

MOTOROLA/FREESCALE* LONE STAR RETIREES CLUB

LONE STAR NEWS

February 2014 Issue, Volume 19 Number 1

Reminder -- The next Regular Club Meeting is **Tuesday, February 11, 2014**

Meeting will be at 10:00 A.M., at the Senior Activity Center on Shoalcrest Ave
(29th and Lamar)

Coffee and Lunch (Pizza) will be provided

The following meeting is Tuesday, May 13, 2014 (also at the SAC)

Subjects:

Alan Campbell, Freescale CFO (retirement announced), will give us a brief summary of 2013 results and highlights of the plan for 2013, followed by an interactive Q & A session.

Health Insurance: In lieu of a formal presentation, a summary of the **Affordable Care Act** (“Obamacare”), compiled by Mike Coley, is made a part of this newsletter. See pages 4 and 5. Be sure to read! Q & A, as we are able, at the meeting.

Remember **spouses of club members are always welcome** at any of our meetings.

Once again we will have a Bingo game or two with the usual high-dollar prizes – all while enjoying a delicious, low calorie, gourmet Italian buffet luncheon

- The Lone Star News is a publication of the Motorola/Freescale Retirees Club. Neither Motorola nor Freescale are affiliated with the club and do not endorse, nor are they responsible for, any of the content in this newsletter.



ANNUAL RETIREES PICNIC

DATE: Tuesday, April 29, 2014

COST: \$15.00 per member (\$20.00 for non-members)

TIME: 11:00 A.M. until 2:00 P.M.

LOCATION: The Pavilion at the Parmer Lane Facility – to the right of the facility as you enter from Parmer.

We'll provide lunch, games (including BINGO!), prizes, and the non-alcoholic Margarita machine we enjoy so much. So come out for food, fun, and fellowship with other retirees.

Sign up/pay at the next Club meeting on February 11th, or make out your checks to MFLSRC, fill out the picnic form below, and mail to Wayne Harned, 16227 Oxbow Trail, Buda, TX 78610, prior to April 22nd. Call Wayne Harned at (512) 295-7041 if you have questions or other suggestions (like new games we may enjoy) for the event.

DON'T FORGET, by being in April, the Picnic will be held before our second newsletter and meeting, so get it on your calendar now so you don't forget to sign up and attend.

Several years ago we received new Rules / Guidelines from Freescale which are meant to make all users conscious of respect for the facility and responsible for themselves. Please do respect the property and please make sure you bring your badges to the picnic - at least one per couple (Motorola, Freescale, or club badge). See Jim or Loy if you need a badge.

ADULTS ONLY PLEASE

**Motorola/Freescale Lone Star Retirees Club
2014 Picnic Sign Up and Payment Form**

Name: _____
Lone Star Club Member: YES: _____ NO: _____

Spouse/Guest Name: _____
Lone Star Club Member: YES: _____ NO: _____

Contact Information:
Phone: _____

E-mail: _____

MAKE CHECKS PAYABLE TO: **MFLSRC**
Member: \$15.00 per person
Non-member: \$20.00 per person
Total amount of check included with this mailing:

Bring to February Club meeting or Mail to:
Wayne Harned
16227 Oxbow Trail
Buda, Texas 78610

Affordable Health Care Act Summary

Compiled by Mike Coley

Retiree 2014 Health Insurance Plan Premiums

Freescale received \$1.5 million from the Federal Government for their retiree health care plan for 2014. They decided to refund all of this subsidy to their retirees (both pre-65 & over 65 plans). For this reason, the premiums for both plans have been eliminated for January & February. The March premium is expected to be reduced by 30%.

Review of Health Insurance

Because health care is so expensive, most people have health insurance to pay for potentially life saving procedures. That is why health care reform is intended to make health care insurance available to more people. Health insurance companies require a monthly premium to guarantee payment if a catastrophe occurs. Health insurance companies are profitable when more money is received in premiums than is paid out in claims. Most companies pay a portion of the premium for their employees and retiree plans because they can offer health insurance as an untaxed benefit. Like most companies, Freescale does pay a portion of the premium. However, the amount Freescale contributes is fixed for retirees and does not increase as the cost of health care rises.

Why Reform Health Care?

Health care reform is needed for four reasons. First, health care costs are skyrocketing. In 2011, the average cost for a family of four increased 7.3% to \$19,393. That is nearly double the cost in 2002. By 2030, payroll taxes will only cover 38% of Medicare costs.

Second, health reform is needed to improve the quality of care in the United States, which is the worst in the developed world. Chronic diseases cause 70% of all U.S. deaths and affect 45% of all Americans. As our populations age, the incidence of these diseases will grow rapidly. By 2023, cancer and diabetes will increase 50%, heart disease by 40%, hypertension and lung disease by 30% and strokes by 25%. Each year the cost of treatment totals \$1.7 trillion, representing 75% of all healthcare dollars spent. The cost could be lowered through disease prevention and wellness programs.

Third, 25% of Americans have little to no health insurance to cover their health care costs. 101,000 Americans die each year because they didn't have insurance and half of all bankruptcies result from medical costs. Not only is this bad for the individual family but it is bad for our economy.

Fourth, about 6% or \$120 billion is lost to fraud each year. Just for Medicare this amounts to \$22 billion.

Summary

You can keep your existing plan if it is an individual plan you bought yourself, a retiree plan, Medicare, Medicaid, CHIP, TRICARE and other veterans programs. Below are a list of improved benefits.

1. Allows you to add your children up to age 26 to your health insurance plan.
2. Your insurance company can no longer drop you if you become sick.
3. Your insurance company can no longer limit the coverage you receive over your lifetime.
4. Your insurance company is required to spend at least 80% of premium payment on medical services instead of advertising and executive salaries. If they can't, they must rebate the money back to you.
5. Insurance companies must submit justification to the states(all 50) for all rate increases.
6. There is no co-pay for wellness programs.

Impact to Retiree Plans

Because most retirees are on either Medicare or Medicaid, there will be minimal changes to their healthcare benefits.

There are two exceptions. First, is the elimination of the Medicare Plan D “donut hole” gap in prescription drug coverage which will be eliminated by 2020. Pharmaceutical companies will pay \$85 billion in fees over the next ten years to accomplish this.

Second, families can only deduct medical expenses that exceed 10% of their income on their tax return. The previous limit was 7.5%. However, the costs to residents of Assisted Living and Nursing Home Communities do qualify as medical expense deductions. Long term care insurance premiums also qualify as medical expenses for tax purposes.

Sources: Dept of Health & Human Services, Certified Senior Advisors Journal, Advisys(Financial Planning Training), Kimberly Amadeo(Economist)

Minutes of the General Meeting, November 13, 2013

The meeting was called to order by Al Scholin, at 10:03 AM.

Secretary's Report: The minutes of the previous general and board meetings were published in the newsletter and were approved by the members present.

Treasurer's Report: Chuck Barker reported that as of November we have:

Cash on Hand: \$1,316.95 in Checking and \$13,627.77 in Savings
Income: Membership \$70, Christmas Party \$360, Interest \$1.72
Expenses: Room Rent \$40, Door Prizes \$66.93, Pizza \$190, POBox \$60

Membership Report: Loy Buley said we currently have:

96 paid members in 2013m vs. 150 in 2012.
65 Life Members in 2013, vs. 66 in 2012.
10 New Members in 2013 and in 2012
100 Not renewed in 2013, vs. 10 in 2012.

Meeting Attendance: August 34, November 35

Programs: Gary Daniels introduced our speakers from LCRA, Marcie Lasseigue and Kate Houran who spoke on the mission and status of LCRA managed lakes, etc.:

- The Colorado is the longest river in Texas, at 900 miles, from San Saba to Matagorda Bay, with 11,300 square miles of watershed.
- Historically, there have been repeated droughts, observed in tree-ring data, and 15 major floods from 1843-1938, leading to the construction of the Highland Lakes Dams. The 1952 flood during the 1947-1957 drought saw Lake Travis rise 57 feet in 14 hours
- Inks Lake, Lakes LBJ, Marble Falls, and Austin are usually considered "pass through" or "constant level" lakes, and are not used for water storage.
- Lakes Buchanan and Travis are the water reservoirs for one million people in Central Texas, with a capacity of 2.01 Million Acre-Feet, or about 1 Million Olympic-sized swimming pools. One Acre-Foot is 325,851 gallons of water.
- 2011 was the driest year on record. In October 2013, we were in a "historic drought", with less than 33% of capacity vs. the average year having water storage at 82.5% of capacity.
- Most of October's rains were downstream of the LCRA collection watershed.
- Downstream from Austin, the water is used by other cities, to protect Matagorda Bay, provide cooling for S. Texas Nuclear Project, and when available, irrigation to rice farmers (not 2012 or 2013)
- Please conserve water, and for current information got to: <http://www.lcra.org/> or <http://www.watersmart.org>

Then, Gary introduced Tela Mann, from **Special Olympics Texas**

- In its 45th year, there are 45,000 athletes, from age 2 to elderly.
- Sports range from Bowling, Aquatics, Track & Field to Golf, Football, Volleyball, Softball, etc.
- Activities are year round, and the **Winter Games will be Jan 31 - Feb 2, 2014.**
- **Volunteers are needed for coaching, data entry, etc. Training will be provided.**

Election of Officers: The proposed slate was moved and seconded to be elected by acclamation:

President: Al Scholin
Vice Presidents: Mike Coley & Brent Brown
Secretary: Jules Campbell
Treasurer: Obie Hasty
Pres. Pro Tem: Jim Remedi

Activities: Wayne Harned reported that:

- The Christmas Party would be at Maggiano's in the Domain, on December 10, 2013. Cost is \$20 for members, \$30 for non members.
- Freescale's contract with Parmer Ln extends through 2014, so we may still be able to have our picnic there next year.

Other Business:

- Al Scholin said that the board can no longer meet at the Parmer Activity Center, so January's meeting will be elsewhere (TBD).
- Kevin O'Connell said that one can earn \$10/hr as an election clerk, and there will be over 10 elections in 2014. Go to the Travis Co website: www.co.travis.tx.us/

The meeting was adjourned at 11:20 AM, and Bingo was started until Pizza arrived for lunch.

Respectfully Submitted, Jules Campbell, Secretary, MFLSRC

2014 Dates to Remember

General Membership Meetings (2nd Tuesday of the 2nd month of the quarter)

February 11 May 13 August 10 November 11

Board Meetings (2nd Tuesday of 1st month of the quarter)

April 8 July 8 October 7 January 6

Annual Picnic: April 29, 2014 in the Freescale Pavilion

Christmas Party: TBD

Newsletter Article Deadlines: January 31 May 2 August 1 October 31

Submit articles to any Board member – see Newsletter for addresses

In Memoriam

Jerry Butler

Minutes of the Executive Board Meeting, January 14, 2014

The meeting was called to order by Al Scholin at 10:02 AM at our new location: the conference room at the senior center. All future meetings will be there, until further notice. We can no longer meet at the Parmer Recreation Center.

Attendees: Al Scholin, Chuck Barker, Loy Buley, Obie Hasty, Danna Redford, Brent Brown, Mike Coley, Wayne Harned, Jim Remedi, and Jules Campbell

Treasurer's Report: Chuck Barker gave his last report for 4Q2013, which was approved by the board.

- Total deposits: (checking and saving) of \$13,977.12, a reduction of \$967.60 from Nov. 2013.
- Income: Membership \$280, Christmas Lunch \$830, Interest \$1.13 = \$1,111.13

Expenses for the November General Meeting:

- Room Rental \$50.00
- Door Prizes & Pizza \$77.63

Expenses for the Christmas Lunch:

- Food & Drink \$1,896.10
- Door Prizes \$ 375.00

Chuck Presented the provisional 2014 Budget, after discussion, summarized as follows:

- Quarterly Meeting Expenses (total): \$1,170.
- Picnic Expenses (total): \$900.
- Christmas Party Expenses (total): \$2,300.
- Charitable Contributions: \$250.
- Postal expenses: \$75.
- Webpage: \$134.

Because of reduced membership, income is less than expenses causing us to deplete our reserves at about \$2,000 per year. At that rate, the club would exhaust our reserves in about seven years. Therefore, the board discussed means of reducing the shortfall, including: changing the venue for the Christmas Party, having the Picnic and Christmas party fees increased to reduce the subsidy (loss) by the club, reducing the quantity and size of door prizes, and reducing from \$500 to \$250, or eliminating the Charitable Contribution, which we did not make in 2013.

Obie is to revise the 2014 budget and email it to the board for consideration.

Also discussed, but not acted upon was terminating the Life membership which has been in effect for 10 years (equal to 10 years of dues) or reducing their discount for activities, but a change to the club rules would have to be voted by the members.

Secretary's Report: Jules Campbell read the minutes from the General meeting on November 13, 2013.

Some items were corrected in the membership report, as follows:

- 115 Paid members in 2013, vs. 150 in 2012
- 66 Life members in 2013, the same as 2012.
- 10 new members in both 2013 and 2012

The number not renewing still has to be corrected. The minutes were approved by the Board.

Membership Report: Loy Buley reported that year to date, in 2014 we have: 71 members paid, including 66 life members, plus a few board members paid up.

There were no new members and, as of January 14, 43 not renewed from 2013. Jim Remedi is working to update the e-mail list; we still have 10-20 addresses that “bounce”.

Program Report: Mike Colley gave the report in Gary's absence (due to illness). Dave Holiday is scheduled to give a financial update on Freescale at the Feb. General Meeting. The idea of having a speaker on Obamacare was discussed, but instead, Mike will write a brief summary of information for the newsletter.

Newsletter: Danna Redford said the deadline for article submissions is Friday, January 31, 2014. Danna and Jim Remedi will be out of town, so Al Scholin assemble and mail/email the newsletter before the February general meeting.

Activities: Wayne Harned reported that Mike and Betty Temple have offered to sponsor the 2014 picnic at their home in Smithville. However, because of the remaining Freescale contract at Parmer, and the cost and travel time to go to Smithville, or the need to organize carpools, the board proposes to hold the 2014 picnic at the Parmer Pavilion, so that more could attend, and reconsider the Temple's home for the 2015 picnic. This item may be discussed at the General Meeting.

A committee may be formed to explore other venues for the Christmas Party.

THE 2014 PICNIC WILL BE 11AM-2PM, APRIL 29th, AT THE PARMER PAVILLION.

Election of Officers: November General Meeting: The proposed slate of officers was:

President: Al Scholin

Vice Presidents: Mike Coley and Brent Brown

Treasurer: Obie Hasty

Secretary: Jules Campbell

No additional names were added, and the slate was elected by acclamation.

Other News:

We are saddened to report the passing of Jerre Butler in early January.

Jack Scholl is undergoing treatment in Houston, and your thoughts/prayers would be welcome.

Al Scholin adjourned the meeting at 11:29 AM

Respectfully Submitted, Jules Campbell, Secretary MFLSRC

Motorola/Freescale Lone Star Retirees Club 2012 Officers and Board Members

Elected Officers:

President Al Scholin, 102 Lampasas Pass, Georgetown, 78628, alscholin@gmail.com, 864-9493
V-Pres. Mike Coley, 10811 Redmond Road, Austin, 78739, mcoley@austin.rr.com, 965-3232
V-Pres. Brent Brown, 708 Minturn Ln, Austin, 78748, BBrown841@aol.com, 292-0147
Secretary Jules Campbell, 11015 Conchos Cove, Austin, 78726, jules-campbell@att.net, 656-8516
Treas. Chuck Barker, 2800 Carmel Dr, Round Rock, 78681, cbarker4@austin.rr.com, 255-0917
Pres. ProTem Jim Remedi, 4604 Elohi Dr, Austin, 78746, jim47remedi@gmail.com, 328-0398

Our Website: <http://www.mflsrc.org>

Our Email address: mflsrc@yahoo.com

Board Members (Committee Chairs):

News Letter Danna Redford, 3416 Hillview Road, Austin 78703, dredford@austin.rr.com, 371-7332
Membership Loy Buley, 9400 Cedar Forest Dr, Austin, 78750, loylbuley@sbcglobal.net, 258-7465
Tours [Open](#)
Volunteers [Open](#)
Events Wayne Harned, 16227 Oxbow Trail, Buda, 78610, wharned@austin.rr.com, 295-7041
Program Gary Daniels, rgd00111@yahoo.com
Webmaster Pat Haner, PO Box 744, Smithville, 78957, bhaner@austin.rr.com, 360-3537
Photographer Brent Brown, 708 Minturn Ln, Austin, 78748, BBrown841@aol.com, 292-0147
e-mail accts Jim Remedi, 4604 Elohi Dr, Austin, 78746, jimremedi@att.net, 328-0398

Other Clubs: Mark Sullivan Florida Mark_Sullivan@ML.com, (561)416-4647
George DeWitte Phoenix gdewitte@cox.net, (480) 945-2974
PNX Website: <http://motorolaretirees.org>
Barbro Keinath Schaumburg lancelady@sbcglobal.com, (847) 669-1020
Doug Wilkerson Colorado group doug.wilkerson@comcast.net

Motorola/Freescale Contact List

Name	Phone	Loc	MD	Service Center
Sandi Aitken Tomlinson	895-7888	OHT	OE 24	Rewards/Benefits
	996-4054	PL		Food Works – Parmer Lane
	895-2699	OHT	OE 11	Security
Shawna DeShazo	895-3096	OHT	OE 342	Manager, Austin Activity Centers
<u>Activity Centers:</u>	895-3069	(OHT)	934-6228	
		(EDB)	996-7129 (PL)	

Credit Unions: Howard Lane 252-6000 Riata Trace 249-4800
Legend Oaks 421-3400

(The Parmer Lane branch closed December 24, 2008)

**Return Requested
P.O. Box 10252
Austin, TX 78766**

**MOTOROLA/FREESCALE LONE STAR RETIREES CLUB
Application for membership**

NAME: _____ YEARS OF SERVICE: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____ E-MAIL: _____
(Please note if you do NOT have computer access or email)

SPOUSE'S NAME (If applicable): _____

HOW DID YOU HEAR ABOUT THE CLUB? _____

MAKE CHECKS PAYABLE TO: MFLSRC

Rev: 09/08

MEMBERSHIP: \$10.00 per year, due by February's meeting. NOTE: The dues are no longer pro-rated.
LIFETIME MEMBERSHIP: \$100

Don't forget that Spouses need to be members also. We need your other half as part of our club, so sign them up!

MAIL TO: MFLSRC at P.O. BOX 10252, AUSTIN, TX 78766