Elections—Elections—Elections - not only the US presidential, but the Intel Retiree Organization election is ramping up. Nominations for President, Vice President, and Secretary must be sent to Elyce Wair at elyce310@gmail.com by November 7th, 2008. See article on page 9 for important dates and more information. Please feel free to nominate yourself if you are interested in volunteering at this or any other level.

October 13th through November 14th are the dates for the Intel United Way Campaign. Letters and brochures have been sent reminding retirees that they can DOUBLE the value of their contribution if it is received online or in the mail during these dates. In addition, Intel will cover 100% of the administrative fees which adds even more value to your donation. Please read our One of Our Own article about the work Ray Guenther, Intel Retiree, is doing with United Way in Oregon and also refer to our “Are You Living United ” article for more details.

The Intel Retiree Board continues to work with the benefits group regarding health care and health care benefits. Quarterly meetings allow retiree voices to be heard, and provides Intel a way to share their vision and discuss obstacles with board members.

The Intel Retiree Communications Committee has worked closely with Intel VP, Patty Murray, and others over the last 10 months to establish the Intel Retiree Organization as Intel’s official retiree organization. This status will provide recognition and credibility to our efforts. We expect their decision in Q4. Details will be published on our website and in a future newsletter once a decision is made.

Have you seen our website? Judy Goodman is currently the chairperson for this committee and has lots of great ideas for new features and new content. If you have suggestions and comments, please send Judy an email at judycg2008@gmail.com.

Market volatility affects all of us. Please review your portfolio with your financial advisor. If you have questions about your SERP account, contact the Fidelity NetBenefits Website (https://401k.fidelity.com/) for SERP account inquiries, transactions, investment education and tools or the SERP Service Center at 1-800-401-SERP. (See the Q3/2008 Retiree News on our website for a detailed article.)

If you have questions about the organization, our website, or if you are trying to contact other retirees in your area, send an email to our mailbox listed on the left. (Note: there is an underscore after organization).

We hope everyone had a great summer and is enjoying the beautiful fall weather.

Elyce Wair,
President

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.
Intel retirees are generous and want to give back to their communities through volunteer efforts and contributions. This past year has brought pain and suffering to thousands of families in all states who have been affected by the foreclosure of their home and or loss of their job. Many are living in “tent cities” around the country. Hurricane Ike has devastated parts of Louisiana and Texas and these people desperately need the basic services that United Way can provide. Together, we can help.

Intel has expanded its United Way giving program to include ANY non-profit 501(c)3 corporation and 100% of your pledge goes directly to the organization. Intel pays the administrative fees.

The value of your contribution is doubled because Intel matches your contribution and sends an equal amount to support your local United Way programs. You may choose to donate to a national organization (e.g. Red Cross/Cancer/Save the Children, etc) but the Intel matching contribution helps people in the state where you live.

For your convenience, contributions can be made online at http://www.intel.com/employee/retiree where you can select from a variety of ways to pay, including monthly. Or you can make your check payable to United Way and send to:

Intel Corporation
Aubrey Clark
JF3-107
2111 NE 25th Ave.
Hillsboro, OR 97124

Checks must be received by November 14th to receive the Intel match. Make sure you identify the specific non-profit that you want to receive your donation. You may contact Aubrey at (503) 264-6045 (aubrey.clark@intel.com) regarding any questions you may have about the campaign.

Join hands, Open your heart, Lend your muscle, Find your voice, Think of we before me, Reach out a hand to one and Influence the condition of all. - Live United -

Please act now.

Elyce Wair
President, Intel Retiree Board

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**Q1**-Do I log volunteer hours after each hour and Intel keeps the cumulative total, or do I log them after I have accumulated 20 hours, or once a year prior to the cut-off date?

**A1**-It is up to the volunteer as long as all hours are submitted before January 9, 2009.

**Q2**-I volunteer two days a week for the American Cancer Society at a local hospital. Do I need to list each day separately or can I consolidate? Can I count half my hours for ACS and half for the hospital for grant purposes?

**A2**-Yes, you can consolidate hours and submit a schedule that works best for you. If the hospital is a nonprofit then you can count ½ your hours towards the hospital—it would need to be the hospital’s foundation branch. ACS should definitely have a 501c3 number you can report against.

**Q3**-Is a local library eligible for matching?

**A3**-Yes, libraries qualify as a public

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In our Q3 newsletter (available at www.intelretiree.com), Intel announced how retirees can join the expanded volunteer program in celebration of Intel’s 40 year anniversary. The challenge is to volunteer one million hours as a gift to our communities. You must volunteer at least 20 hours at a qualifying 501c(3) non-profit or educational institution. The organization will receive $10 for each hour volunteered up to a maximum of $10,000. Forms can be downloaded at www.intel.com/employee/retiree/benefits/VMPG_form.htm. Specific guidelines can be found at www.intel.com/community/iimgp.htm. All hours between January 1, 2008 and December 31, 2008 count and must be submitted by January 9, 2009. Below are specific Q&As we have received.

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**Join Intel’s Birthday Challenge**

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**A3**-Yes, libraries qualify as a public
Diana Daggett, Intel America Region Director of Corporate Affairs, is a member of the Intel Retiree board and has played a significant role in helping the retiree organization. Diana wears many hats but we would like to recognize one of her contributions to the community.

On September 18, 2008, Diana was awarded the Volunteer of the Year award for her 2007 efforts in support of the United Way annual campaign. Diana won this honor for launching what is referred to as the Cornerstone Program. Cornerstone is a program where corporations agree to designate a portion of their contributions to United Way to cover staff and operations so that donations by private individuals to United Way will be 100% dedicated to the programs or non-profit designated by the giver.

With the help of Mike Worthy, the President of the Bank of Clark County, Diana was able to recruit other companies to join the program. Because of all their efforts, they were able to achieve 100% coverage of all overhead.

As a retiree, this means that every penny of my donation goes directly to my favorite non-profit. The corporations involved in the Cornerstone Program have paid the administration fees on our behalf.

This program hugely impacted the 2007 annual giving campaign which resulted in record donations of $19.25M. Intel alone through the generosity of the corporation, employees, and retirees contributed $5 million.

**A Tribute to Our Volunteers**

In his last interview, Robert Noyce (1927-1990) who co-founded Intel with Gordon Moore in 1968, said, “Don’t be encumbered by history. Go out and do something wonderful”.

Noyce believed that “everyone should go as far and as fast as his talent would take him.” Thanks to all of our volunteers who are creating opportunities for a better life for all in our communities and sharing Bob’s vision.
Giving Back

During my 20+ years at Intel, my contributions to the community were limited to sporadic volunteering and money donations. When I was planning for retirement, I decided that I wanted to dedicate a significant portion of my time to giving back to my community. So, when I retired from Intel in October of 2004, I found a unique organization in Portland with a hands-on, leveraged approach that enabled me to get involved with community projects.

SVPP

The organization is Social Venture Partners Portland (SVPP) and we are a community of engaged donors practicing venture philanthropy. What differentiates us is that we leverage cash donations with our skills, expertise and networks to help local nonprofit organizations address challenges facing our community. Our focus is at-risk children, youth and families. SVPP helps build capacity for these organizations such as advancing initiatives, achieving results, and in the process, improving lives. Since the group’s inception in 2000, we have invested more than $1 million in 11 different community organizations, with the impact of our time, money, matching grants, and network leverage estimated at more than $5M. This to us is really giving back.

Since joining SVPP, I was on the Investment Committee that selected two new investment projects for 2005, I’ve been actively involved with a parental engagement program at an elementary school in South East Portland, and I have been on SVPP’s Board for three years. Because of all of these activities, I am more aware and definitely more involved in community projects than I have ever been in the past.

An Easy Transition

The transition from Intel to SVPP was very easy for me since the organization was founded by a number of Intel alumni who were looking for something meaningful to do after their Intel careers. Since I knew most of them, it was really easy to get involved right away and make a contribution in this new nonprofit environment for me.

One other important factor for me was to be in a group that included individuals from a variety of organizations from the Portland area. Today, our partnership consists of about 100 individuals, about one quarter from Intel (retirees and some full time employees).

In Summary

Since giving back is something that most of us want to do when we retire, I have found SVPP to be a great organization that allowed me to get involved with serious community issues and use my skills developed over my working career to help develop and implement programs that have a tangible impact in our community. This is what I mean about really giving back.

To learn more about SVPP, you can visit our website www.svpportland.org, contact me (les.soltesz@comcast.net), watch our video (http://www.svpportland.org/wp-content/themes/default/video.php), or contact our Executive Director Mark Holloway (mark@svpportland.org). In addition, we have affiliates in Phoenix (www.svpaz.org), Tucson (www.svpgt.org), Denver (www.svpdenver.org), 16 other cities in the US and three in Canada (http://www.svpi.org/our-members).

Give the Free Gift of your Time

Conceived during the Kennedy presidency, Senior Corps connects over 500,000 of today’s “over 55s” with the people and organizations who need them most. They are mentors, coaches and companions or contribute job skills to community projects in need. Their contributions make a real difference to individuals, non-profits, faith-based and community organizations throughout the U.S. Their website, www.seniorcorps.gov/ is an extensive website that describes the organization and the variety of needs from foster grandparents to helping adults with simple tasks, chores and doctor visits. Check it out!

“It is one of the most beautiful compensations of life that no man can sincerely try to help another without helping himself.”

-Ralph Waldo Emerson
One Man’s Passion

Pat Mitchell (retired in 2000) spent 3 months this year teaching Computer Science at the Kazakh-American Free University (KAFU) in the Republic of Kazakhstan. It thrills him to give these future leaders of this emerging CIS (former Soviet) nation an understanding of software development and a nimble vision of how computing could impact their lives, their businesses and their country. This was Pat’s 8th year.

While a GM within Intel Corporate Services, Ray was active in the community volunteering his time as a member of several non-profit Boards and Committees. Since retirement, Ray volunteers approximately 50 hours per month on Boards and Committees helping the UWCW and other non-profit organizations in the community, developing strategies, building relationships with key stakeholders, fund raising and being an advocate on their behalf with elected officials.

When talking about UWCW, Ray is very proud of the organization’s performance improvement the past four years from a one star rating to being recognized as a four star charity (the highest rating) by Charity Navigator. The organization’s focus is now more strategic; it conducts community needs assessments, identifies critical community priorities and collaborates with other non-profits to provide cost effective best practice solutions. If funded programs do not meet key performance indicators, they are defunded. Ray was recently a member of the CEO Executive Search Committee and is a member of the 2008 Campaign Cabinet.

I was officially introduced to Ray Guenther at the United Way Columbia-Willamette (UWCW) Kick off breakfast in September and wondered what type of retiree would get up at 5AM to attend a breakfast in Portland. I soon found out that Ray is a dedicated member of the United Way Board of Directors whose passion for Community Service started long before his retirement from Intel in 2005.

Pat's investment of time qualifies under Intel's Volunteer Matching Grant Program, injecting some influential capital into the students’ education. Overall, “KAFU Stuff” keeps Pat busy for 9-10 months of the year, and mentoring never ends. He is quick to thank God for his great career at Intel and for this opportunity to “give back” to the world community.

Besides teaching there, Pat directs the Summer Business Immersion Program (SBIP) in Portland. For 10 years, selected students from KAFU have come during June-July to experience American Business. The SBIP has grown from a Portland-only program to include cities in Texas, Washington, Illinois, Connecticut and Indiana. This year, all the SBIP students came to Portland for one week of in-country orientation, adding more “fun” to Pat’s summer. One of the students, interested in HR, was mentored by Intel experts.

Pat Mitchell

Graduating student Elmira Abdulayeva is congratulated by Prof. Mitchell.
In the first article from Cheryl we learned that she and her husband have spent the last 4 years building a home in Costa Rica. This has been both a rewarding and challenging experience. In this article, Cheryl shares some of the key learning from that experience for others who may choose to live or build outside the United States.

**KEY LEARNINGS**

**Be prepared to spend more time then you expect** –

- From the time of buying the property, through the completion of the house, we made 16 trips to Costa Rica. Each trip lasted for 2-5 weeks.
- Delivery times for imported building materials (like tile) are long.

**Hire competent firms to get you through the maze** –

We utilized a Costa Rican engineering firm to manage our project. They assisted with the development of detailed architectural plans in Spanish, all necessary engineering specifications, obtained the building permits, hired and paid employees, and handled all daily project management requirements.

**Be aware that business policy differs and you will need to negotiate** –

In Costa Rica most service providers asked for 50% of the cost of their job upfront; some asked for 100%. We managed to get service providers to accept a small down payment with additional payments as the work was completed and reviewed. We controlled our contracts and payments. This helped us get our work completed to our satisfaction in a timely manner.

**In less economically developed countries, amenities are limited in features and styles** –

- Early on in our building adventure, we brought our clothes to Costa Rica and stored them there, so that we could travel to Costa Rica with suitcases full of building materials.
- Products that are common to residents of the USA are an issue. Garbage disposals, water filters, water pressure regulators, etc. tend to cause problems. There are limited contractors who can install and maintain them.

**Be aware of the Judicial System differences** –

- In the USA, precedents are important in legal decisions. Law is interpreted through precedents and decisions are made on that basis. In Costa Rica law is interpreted based on the merits of each case individually, and precedent is not important. Therefore, a different decision based on each case is possible.
- It takes a long time for items to come to court. Non residents do not have the same rights as residents.
- “Damages” awarded in settlements are not lucrative; the individual is assumed to be responsible to not hurt themselves, and the society as a whole is not a litigious society.
Buyer Beware –

In the process of buying the property we were offered title insurance from a company that operates in the US. We are believers in title insurance in the US, so we asked for it in Costa Rica, too.

Later, when we looked at the actual insurance provided we found that almost everything they could insure for was excluded from coverage in the contract! This is not the same insurance as in the US and it was not money well spent.

Communication –

- Clarify as you go and don’t assume. Our friends invited a local shop owner and his family for dinner (thinking that would be a wife & a couple of kids). The family arrived in multiple cars: 6 adults and 5 kids.
- Learn to speak the local language. It is respectful of your host country and its people. I suspect that our limited Spanish and the workers lack of English are responsible for a good number of disconnects that lead to delays and frustration. We found that most installation directions are written in English, so unless the pictures are really good, the instructions will not be utilized.

BENEFITS OF TAKING A RISK

The area that we live in has been going through rapid change and the economy in the area is improving. The infrastructure is being brought up to modern standards as there are newly paved roads and a large modern supermarket. Travel to and from the airport has been reduced by half.

Building costs are approximately 1/3 lower than in the USA and labor costs are significantly lower.

Customization – With a lower labor cost, we utilized local professionals to make our furniture, wrought iron work, interior doors and cabinets. You get a lot for your money and the item is custom made to your spec.

CENTRALLY LOCATED

THE EXPAT LIFE

Getting things done takes longer than you are used to. In Costa Rica where people value kindness as a key attribute, it can be difficult to communicate displeasure about work done or timeliness without being heard as “yelling at them.”

Our key learning: leaving every so often. Visiting friends and family in the US is key to keeping it all in perspective. There are many positive aspects of the expat experience. Sometimes you have to step away to remind yourself of these while you are dealing with the daily problems.

Pura Vita

Literally translated “Pura Vita” means pure life. It is such a common phrase, that you see it on souvenirs and tourists believe it is a purely positive statement and a joyous exclamation of one’s life.

In reality, however, the meaning really is more like “that’s life”. It’s what the housecleaner says when the floor she has just washed is walked across by construction workers with muddy shoes carrying wood with sawdust falling off of it!
Open Enrollment Ends November 14

Watch your mailbox for your IRMP Annual Enrollment Guide.

The IRMP Annual Enrollment Guide provides detailed information on what is new or changing 2009. You should have received this at your mailing address in mid-October.

Summary of Changes

- If you are enrolled in IRMP and do not make any changes during Annual Enrollment your 2008 current coverage will continue. Take time to evaluate if your current coverage will meet your needs in 2009.
- Monthly premiums for the IRMP CIGNA Coinsurance Plan and both IRMP Medicare Indemnity plans will remain unchanged for the third consecutive year.
- IRMP CIGNA Coinsurance Plan out-of-pocket costs (deductible, coinsurance, out-of-pocket maximums) and prescription drug coverage are changing. The changes move the cost of the plan to when health care is accessed; therefore, the amount of your increase will depend on how you access care.
- Dependent children are now eligible for coverage. Based on your feedback regarding the ability to enroll dependent children, we have expanded eligibility so that you can now enroll eligible dependent children in the IRMP effective Jan. 1, 2009.

Please review IRMP Annual Enrollment Guide carefully to understand how all the changes will affect you.

Questions?

Call the Intel Health Benefits Center at (877) GoMyBen (466-9236) for answers to your questions about annual enrollment, IRMP and SERMA, or visit www.intel.com/go/myben.

Disposing of old prescription & OTC drugs

Is your medicine cabinet filled with expired drugs or medications you no longer use? How should you safely dispose of them? According to the FDA, a few can be flushed down the toilet, but most can be thrown in the trash using a few simple precautions.

- Take them out of their original containers and mix them with an undesirable substance (e.g. used coffee grounds, kitty litter) to make them less appealing to children and pets.
- Put them in a sealable bag or empty can to prevent the medication from leaking.
- Before throwing out a container, scratch out all identifying information on the label. This protects both your identity and your privacy.
- When in doubt about proper disposal, talk with your pharmacist.

When a drug (usually narcotics or a controlled substance) contains instructions to flush it down the toilet, it’s because the FDA, working with the manufacturer, has determined this method to be the most appropriate route of disposal that presents the least risk to safety by reducing unintentional use.

Environmental Concerns

Despite the safety reasons for flushing drugs, some people are questioning the practice because of concerns about trace levels of drug residues found in surface water, such as rivers and lakes, and in some community drinking water supplies. However, the main way drug residues enter water systems is by people taking medications and then naturally passing them through their bodies. Most drugs are not completely absorbed by the body, and enter the environment after passing through waste water treatment plants. According to the Environmental Protection Agency, scientists to date have found no evidence of adverse human health effects from pharmaceutical residues in the environment. Nonetheless, FDA does not want to add drug residues into water systems unnecessarily, The FDA is in the process of reviewing all drug labels with disposal directions to assure that the recommended methods for disposal are still appropriate.
Nominate Your Candidate!

October is the month for nominations for Intel Retiree Board positions. President, Vice President, and Secretary are two year terms that will commence on January 1, 2009. Duties are as follows:

The principal duty of the President is to lead and oversee the Board of Directors. The President should facilitate an open flow of information between the Board members, and lead a critical evaluation of practices and adherence to the strategic plan and objectives of the Organization. The President is responsible to ensure that meetings are held on a regular basis and that an agenda and appropriate materials are distributed in advance. The President will also participate in the development of committees, their composition, and their roles within the Organization as well as other duties as needed.

The Vice President will act for the President when he/she is not available and shall have all the same responsibilities and authority.

The Secretary takes notes for the board meetings and publishes those as minutes with action Items assigned. Sets up communication vehicles (including bridge numbers for the meetings) and sees that the President publishes the information with the agenda for the meetings. In addition the Secretary may assist with the updating of the email list on a regular basis and performs other duties as needed.

If you are interested in joining the board and running for one of these offices, please send email to Elyce Wair at elyce310@gmail.com by November 7, 2008. Elections will be held in November. The candidates will be listed on our website www.intelretiree.com with instructions on how to vote via email. We will also send an email to retirees who have opted-in on our website www.intelretiree.com. If you do not have email and want to vote, please call Elyce at 503-708-5117 and we will mail you a ballot. All votes must be received by November 30, 2008. The new board officers will be announced in the Q1/09 newsletter.

The Stats...

For all the analysts, here is the change in opt-ins over the past year. Our aggressive goal was to increase the opt-in participants by 10% in 2008. Although the number of retirees increased by 14%, the opt-ins increased by 25%. Overall, our percentage of opt-ins to retirees increased from 26% to 29%. (Data as of 9/23/08).

Opting In

New retirees may be unaware that privacy laws prohibit us from contacting you via email unless you have opted-in. Otherwise, your only means of communication with the Intel Retiree Organization is through the newsletter and our website. To stay connected via email and receive both general and site-based information, be sure to opt-in by emailing: organization_mailbox@yahoo.com with your name, closest site or city/state and email address.

New Email Address?

Invalid email addresses are returned as undeliverable, so be sure to update your new email address by notifying us at organization_mailbox@yahoo.com to stay connected.
Site Updates & Calendar

Bay Area - Santa Clara

Social Committee: Terry Lundblad-Jalkemo tjalkemo@sbcglobal.net & Cindy Moore cindyrachelmoore@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.

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<tr>
<th>Date</th>
<th>Events</th>
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<tr>
<td>January</td>
<td>TBD Tentative Annual Dinner—look for those EVITES from Cindy Moore</td>
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<tr>
<td>February</td>
<td>8 Wine and Cheese Party in Palo Alto at the home of Ruth Short.</td>
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On September 6th Randy & Julie Neff hosted an IRO Bay Area event at the Computer History Museum in Mountain View. Randy & Julie are volunteers at the Museum, and spend 2 - 3 days a week giving tours and volunteering wherever else they are needed. If you haven't been there, you should plan on going. They have an awesome collection of computers dating all the way back to the early 1900's. Until April 2009, they also have on loan the Babbage Difference Engine #2 - one of 2 ever built. The machine was completed in London in early 2008 from Charles Babbage's specifications from 1849. See the picture (right) of that machine which was designed to calculate and print accurate numerical tables. Randy & Julie demonstrated how it works. The other fascinating demo was of one of the first DEC PDP-1's which has been fully restored. Two of the original MIT lab students who created the first ever video game on it in 1962 were there presenting! You can play that game (Spacewar!) and get more info at www.computerhistory.org, especially if you have an interest in donating and/or volunteering! Our next Bay Area event was a joint one with Folsom, hosted by Don & Helen Ritchey. They held a potluck barbecue at their ranch in Dixon in October. Hope you were there with your family and friends to enjoy!

We are working with Intel on getting an Annual Dinner in place for the January timeframe, so pay attention to those EVITES that come from Cindy Moore!

Oregon - Washington

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

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<tr>
<td>November</td>
<td>6 Investeers 1-3PM, - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR</td>
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<tr>
<td></td>
<td>11 Social, 1PM, Cornelius Pass Roadhouse, 4045 NW Cornelius Pass Rd, Hillsboro, OR (503) 640-6174</td>
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<tr>
<td>December</td>
<td>4 Investeers 1-3PM, - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR</td>
</tr>
<tr>
<td>January</td>
<td>1 Investeers 1-3PM, - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR</td>
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<tr>
<td></td>
<td>13 Social, 1PM, Nonna Emilia Ristorante, 17210 SW Shaw Street, Beaverton, OR, (503) 649-2232</td>
</tr>
<tr>
<td>February</td>
<td>5 Investeers 1-3PM, - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR</td>
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<td></td>
<td>10 Social, 1PM, Typhoon!, 12600 SW Crescent St., Beaverton, OR (503) 644-8010</td>
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<tr>
<td>March</td>
<td>5 Investeers 1-3PM, - Hillsboro Community Senior Center, 750 SE 8th Ave. Hillsboro, OR</td>
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<td></td>
<td>10 Social, 1PM, Chevys Fresh Mex, 1951 NW 185th Ave, Hillsboro, OR (503) 690-4524</td>
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New Mexico

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<tr>
<td>Nov/Dec</td>
<td>Check the retiree website: <a href="http://www.intelretiree.com">www.intelretiree.com</a> for the latest calendar.</td>
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We had a very good meeting on August 28, although the group was a small one due to summer schedule conflicts for many of you. Perhaps that is a key learning for us...no August meetings in the future. The UBS estate planning presentation was excellent. Richard Barlow provided a wonderful bound document with oodles of good information for those of us who are thinking about an estate plan. Jim Hoffman is planning our October meeting. Several of you asked for a meeting date other than a Thursday, so we are looking at a Wednesday option. Jim will send out a save the date note when he has space confirmed.

Ed Wagner extended an invitation to retirees for a group outing to his ranch. You can preview the Wagner Ranch by going to [www.nmfilm.com](http://www.nmfilm.com) and click on search locations. Under advanced search location type name: enter Wagner Ranch ID#10005117. Click on search. Fifty one pictures are there to view. I have asked Ed to identify weekend dates in October and November that may be available for a visit. Once I have those options, I will send an email to the group to see what date most could schedule to go.

Other items of note:

- The Intel Retiree board is looking for a volunteer to help with the retiree website. If you are interested let me know.
- Pat Salerno did some research on Social Security implications of new retirees who have bonus or stock earnings that might impact the earnings limit if you are also qualified for social security payments. He talked to Bill Waite, CPA and Intel US Payroll Tax Intel employee and to Coleen Shaw, Utah payroll office. Their contact information if needed is Coleen at 1-801-445-1603 and Bill at 1-801-445-0454, [bill.d.waite@intelcom](mailto:bill.d.waite@intelcom).

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!

Arizona

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There was lots of fun and reconnecting with about 23 retirees who attended the September luncheon. Among the group were two very recent (July) retirees: Barbara Schott and Sharon Gargiulo. Jean White showed her photos from her recent trip to China where her son is a project manager for the Dalian plant. It was easy to see how retirement was agreeing with everyone as stories were shared and emails addresses passed out. Hope to see even more in November.

We really need recommendations for restaurants that have a private area that will accommodate 25 people, so please send any suggestions to Sharon. It would be great to have someone host a future luncheon or plan an event, so let Sharon know if you are interested.

*Photos (left to right top): Barbara Schott & Sharon Gargiulo, Carol Miller; Bottom: Darlene Burson, Deif Atallah & Walter Riordan*
**Retiree Board Meetings**

We invite all retirees to join a board meeting. If you are interested, please email Elyce Wair (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 2800 Retirees. Articles and feedback are welcome. Send comments/articles to organization_mailbox@yahoo.com. Deadlines for submissions are: (Q1/09) January 12 and (Q2/09) April 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.

**Folsom**

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<thead>
<tr>
<th>Date</th>
<th>Event</th>
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<tbody>
<tr>
<td>TBD</td>
<td>Check the retiree website: <a href="http://www.intelretiree.com">www.intelretiree.com</a> for the latest calendar.</td>
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</tbody>
</table>

Questions? Contact Carl King at cking@citlink.net.

The Folsom team had our first social with a quiet lunch at a Chinese restaurant. Five people attended. We talked about what is happening in our lives since we left Intel and shared stories about children and grandchildren and discussed the economic crisis in the country. The group decided that our focus would be on networking and social activities. We agree to have a follow-up lunch in early January.

**Massachusetts**

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<th>Date</th>
<th>Event</th>
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<tr>
<td>October 23</td>
<td>Kick-off Meeting! Carbone’s Restaurant in Hopkinton</td>
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Questions? Contact Suzanne Boyd at sboyd@comcast.net.

**Looking for Someone?**

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 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.

If you are looking for another retiree, send your request to our mailbox. If the retiree has opted in, we can share the email address.

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.