

# Intel® Retiree News

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## Contact Information

### Retiree Website:

[www.intelretiree.com](http://www.intelretiree.com)

### Intel Website:

[www.intel.com/employee/retiree](http://www.intel.com/employee/retiree)

### Email address and Opt-In information:

[organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com)

### Changes to home mailing address:

1-800-238-0486



**If you have changed your email address, be sure to email us your information to remain on the opt-in list.**

Board members, committee chairpersons and site representatives are listed on our website. Visit [www.intelretiree.com](http://www.intelretiree.com) and click on Board Members or Committees for specific email addresses.

## From The Board

The Intel Retiree Organization has been hard at work to create an organization run by retirees and addresses the interests and needs of retirees. Here is an update on our progress against our 2008 goals.

### Goal #1 Increase the value of the Intel Retiree Organization to retirees

- We have increased the number of retirees who have opted in from 400 to 800 since January 2008.
- We have increased our local activities by engaging a site coordinator in New Mexico, Folsom, and Massachusetts. We also have local representation in Washington, Oregon, the Bay Area, and Arizona. Check the website for the name of your local coordinator and a calendar of events.
- Our Charter and By-Laws have been rewritten and an election for President, Vice President, and Secretary will be held in November. Nominations are due by October 15<sup>th</sup> so if you would like to join the board and participate in any of these positions, please send your name, site, email address, and which position you are interested in to our mailbox.

### Goal #2 Increase the value of the Intel Retiree Organization to our local communities & Intel.

- Because Intel retirees participate in a large number of diverse non profit activities, volunteer activities are being captured and shared in articles written by retirees and

posted to our website and in our newsletters. Intel captures retiree volunteer activities related to schools and education.

- If you have a great organization that you volunteer for and would like to share it with others, please send an article and pictures to our mailbox. We will post it to our website.
- Because we are retiree focused, we are in the process of conducting surveys at each local level to determine what is of interest and value to retirees. This feedback guides our direction. Surveys are short and input is always welcome. Please review our website and send suggestions and comments to our mailbox.
- We continue to work with Intel to support volunteer activities that are important to Intel and to share announcements with our retirees who have opted in to the organization. Make sure you are on our list to insure that you get email updates.
- Opt- in by going to the website or mailbox and send us your name, email, and the closest Intel site.
- We are also in the process of becoming an approved Intel group. We will be the first non employee group to receive sponsorship once our By-Laws and other requirements have been met.

*Elyce*

Elyce Wair, President

**Be sure to check the back page for some important 40th Anniversary information from Intel!**

*important message*

## Intel Retiree Organization Mission Statement

*To make a meaningful and positive difference for Intel retirees, the Company, our local communities and current employees planning for retirement.*

# The ABCs of SERP

## Managing What You've Earned

Retirees requested an article regarding their SERP distribution questions. Here is how Fidelity and Intel responded to our inquiry in May, 2008. It is intended to be a summary for educational purposes only and should not take the place of legal, tax, or investment considerations. Your situation may be different or the plan may have changed. We recommend that you contact Fidelity at 888-401-7377 about your specific account and to request a copy of the SERP Distribution Options.

Q1. Is there any difference in the two parts of the Intel SERP account (profit sharing portion and SERP 401K portion) as to how the funds should be handled?

A1. The 401(k) Savings Plan and the Profit Sharing Retirement Plan are two separate accounts with the same distribution options available to them. The retiree can elect a different time and distribution option for each Plan or can choose to have them both paid out at the same time and in the same manner. If the retiree chooses to have both accounts rolled over, he/she will receive two checks, each made payable to the financial institution chosen. It is then the retiree's responsibility to deposit the checks with the financial institution within 60 days of the date of the check. No taxes are taken out unless the funds are payable to the individual.

Q2. Is there a requirement to convert the Intel profit sharing portion into an annuity?

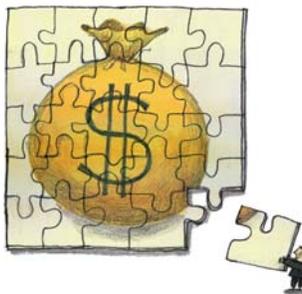
A2. No. However, the default form of payment from the Intel Profit Sharing Plan is a single life annuity or, if you are married, a 100% joint and survivor annuity.

Q3. Is there an age requirement for rolling SERP funds to an IRA?

A3. Yes. At age 65, you must make a positive election to leave your funds in the plan until age 70-1/2. If you elect to defer past age 65, you must take a complete distribution by April 1 of the calendar year following the year in which

you reach age 70-1/2. If you do not request a distribution, your 401(k) account balance will be paid as a lump sum with taxes withheld and your Profit Sharing account balance will be paid as a single life annuity or, if you are married, as a 100% joint and survivor annuity.

The profit sharing portion requires signed paperwork; the 401K can be re-requested with a call.



Q4. Is there a dollar limit when funds must be disbursed?

A4. Yes. If your account value in any of the Plans is \$1,000 or less, it will automatically be paid to you in a single lump sum.

If your Profit Sharing Plan account value is more than \$1,000 but less than or equal to \$5,000, you may elect to roll over your account to an IRA or to another employer's eligible retirement plan that accepts rollovers, or to receive your account value in a single lump sum.

If you do not make a distribution election within 60 days from the date you receive your termination packet, your account will be rolled over into a Fidelity Rollover IRA in your name. If your 401(k) Savings Plan account value is more than \$1,000, you may elect to roll over your account to an IRA or to another employer's eligible retirement plan that accepts rollovers,

or to receive your account value in a single lump sum. If you contributed to the 401(k) Savings Plan through the Roth 401(k) source, you may elect to roll over this source to a Roth IRA or to another employer's eligible retirement plan that accepts rollovers of Roth 401(k) monies. You can defer your distribution of your 401(k) Savings Plan until age 65.

Q5. What is the process to accomplish the rollover to avoid the 10% penalty?

A5. Distributions that are not rolled over will be subject to a 10% excise tax (penalty) unless an exception applies. Generally, the following payments are exempt from the penalty tax:

- Payments to you upon termination of employment after age 55
  - Payments to you after retirement due to disability
  - Payments made to your beneficiary after your death
  - Annuity payments based on your life expectancy Payments that do not exceed your tax-deductible medical expenses for the year (whether or not you itemize deductions)
  - Payments to an alternate payee under a qualified domestic relations order
  - Payments made to comply with a levy by the IRS
  - Payments to individuals called to active duty for at least 179 days (between 9/11/2001 and 12/31/2007)
- IRS Publication 575 ([www.irs.gov](http://www.irs.gov)) and the Fidelity website ([www.401k.com](http://www.401k.com)) contain detailed

information regarding distribution options and taxes. After you log in, click on the 2008 Summary Plan Description under News in the right-hand column. Participants are encouraged to read all relevant tax information and consult with their personal tax advisor before making a decision.

Q6. What are the options for converting your funds after retirement?

A6. If your 401(k) and/or Profit Sharing Plan account value is more than \$5,000 (each plan is considered separately), you can choose from the following options: (1) Leave the funds with Fidelity until age 65 then elect to defer until age 70-1/2; (2) Rollover to another qualified plan or IRA, (3) An annuity (your account balance will be transferred to the Pension Plan

and paid to you as a monthly benefit) (4) Cash withdrawal (taxes withheld.)

Q7. What happens after you reach age 70-1/2 and leave the funds with Intel (Fidelity)?

A7. You must request a full distribution from the Plan by April 1<sup>st</sup> of the year following the year in which you turn 70-1/2. Fidelity will send you a reminder in January after you reach 70-1/2. If you do not request a distribution within the specified timeframe, your 401(k) Savings Plan account balance will be paid as a cash distribution with taxes withheld. Your Profit Sharing Plan account balance will be paid as a single life annuity or, if you are mar-

ried, as a 100% Joint & Survivor Annuity. If you request a rollover, Fidelity will calculate the minimum required distribution (MRD). The MRD will be sent to you with taxes withheld; the balance will be made payable to the financial institution and mailed to you. The MRD is calculated on the account balance and life expectancy. If you have already taken a distribution of your 401(k) and Profit Sharing accounts, check with your financial advisor regarding their MRD process.

Q8. If I notify Intel of any new mailing address, is that information provided to Fidelity?

A8. No. Retirees must notify Fidelity of any changes.

## Intel Retiree Health

# Retiree Exposed to Agent Orange

*This article by Terry Jo Neff appeared in the San Pedro Valley News-Sun on June 24, 2008. It is summarized and reprinted with permission. Roy retired from Intel and lives in Mescal, AZ with his wife Sherry.*

When Roy Curtis realized his hearing was failing, he made an appointment with a doctor at the Southern Arizona VA Health Care System. But instead of getting fitted for hearing aids, doctors discovered Curtis had a lung tumor and is likely suffering effects of Agent Orange exposure.



Curtis, a 20-year veteran, retired from the Air Force in 1970 with no service-related injuries. His military health insurance allows patients to see a doctor of their choice for most injuries and illnesses. But some conditions can be cheaper if the patient is treated through the VA. That is how 76-year-old Curtis came to visit the VA clinic in Tucson, AZ.

Curtis expected the appointment to be routine, since he wasn't surprised to be experiencing hearing problems. After all, he had spent thousands of hours in noisy airplanes. The primitive headsets he wore offered no real protection from engine noise or loud explosions. More than 40 months of his service time was flying into and over Vietnam.

As a new patient, VA doctors put Curtis through a comprehensive exam, including a chest x-ray. The x-ray turned up a suspicious spot on his lung and his blood work showed he had been exposed to Agent Orange, a defoliant herbicide used as part of the chemical warfare program in Vietnam

which contained a known carcinogen called dioxin. The VA lists prostate cancer, respiratory diseases, and type II diabetes as side effects of exposure.

Curtis says he was diagnosed with diabetes in 1996 and has had breathing difficulties for years, yet never realized it could be connected to his military service. He was surprised to learn screening tests for Agent Orange aren't usually performed outside the VA system.

"Most civilian medical staffs don't ask about a person's military history to see if there is a risk from Agent Orange or other post-service related injuries," explains Curtis.

Although devastated by the news, Curtis says he's comforted by being able to tell his story, in hopes unsuspecting veterans will get tested. "They could have a bomb inside of them and not know it, like I did," he warns.

Meanwhile, Curtis and wife are traveling back and forth to the VA for additional testing so doctors can determine the best treatment. And he says, eventually he'll get his hearing aids.

**Veterans and their families can call 1-800-749-8387 for more information about the free Agent Orange exam offered by the VA.**

# Mike Elster

Mike joined Intel in October, 1991 at age 41 as a Team Leader in the Computer Enterprise Services of Folsom's Information Technology (IT) department. After setting and meeting a goal of retiring with Intel after 15 years, Mike joined the ranks of the retirees in October, 2006—a role model of successful retirement planning!

### *The Wild West at Intel*

Hello and congratulations to all my fellow Intel retirees! Although I had several dream jobs, the most challenging one was the Computer Operations Manager at Folsom. It was at a time when server technology and client/server applications were in their infancy. It was like the wild west.

The job that was the most fun was working as an IT Systems Engineering Manager on the Job96 project which was the initial deployment of SAP at Intel. Hours were long and hard, but the time flew by and everyone worked as a true team - it was great. The last five years of my career at Intel were in Flex Services within IT. I held numerous positions in Data Center Management, Applications Development and one of my last jobs was as Business Operations Manager. This position helped me prepare for retirement. I really liked the various retirement options that Intel offered and I knew when I hired into Intel that I wanted to retire in my mid to late 50's, so needless to say, I retired in October, 2006 at the age of 56 and 15 years of service with Intel.

### *All That Free Time*

I understood that being retired was going to be a major life transition, so planning for retirement was critical, not only financial, but securing health



Mike's wife, Jude, at their cabin



Catch of the Day—Mike and his Kokanee salmon on Whiskeytown Lake

insurance and most importantly, what am I going to do with all the free time? For me, I love to fish and spend time at my cabin in Weaverville, CA. It only made sense to start a fishing guide service during the spring and summer months while I'm at my cabin. This is where the Business Operations job in Flex has really helped out. I put together a transition plan that would take me through the first year of retirement. There were several projects that I had to complete before I could get started on becoming a fishing guide. First major project was to paint the entire interior of my primary residence which took me to January, 2007.

I then started researching all the various licenses, permits and types of insurance required to be a fishing guide and put the details in order. I also needed to get a boat suitable for guiding, as my old boat was simply for personal fishing. I knew what type of boat I wanted (and needed) and searched the Internet for deals. I found one in Vancouver, WA. I ended up buying that boat and equipping it with downriggers, electronics and a trolling motor.

In addition, I had to purchase enough tackle (rods, reels, lures, etc) to accommodate up to 5 clients at a time. That was fun! Before I could focus on getting the business off the ground, I had one more major project to complete.

Over the years, my wife and I have gutted and remodeled the bedrooms and bathroom which is one-half of the cabin. However, the kitchen, living room and entry area were in dire need of an upgrade. We started the project in March, 2007 and we completely gutted half the cabin. We installed new insulation in the exterior walls and attic, new drywall and texturing, new flooring in the kitchen along with all new cabinets and countertop, new carpet in the living room and hallway and a new floor in entry way. My wife and I did all the work except for some electrical and plumbing. We were exhausted but finished the project by May, 2007.

### *Becoming a Fishing Guide*

Now it was time to focus on the fishing guide service. The first thing I did was to go out with one of the most well known guides in the area who owns a tackle manufacturing company. I told him about my past and how I wanted to become a fishing guide. He was very gracious and shared a lot of invaluable information. He also asked me if I wanted to be part of his Guide Pro Staff and I accepted without hesitation. Being on his Pro Staff provides me discounts on his tackle and in return I will feature and promote his tackle to my clients. He also helps me promote my business by sending clients my way.

I established my rates commensurate with other guides in the area and I worked with a web designer to get my web site up and running, along with advertising in the local paper. I established contacts with the editors of two of the major outdoors magazine publications and I provide fishing reports on a weekly basis. They, in turn, mention my name and the name of my guide



*"Fishing is more than fish; it is the vitalizing lure to outdoor life."*

*-Herbert Hoover*



service in their publications. The primary place I fish and guide is Whiskeytown Lake, about 10 miles west of Redding, CA. I fish for Kokanee Salmon (lake planted Sockeye Salmon), Trout and King Salmon. I also provide services on Shasta Lake and Trinity Lake. During the 2007 season (May- September), I accomplished my startup goals and booked a few trips. This year things are picking up and my name is getting out there. People are starting to call and book trips. The goal this year is to break even on expenses and/or even turn a profit which is looking good so far I love being retired and highly recommend it to everyone. I do think the key to a successful retirement is planning and preparation and doing what you love doing... enjoy!

**If any retirees are interested in a fun fishing experience on Mike's 20' Duckworth, please visit his website: <http://www.mikesfishingguideservice.com/> or email Mike: [melster@ulink.net](mailto:melster@ulink.net) .**

## Three Of Our Own

### Welcome to Three New Site Reps

We'd like to introduce you to our three newest site representatives and Intel Retiree board members who have joined us over the last quarter. Be sure to check out the site calendars on the website for the latest activities and events that they have planned.

#### Jim Hoffman - New Mexico



Jim has teamed up with Barbara Brazil in planning site events for New Mexico retirees. During his 24 years at Intel, Jim specialized in

startups across a wide spectrum including high tech factories, large organizations, products, technologies, brands, internal entrepreneurship and industry initiatives. Some of these are Fab 7, Fab 9.2, SEMATECH, 300mm Silicon development, Bluetooth, Centrino® Mobile Technology and Fab 68 government approvals. Jim's experience in engineering, business operations and program management enabled him to be effective with a wide variety of clients and suppliers across numerous disciplines. He is currently the Director of

Operations for Cerelink, Inc., a technology consulting firm located in Corrales, NM. He is married to Anne Polino, a former Intel employee. Their daughter Sarah is entering her sophomore year at George Washington University. Jim's primary interests are competitive road bicycling, travel and sustainably ending chronic hunger in the developing world. Watch for his upcoming article of his recent epic cycling race in Italy.

Carl retired from Intel at the end of

#### Carl King - Folsom

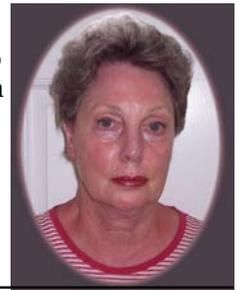
March after 28 years. He worked in ATD (Assembly Technology Division) as a packaging Manager and in Materials Q&R. and also was an active member of Intel University lectures teaching Statistics and Design of Experiment in Folsom. Carl is using the first year of retirement to finish his law degree, take the CA

bar and spend more time playing the piano, gardening and having fun with his 3 year old grandson.

Suzanne Boyd, our new Hudson, MA

#### Suzanne Boyd - Massachusetts

site rep, worked for seven years in various site and Corporate Purchasing Groups (PSGS, ETC, ITSP and Marketing) before retiring in November 2005. Prior to the Hudson acquisition in 1998 she worked in Digital Equipment Corporation's (DEC) semi-conductor purchasing for almost 10 years. The Hudson Retiree Group is in the formation stage with plans being developed for the first meeting in October.



Although the newsletter is not printed in color, visit the the retiree website at: [www.intelretiree.com](http://www.intelretiree.com) and click on newsletters. You can view the entire newsletter in living color! So, if you want to see our retirees and their stories in something other than black and white, spend a few minutes with our on-line newsletter.

# Retirement in *Costa Rica*

Have you wondered about retiring in another country? Cheryl Pruss, who retired in 2000 after 27 years with TMG, did just that. For the past four years Cheryl and her husband have been spending half of their time living in Costa Rica.

Cheryl shares her story about retirement outside the US in two articles. A sequel is planned for Q4.



In June of 2004 my husband and I decided to embark on an adventure in retirement: to build a house outside the US, specifically in Costa Rica, with the goal of having it pay for itself (once complete) with weekly vacation rentals. In the 4 years since we began we have met many people who have opted to retire outside of the US. I have learned that retirement outside of the US is an option available at all income levels. Because of my interest in this topic, my experience buying property and building a house in another country, and my access to friends who have decided to retire outside of the US, I decided to write two articles. In the first article I will discuss retirement outside the US: why you might want to, what to consider and some links for more information. In the next article I will discuss what we learned while buying property and building in Costa Rica, as well as key learnings from friends who have retired outside of the US.

was not in the cards. We decided that we would spend about 6 months a year in Costa Rica and that we would alternate living in Costa Rica and living in the U.S. to prevent burnout in Costa Rica. Another related factor: we can get to Costa Rica or back to the US in 1 day with only a 1 hour time zone difference from California.



The Beginning...Our Vacant Lot

*"The #1 factor why people decide to retire or live outside of the US is some form of economic consideration."*

One question that confronts a retiree is where should to live in retirement. You may consider moving to another state (possibly for tax purposes); moving to a smaller house in your current location, or moving closer to children or elderly parents. Here's some items to consider regarding where you will live in retirement and what we thought about when we considered these questions :

### What kind of lifestyle do you want?

In our case, an active lifestyle to help us stay in shape. Costa Rica has this with surfing, white water rafting, canopy tours, golf, horse back riding, and great hikes. We also wanted a project to keep our minds active (in the building stage and later while living in our house). Learning Spanish, the language in Costa Rica, met this goal. We were both interested in being part of a "pioneering" expat community.

### How close and involved do you want to be to family and friends?

Both my husband and I have parents living in the US, as well as a son and grandkids (ages 7 and 13). As a result, permanently moving to another country

### What kind of climate do you prefer?

We love the ocean and we wanted to be near warm water. Being 12 degrees N of the equator works well !

### What is your health situation?

Do you have a reason to live close to specialized medical facilities ? Costa Rica has affordable healthcare.

### What can you afford ?

Since my husband was a builder prior to retirement it was a logical choice to build a vacation home. We wanted to build in a place where the building costs would be much less than the US. In addition, by creating a vacation rental, the house would pay for itself – after our initial investment in the land and building.

When considering these factors, an increasing number of people decide to live outside the US. You may find that you want water front and it may be possible to purchase a house on a lake or ocean, outside of the US, at a much lower cost. You may be able to get domestic help to assist you with upkeep for a fraction of



Howler Monkey

the cost. You can have Social Security payments deposited in a bank account in the US for use in the country that you choose to live, or sent directly into a foreign account. Taxes can be complicated – but it’s possible that state taxes can be avoided. You may also avoid paying taxes on retirement income, or be taxed at a lower rate while living in another country. You may be eligible to access the public health care system in the country that you move to and greatly reduce your health care costs, or you may just take advantage of significantly lower costs of medical treatments in another country with less expensive locally purchased health insurance. Costs can be significantly reduced for locally produced food. Utilities can cost less in areas where temperatures don’t vary much season to season. And you may find that costs for basics such as phones and car repair are much more affordable. In summary, there can be many financial benefits to retiring abroad.



*Eighteen Men Moving a Beam (done with a crane in the US!)*

### Learn more about retiring abroad and get to know the country.

Here are some steps to take to learn more about retiring outside of the US, as well as possible downsides to retiring outside the US:

*The Grown Up’s Guide to Retiring Abroad* (Rosanne Knorr), and *How to Retire Abroad* (Roger Jones). AARP and Modern Maturity have had articles about retiring in various locations. Read books, magazines and web sites to learn more. We used the book: *Living Abroad in Costa Rica* (Erin Van Rheenen). You can find forums where expats discuss living in specific countries you may be interested. There are hyperlinked web

sites where you may be able to learn more from Americans who have retired abroad posted at [www.intelretiree.com](http://www.intelretiree.com). A good web site to compare countries is [www.cia.gov/library/publications/](http://www.cia.gov/library/publications/). Click on The World Factbook. Beware of websites that may be selling real estate as they may present an overly optimistic viewpoint.

### Investigate tax ramifications.

Does the U.S. have a tax treaty with the countries that you are interested in? The U.S. has tax treaties with more than 50 countries that call for each country crediting the amount of tax paid to the other country. If there is no treaty, you could be taxed in both countries! IRS publication #54, *Tax Guide for U.S. Citizens and Resident Aliens Abroad*, is available at [www.irs.gov](http://www.irs.gov).

### Find out about visa and residency requirements.

Some countries encourage US residents to retire there, others like Canada won’t let you choose full-time residency. Some countries have specific requirements for foreign retirees such as minimum income, no police record, and good health that you may need to be able to prove in the application process. You may be able to bring in items to set up your household which may be duty free or taxed depending on the country you move to. You may or may not be able to work legally in another country. You can check with the embassies of the countries you are interested in.

### Take an extended vacation to your country of interest.

Learn about the country’s culture, traditions and history. Learn housing prices in various locations, about the safety and security of the country in general and the places that you may be interested in living specifically, (such as the Tico Times in Costa Rica – an English language newspaper). Consider renting

a place for an extended period and try living in the location of your choice to see if you really do like it. Visit the country in different seasons, to see the variety of weather. Interested in giving back? Volunteer opportunities from something as simple as donating soccer balls and buying pizza for a small town’s children’s soccer team to building houses for Habitat for Humanity, may abound in poorer countries. Attend local events – from fiestas, to live music nights, to fund raisers. You will learn more about the locals and the expat community as a result.

*“Squatters can move on to your property and can have rights to remain there.”*

### Learn about asset ownership laws.

Can you own property? What steps will you have to go through? Are there pitfalls that can come up with property ownership in another country? How do the laws work with respect to inheritance of property owned in the foreign country if one or both of the owners (in our case of a couple) were to die? You will need to learn how to leave your foreign property to heirs in the US. In Costa Rica, corporations may own property and expats can be shareholders in corporations. You will need to form a corporation to buy



*Costa Rica traffic jam—Brahmas in the road!*

## Special Feature (Continued)

property. One possible pitfall in Costa Rica, is that “squatters” can move on to your property and have rights to remain there, so you may need to have a full time caretaker who is paid to keep your property secure.



Sign on construction shack, “Always Order” - perhaps their version of “Safety First”?

### Learn about insurance and health care.

Will your existing healthcare insurance coverage extend to other countries? Can you buy health insurance in the country that you are interested in? Will you be

eligible for government provided health care in your adopted country? Medicare benefits are not internationally portable. If you are Medicare eligible you can't access the program without returning to the US. Friends of ours who had a baby in Costa Rica thought that their Blue Cross insurance would cover the birth at a great hospital in San Jose, the capital of Costa Rica. When settling the bill, they found that they were not paying for the Blue Cross policy that includes that benefit – so they would have to pay the entire bill themselves! To their surprise, the bill was less than their deductible would have been for the babies birth in the US.

Find out from expats living there, what they think about health care facilities and their experiences with local doctors. Many doctors outside of the U.S. may have trained in the US. Hospitals may be affiliated with US hospitals and people may speak English.

Visit hospitals and talk to health care providers to judge the quality for yourself prior to making your decision.

### Summary

Retirees may choose retirement destinations based on factors like climate, or local culture. Visa, tax and property ownership policies also pay a role in the decision. However, the #1 factor why people decide to retire or live outside of the US is some form of economic consideration.

Special note: Costa Rican friends I met at Intel were key to my husband and I deciding that we could take on this adventure. My good friend, Rocio Valverde was most helpful at various steps along the way. Rocio passed away in January of this year, an incredible person, an incredible life....we miss her dearly.



Look for the sequel to Cheryl's article in the Q4 newsletter where she details their experience in actually building their home as well as experiences living as an expat in Costa Rica. If you would like more information, email us at [organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com) and we will forward it on to Cheryl.

## Intel Retiree Announcements



Copy Cats



We are asking retirees to be aware of “copycat” pages and be sure to bookmark the correct webpage:

[www.intelretiree.com](http://www.intelretiree.com). Every time a domain is registered by a well known organization or company, domain cyber-squatters will create variations of that domain with misspellings or plurals. The purpose is to induce the “deep pocket” owner of the original domain to purchase the variation domain to preserve exclu-

sivity. As a matter of policy Intel does not purchase or even respond to these issues because once you do it once, they will only go out and create and escalated path to more opportunities. Intel receives hundreds of requests each week with variations of “Intel” product and brand names.

This is what has happened with the intelretiree.com website and the “cyber-squatter” created intelretirees.com page. It is not an Intel created or spon-

sored page. It has been populated with Intel and other links to make it appear attractive for purchase. If Intel were to purchase this domain, the owner will only come back with new clever variations like *intel.retiree.com*; *intel-retiree.com*; *intel.retirees.com*; *retiree,intel.com*, etc. Be sure to bookmark the correct web page *using the singular*:

[www.intelretiree.com](http://www.intelretiree.com).

## Intel Retiree Announcements



Last quarter we had a successful launch of the Intel Retiree Organization Website, [www.intelretiree.com](http://www.intelretiree.com). The retiree board has had many positive comments from retirees who have reviewed the website. Now what? Well, the website committee needs your input in the form of feature requests, travel articles, and stories of your volunteer work. We would like to have ongoing new, exciting and useful content on the site. If you have ideas of what you would

like to see on the website, or you would be interested in generating content to increase the site's value to Intel retirees, drop us an email with your feedback and ideas at: [organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com), or check the website for a specific contact.

The next phase of work on the website will focus on adding significant additional content, resolving issues concerning existing website features, gathering and refining requirements for future features, and exploring possibilities for other website features.

## Who Are Those Guys?



At all of our site retiree luncheons, we hear the question, "Who is the Intel Alumni Network" and how is it different from the Intel Retiree Organization?" Briefly, the Intel Alumni Network was founded in the Bay Area last fall after an informal social gathering of Intel Alumni. The group is open to any ex- Intel employee. After launching its web-

site in early February, the Intel Alumni Network grew to 1000 members in 99 days. Recently the Alumni group has organized local sub-groups: Folsom, Silicon Valley, Oregon, and Malaysia. These groups sponsor local events which may be of interest to Intel Retirees (who are a smaller group of the Alumni.) Although our missions are similar, The

Intel Retiree Organization is comprised of only those who officially retired from Intel under a formal retirement plan, operate under approved By-laws, have a formal Board of Directors including an Intel liaison, and receive resource support from Intel. Intel Retirees interested in joining the Intel Alumni Network can do so by visiting, [www.intelalumni.org](http://www.intelalumni.org).

## Have You Moved?

Intel would like to remind any retirees who have moved that a change of address needs to be given to the Global Contact Center at **1-800-238-0486** in order to continue receiving mail. Privacy laws prohibit the Intel Retiree Organization from having access to this information, so be sure your mailing address is current in order to receive retiree information from Intel.



## Stay in Touch

As we reported last quarter, Intel no longer maintains an email opt-in list, so to stay connected via email and receive both general and site-based information, be sure to opt-in by sending an email to:

[organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com) with your name, closest site or city/state and email address.

Board members have assumed responsibility for checking the retiree mailbox. Please email any inquiries, feedback and questions and we will be sure it gets to the right place for an answer.

**Reminder!**

*Invalid email accounts from those who have opted in continue to be "kicked back" due to changes to email addresses. Please help us out by keeping your email address current. If your email address changed, send the update to:*

*[organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com) so you don't miss any email updates. Thanks!*

# Intel Retiree Calendar & Site Updates

## Bay Area - Santa Clara



Social Committee: Terry Lundblad-Jalkemo [tjalkemo@sbcglobal.net](mailto:tjalkemo@sbcglobal.net) & Cindy Moore [cindyrachellemoore@comcast.net](mailto:cindyrachellemoore@comcast.net). Remember your family, friends and Intel Alumni are welcome to attend our events. We can have a social at any time... just let a social committee member know and an 'Evite' can be sent out. **Please RSVP to Cindy if you plan to attend any of the events.**

Date		Events
September	6	Computer History Museum Tour, 1401 N. Shoreline, Mountain View—11:00AM Hosts: Julie & Randy Neff
October	11	"Happy Valley Ranch" Potluck, 7732 Serpa Lane, Dixon, CA. NOON Hosts: Don & Helen Ritchey 707 592-9203
February	8	Wine and Cheese Party" in Palo Alto at Ruth's home. Host: Ruth Short



Foreground: Helen Ritchey, Marilyn Bloom, middle: Mark St. John, Ruth Short, background: Terry Lundblad-Jalkemo, Pam and Mike Barnes

Santa Clara Intel Retiree group had great fun at our June 'Wine and Cheese Party' by Mike and Pam Barnes at their home in Los Altos. We all enjoyed catching up with each other, sharing good food, great wine, and a story or two!

Don and Helen Ritchey came to the party after finding out about our social in the newsletter. Don and Helen are our host for October at their Ranch in Dixon. We will be inviting Folsom retirees too! Dixon is about half way in between Santa Clara and Folsom and will make a great location for us all to meet . So, put the date on your calendar, fridge or your reminder list.



## Oregon - Washington



If you plan to attend any social functions listed on our calendar please RSVP to Judy Goodman ([judycg2008@gmail.com](mailto:judycg2008@gmail.com)). Contact Ted Cornish ([htcornish@juno.com](mailto:htcornish@juno.com)) to confirm dates for Investeers meetings. Spouses, friends and significant others are welcomed at our lunches.

Date		Events
August	7	<b>Investeers</b> 1-3PM, - Hillsboro Community Senior Center, 750 SE 8 <sup>th</sup> Ave. Hillsboro, OR
	12	<b>Social</b> , 1PM, Barbeque/Potluck at Craig Petersen's Estate, 13456 NW Jackson Quarry Rd., Hillsboro, OR, 503-466-9954, \$5 per person, children free
September	4	<b>Investeers</b> 1-3PM, - Hillsboro Community Senior Center, 750 SE 8 <sup>th</sup> Ave. Hillsboro, OR
	9	<b>Social</b> , 1PM, Amerigo's New Foods Grill, 4200 SW Mercantile Dr., Lake Oswego, OR 503-699-1688 (Owner is an Intel Retiree Dave Glaze)
October	2	<b>Investeers</b> 1-3PM, - Hillsboro Community Senior Center, 750 SE 8 <sup>th</sup> Ave. Hillsboro, OR
	14	<b>Annual Dinner</b> , 5 - 9PM, Pumpkin Ridge Golf Club, 12930 Old Pumpkin Ridge Rd, North Plains, OR, 503-647-4747, Speaker: Will Swope, Intel VP & General Manager, Corporate Affairs Group ( <i>prepay \$25 per person</i> )
November	6	<b>Investeers</b> 1-3PM, - Hillsboro Community Senior Center, 750 SE 8 <sup>th</sup> Ave. Hillsboro, OR
	11	<b>Social</b> , 1PM, Cornelius Pass Roadhouse, 4045 NW Cornelius Pass Rd, Hillsboro, OR (503) 640-6174
December	4	<b>Investeers</b> 1-3PM, - Hillsboro Community Senior Center, 750 SE 8 <sup>th</sup> Ave. Hillsboro, OR
Happy Holidays! See you in January		

# Intel Retiree Calendar & Site Updates

## Arizona

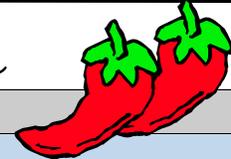


Please RSVP to Sharon Bernier at [intc-retireesofaz@cox.net](mailto:intc-retireesofaz@cox.net) if you plan to attend. Families, friends and alumni are all invited! Special THANKS to Kathy Maass and Gary Mion for these restaurant recommendations.

Date		Event
September	10	Luncheon, 11:30AM—Crackers and Co. 535 W. Iron Ave, Mesa 480-898-1717 ((US 60 and Country Club) ( <a href="http://www.crackersandcompanycafe.com/">www.crackersandcompanycafe.com/</a> )
November	12	Luncheon, 11:30AM—Keegan’s Grill of Ahwatukee, 4723 E. Ray Rd. 480-705-0505 <a href="http://www.keegansgrill.com">www.keegansgrill.com</a>

Questions? Contact Barbara Brazil at [bgbrazil@comcast.net](mailto:bgbrazil@comcast.net)

## New Mexico



Date		Event
August	28	Meeting—Rio Rancho Campus, 6-7:30pm

### July Meeting Presenters Hit the Mark



May organizational meeting of NM retirees

About 20 New Mexico Intel retirees attended the June 26 evening meeting at the Intel Fab 11 Building in Rio Rancho to hear from a panel of experts on subjects the group requested.

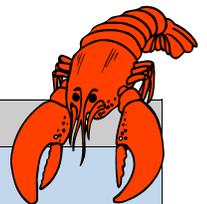
We started the evening with an Intel Overview presented by Cheri Solomon, a member of the New Mexico site committee. She reported the good news that new technology is being expanded into Fab 11 and noted that Intel has truly become an international company with a large amount of its total revenues coming from offshore – and growing. She responded to several questions from the group about current product introductions and Intel corporate investments and strategies.

Christin Galloway, an investment manager with Morgan Stanley Dean Witter presented a short tutorial for those in the early stages of retirement so that they could begin to plan for the long term. Her advice focused on doing a complete life style assessment to understand what the transition means before beginning to determine an investment strategy.

Our final presenter was Denise Marquez Padilla, Intel Health Programs Manager/Benefits Group. Denise provided several great handouts for the group that listed state resources and websites for those seeking to buy health care insurance coverage and a comparison of the Intel Health Benefits to Medicare. She left her phone and email information and said she would be available to answer questions for local retirees.

Barbara Brazil, NM Site Representative, thanked the New Mexico PA office for again hosting the group and reminded everyone to “opt in” so that they can receive communications from the Intel Retiree Organization.

## Massachusetts



Questions? Contact Suzanne Boyd at [sboyd@comcast.net](mailto:sboyd@comcast.net).

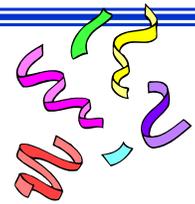
Date		Event
October	TBD	Kick-off Meeting! Stay tuned for time and place which will be posted at <a href="http://www.intelretiree.com">www.intelretiree.com</a>



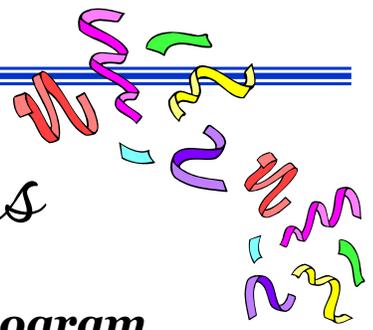
## Folsom

Questions? Contact Carl King at [ckking@citlink.net](mailto:ckking@citlink.net).

Date		Event
TBD		Check the retiree website: <a href="http://www.intelretiree.com">www.intelretiree.com</a> for the latest calendar.



# Celebrating 40 Years



## Retirees Join the Expanded Volunteer Program

There have been some great enhancements to the Intel Involved Matching Grant Program and now retirees can participate too! The volunteer hours you perform with non-profits in 2008 can now qualify for a match, just like your volunteer work in schools.

We know many of our employees and retirees already volunteer. As part of our 40<sup>th</sup> anniversary, Paul Otellini has challenged us to volunteer 1 million hours as a gift to our communities. The real value is that current and retired employees can now double the impact they make

through volunteering, by earning an Intel Foundation match for schools and community organizations that matter most to them.

“Each year Intel employees and retirees volunteer hundreds of thousands of hours,” says Shelly Esque, director of Worldwide Corporate Affairs.

“With the added benefit of matching employee volunteer hours with grants, we’re hoping to encourage those volunteers by maximizing the impact of their time,” says Esque.

The hours count toward the million hour goal as long as the work benefits the community and you receive no compensation. You must volunteer at a qualifying 501(c)3 non-profit or an education institution. For specific program guidelines and eligibility criteria match please visit [www.intel.com/community/iimgp.htm](http://www.intel.com/community/iimgp.htm).

In order to receive a grant, Intel retirees and employees must volunteer a minimum of 20 hours. The minimum can be met by one volunteer or many. The organization will receive \$10 for every hour volunteered up to a maximum of \$10,000 per non-profit organization. Schools are not limited to the \$10,000 matching maximum limit. Checks for community organizations will be distributed in Q1/09; checks for schools will be issued following the school year.

In addition, school-based volunteer activities that are eligible for the Foundation match have also been expanded e.g. coaching, referring, chaperoning a marching band, etc., now qualify for a matching grant.

All volunteer hours count toward the million hour goal including volunteering at churches and fundraising activities. Volunteering at secular community outreach programs, like food banks may also be eligible for the match.

Please log your volunteer hours for our special 2008 40<sup>th</sup> anniversary pilot by clicking on the link below. Any volunteer work you do with non profits or schools from Jan. 1 - Dec. 31, 2008 can be logged at this site and will count toward our goal and potentially a Foundation match. Deadline for submitting your hours is January 9, 2009. You can also print and mail your information to: Aubrey Clark, JF3-107, 2111 NE 25<sup>th</sup> Ave., Hillsboro, OR 97124, or fax to 503-264-1823.

You may email the retiree mailbox at [organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com) with any questions.

Click here for form to log hours: [www.intel.com/employee/retiree/benefits/VMGP\\_form.htm](http://www.intel.com/employee/retiree/benefits/VMGP_form.htm)

## Retiree Board Meetings

We invite all retirees to join a board meeting. If you are interested, please email Elyce Wair ([elyce310@gmail.com](mailto:elyce310@gmail.com)) so we can include you when we publish agenda and bridge information.

The Intel Retiree Board typically meets on the 3rd Wednesday of each month from 10am-12noon PST. Meetings are via bridges provided by Intel.



The Intel Retiree News is published quarterly and mailed to over 2500 Retirees. Articles and feedback are welcome. Send comments/articles to [organization\\_mailbox@yahoo.com](mailto:organization_mailbox@yahoo.com). Deadlines for submissions are: (Q4/08) October 8 and (Q1/09) January 15. Retirees are encouraged to contribute articles less than one page, including photographs. Although the focus is on the Retiree, minimal advertising of your business that might benefit Retirees is permitted and should include a contact/website. All articles may be edited for content and may appear on the Intel Retiree Organization website. Contact the newsletter editor for specifics. The Intel Retiree Organization does not endorse any businesses nor accept paid advertising. Information is provided solely as a service to Retirees and should not be construed as endorsement. Information in this newsletter should not be used or take the place of legal, tax, insurance or investment considerations.