a copy of what they have on file and to also request the appropriate form if you wish to change the designation of beneficiary.

3. Reconsider the structure of your Will. You may not want to have the standard clause that says that if you die first everything goes to your spouse. That would certainly be true if you are on a second or third marriage and have children from a first marriage who would likely receive nothing from number 2, 3 etc. Even if you are still married to number 1, you might prefer to have your estate structured with all or most assets first put in a unified credit trust and the remainder in a marital deduction trust (which would have to be drafted by a trusts and estates attorney in your home state), with only the income from the assets in the trust going to your spouse for her life and upon her death, the principal being paid out to your children in equal shares or a certain percentage to your children and a different percentage in equal shares to your grandchildren. Remember even if you have a long happy marriage with wife number 1, and she survives you, if you give everything outright to her there is a risk that through her lack of financial expertise or through inappropriate influence by a subsequent spouse or a child, the money could be inappropriately invested or squandered so that ultimately those second or third generation survivors (children and/or grandchildren) might be the victims.

4. If you decide to structure your estate with trusts for income for your spouse and thereafter rolling over principal to your children and/or grandchildren, your local attorney will advise if there are any state restrictions on whom you can designate as a trustee. Some states may be require that the trustee be a resident of that state and there may or may not be limitations on whether immediate family can serve as trustee. Again this varies from state to state.

5. Trustees are entitled to be paid annual trustee fees as a percentage of the income generated from the trust and a separate percentage of the principal balance held in the trust. Again these percentages are set by statute and vary from state. Your Will and/or trust documents can set an annual "cap" that any trustee whom you designate must agree to accept in writing prior to their appointment, to bill their trustee fees at not greater than 50% of the statutory rate or whatever percentage you deem appropriate or a fixed dollar amount of \$_____ per year.

6. In selecting your trustees, if you expect that some of the trusts you establish may exist for decades you want to consider designating trustees not simply in your generation but one generation down (trustworthy, financially astute nephews/nieces might be a good choice). You should list at least 3 or 4 alternate trustee choices. If all of your trustees either predecease you or are too old to want to serve, the judge will eventually appoint one of his lawyer cronies who will charge the full statutory fees.

7. You need to consider the possibility that after your death there could be a falling out between your spouse and the trustee. Discuss with your attorney whether you want to include a clause to give your spouse the right to remove a trustee, without cause,

on 30 days written notice, so that the trustee does not have too control over your spouse. There are pluses and minuses to such a provision.

8. If you have a trust with income to your spouse for life and upon your spouse's death the trust terminates and the principal is distributed to your children and/or grandchildren, consider setting up a second tier of trusts in your Will to provide that your children and/or grandchildren do not get substantial amounts of principal distributed to them outright at too young an age. For example you can provide that the distribution of principal in trusts held separately for your children and/or grandchildren should be distributed to each beneficiary respectively one-third at age 25 or 30, one-third 5 or 10 years later, and the remaining one-third 5 or 10 years later. Staggering the distribution hopefully will allow the beneficiary to be more mature and better able to manage their financial affairs.

9. If you decide to stagger the distribution of principal to trust beneficiaries over a period of years, you can give the trustee discretion to loan a portion of the principal to each beneficiary from that beneficiary's trust as toward a down payment to purchase a house, establish a business, etc. You should specify that any such loan be documented with a recorded mortgage and charge some minimal amount of interest to meet IRS requirements. Eventually those loans can be forgiven when the beneficiary reaches the maximum age at which they are to receive the last distribution of principal.

10. Include a clause in your Will that in the event that your spouse is declared incompetent, your most responsible child has the authority on behalf of your incompetent spouse to remove a trustee without cause on giving 30 days written notice.

11. Consider whether you want to include a clause in the Will creating any trusts to grant the right to the beneficiary of that trust to require the trustee to make all trust assets income producing (i.e. sell stocks or mutual funds and purchase bond funds or bonds) - if so you might want to limit the trustee's authority to only buy conservative bond funds or individual bonds rated "A" or higher, whatever your financial advisor deems reasonably conservative for your personal taste.

12. Don't list expensive jewelry in the body of your Will - the state will want an appraisal and it may increase your state and/or federal estate/inheritance tax; an option is to make specific gifts of items of jewelry to specific children/grandchildren, etc. if you are terminally ill (and document the gift with a writing which you sign and have witnessed) or have a separate side letter which sets forth how you want your jewelry distributed on your death and again have it signed and witnessed so that your spouse, executor, etc. can follow your instructions.

13. If you utilize trusts consider whether you want to require the trustee to distribute income either monthly or quarterly to the beneficiary.

14. Some trusts provide that the trustee also has the discretion to invade principal for the health, maintenance and support of a

spouse if income is insufficient; consider whether you want to include that clause and also whether you want to add a limitation that such right to invade principal terminates in the event that your surviving spouse remarries.

15. If you are concerned about any of your childrens' financial judgment or general responsibility and to not want them to squander their share of your inheritance, you can either provide that they get only the income from their trust and principal is distributed to them slowly over a very extended period of time, or alternatively that they receive only the income from the trust and eventually upon their death all of the principal goes in equal shares to their children (your grandchildren).

16. If your estate is substantial, consider a clause which gives the trustee discretion to invade principal (with the written consent of your spouse if competent) for annual gifts to your children and grandchildren up to the amount of the maximum annual gift exemption.

17. There is also something known as a "spendthrift" clause which essentially means that if you have financially irresponsible heirs their creditors cannot attach inheritance rights, nor can your irresponsible heirs assign their future inheritance rights, etc. Again proper language is essential on a state by state basis.

Much of the above is more practical than legal in nature and may already been considered by you and your advisors. Perhaps there are one or two items which you had not considered and will be useful.

Wishing you all good health.
Mark Goodfriend