MOTOROLA AUSTIN RETIREES CLUB LONE STAR NEWS

August 2016 Issue, Volume 21 Number 3

Reminder -- The next Regular Club Meeting is Tuesday, August 9, 2016

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

Coffee and Lunch will be provided

The following meeting is Tuesday, November 15, 2016 – (notice the date change – the 8th is election day, and the SAC is one of the polling places.)

Speaker: Clay Bales, Central Texas representative

Texas A&M Forest Service.

Topic: The Mission of the Texas Forest Service

as well as Oak wilt, native plants and volunteer activities

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

[•] 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.

Report on the Annual Picnic

By Wayned Harned

On Tuesday, June 7, 2016 thirty-seven Motorola/Freescale retirees gathered at Bartholomew District Park Shelter B outdoor pavilion to enjoy food, fun and a general good time with other retirees and friends at our annual picnic.

The weather was nice after the recent rains.

We set up our standard games, kid's basketball (with bean bags), frisbee toss, golf putting, and lastly the water balloon toss.

Pok-E-Jo's provided the wonderful BBQ lunch with more food than we could eat.

After lunch we continued with the games and awarded the game prizes which were restaurant gift cards this year. The game winners were as follows: Lee Melugin in Basketball, Allan Alaspa in Putting, and Ray Voith in Frisbee Toss.

Next, we started Bingo which was called by Mike Coley. We played five games of straight bingo. The bingo prizes were also restaurant gift cards. All of the gift cards were \$25.

We had five teams sign up for balloon toss. Wal-Mart's finest water balloons were used for this event. It took a distance of approximately 25 feet before the only balloon that was not broken was the one fielded by Ray and Laura Voith. Ray had already won the Frisbee toss and gave their gift cards to the second place winner. Their prizes were \$25 restaurant gift cards.

Thanks to everyone who helped with the lunch setup and serving. Also, thanks go to Loy Buley who checked in all attendees and took the money of those folks paying at the picnic and thanks to Mary Jane Harned, Allan Alaspa, Kathy Alaspa, Mike Coley, and Loy Buley for helping set up.

I hope to see all of you next year at the April picnic in 2017. Wayne Harned

Social Security Spousal Benefits

By Jim Binneboese

One area that is not very well known by most eligible recipients of Social Security is SPOUSAL BENEFITS. This benefit can be significant in dollars to eligible age groups as well as a major help to seniors on limited incomes. If your spouse has already enrolled in his or her Social Security and is taking monthly benefits, here are some tips on how you can get enrolled in this benefit as a spouse if you are over 62. You can take Social Security benefits now rather than wait until you're 70 years old.

Contact the Social Security office in Austin (1029 Camino La Costa, Austin, TX 78752) to set an appointment to speak with a clerk. Tell the clerk that you want to FILE AND RESTRICT on your husband or wife's record. You are asking to restrict the claim to your spouse's record who is already taking Social Security. You are not asking to take any Social Security benefits on your record. That remains intact and untouched.

As a tip, visit the office and make an appointment with a SS representative. Trying to get an appointment over the telephone can be very difficult and the wait on the line may be more than one hour.

In addition, Social Security will pay up to 6 months of back payments in a lump sum after you "file and restrict" - if you are eligible.

The Social Security clerk will run 3 different scenarios for you while you wait. First is your claim amount if you take the benefits on your record now. Second is if you wait until 70, or full term, to get benefits on your own record. The third scenario is if you take Social Security benefits on your spouse's record now. If your spouse has been the major salary earner for the family and has already filed for benefits, the spouse's benefits will be higher than taking them now or waiting until 70 years old on his or her record. There will be a print out with these three amounts. If the spousal benefit is the highest (which is usually the case) then work with the clerks to file for spousal benefits.

A clerk at the office will work with you to fill out the claim forms while you wait. In addition, they will also enter some wording that will clarify that this benefit is to restrict to your spouse's record and your record will be left intact. In almost all cases, this spousal benefit will continue to be higher than your benefit if you were to file independently. This needs to be confirmed as you reach 70, where the benefit amount will max out. As always, Social Security benefits are "net" amounts with all proceeds paid less the costs of Medicare Part B. When you meet with the Social Security clerk at the office, have your latest Social Security statement and the one from your spouse. These documents will show your salary record during the time you were employed.

The filing will be sent to a Social Security main office for review. You will get a telephone call informing you of the monthly amount of the benefit payment and the 6 month back payments. This will be two separate deposits for you.

Minutes of the General Meeting, May 10, 2016

Jim Binneboese called the meeting to order at 10:13 AM.

Programs: Our speaker was **Thomas Wilhelm, Marketing Director of Texas State Parks**. Parks & Wildlife was established by Governor Pat Neff in 1923, to manage parks and historic sites, protect resources, and connect the public to them. There are 95 parks, of which 91 are currently open to the public. Recently, some parks have been damaged by ice storms, fire and floods. The park system comprises 627,000 Acres, half of which are in Big Bend Ranch. There are 1130 miles of trails, 7967 campsites, 635 cabins and shelters. In 2013, there were 8.1 million visitors.

While the operating cost was \$74.7 million, the collected fees were only \$44.6 million, and the remainder came from government funding, e.g., from sales of sporting goods. One park is San Jacinto monument at the Battleship Texas which fought in WWI and WWII, but is in need of repairs.

Parks close to Austin include: McKinney Falls, Pedernales Falls, Inks Lake (Longhorn Caverns), Lockhart (golf), Enchanted Rock, and Old RR Tunnel (Fredericksburg) with a colony of 3 million free tail bats.

Some programs include: Texas Outdoor Family (to teach camping skills), Geocache Challenge, Junior Ranger, Youth Art Contest, and Fishing without a license.

An annual pass for \$70 allows unlimited access for one car with passengers and camping discounts. Otherwise, a single entrance fee is \$7, and camping \$15/night, and volunteer hours can be exchanged for some fees. Reservations can be made on the website: www.TexasStateParks.org

Secretary's Report: Minutes were published in the newsletter, and approved by the members present.

Treasurer's Report: (Mike Coley for Obie Hasty) The club name has been changed with Wells Fargo and will be changed with the IRS. In order to make events less subsidized by the club, event fees will increase. The Picnic will be \$15/person, and the Christmas Party will be \$30/person. We will also increase the membership dues next year.

Membership Report: (Loy Buley) In 2016, we have 25 paid members, 67 life members (no dues), and 5 new members. Twenty-six attended this meeting (we need to recruit new members).

Activities: (Wayne Harned) Our April Picnic was delayed because of heavy rains to May 24, or sometime in June (actually June 7th), still at Bartholomew Park. BBQ will be from Pok-e-Joe's. Parmer Pavillion is no longer available, due to a change of ownership.

New Business: Jim Binneboese talked to the Phoenix Club. They have a \$25K balance, and give 3-5K\$ scholarships to descendants of members. Their membership is around 250, and they have fundraisers. Schaumberg has a \$15-20K balance and also gives scholarships.

Information: Mike Coley discussed insurance options: Medicare Advantage or Medigap. October is the next enrollment window. We currently have a \$500/person Health Reimbursement Account to pay premiums, copays, and deductibles. Your Health Reimbursement Account can be found at www.retiree.aon.com. It is not known if NXP will continue an HRA in the future. USAA (health only) is open to non-military/veteran members.

Social Security: Benefits are taxed at 50% for married filing jointly income over \$32K, and 85% for income over \$44K. It is no longer possible to "File and Suspend." If you are on disability, you can collect only Social Security after retirement age. It is possible to continue earning wages after retirement, but complex rules apply.

Long Term Care Insurance: It covers Nursing Home, Assisted Living and Home Health Care, after the expiration of 90 day coverage by Medicare. Currently Memory Care in Austin is about \$6K/month. Average need is 2.5 years, but ranges from 1 to 5 years. The cost of care is rising

about 5-6%/year. Premiums are based on health conditions, age, and gender. Over age 85, 50% are in a nursing home. It's better to develop a plan than to "Crisis Manage."

One option is **Universal Life Insurance**, which is less expensive than Long Term Care Insurance, and can pay for long term care, in lieu of that amount of death benefits. The remainder is payable to heirs, without taxation.

A **Roth IRA** is tax free to you and heirs, because the contributions are not "tax-deferred". A Traditional IRA has a minimum annual withdrawals after age 70.5, initially 3.65%, and may incur federal taxes. A traditional IRA can be converted a Roth IRA by paying the tax owed at the time of conversion.

It is important to have an estate plan, including a trust or will, and financial/health powers-of-attorney, in case of disability. Mike Coley can give additional information and details.

Respectfully Submitted, Jules Campbell, Secretary, Motorola Austin Retirees Club

2016/2017 Dates to Remember

General Membership Meetings (10 A.M., the 2nd Tuesday of the 2nd month of the quarter)

August 9 November 15 February 14, 2017

<u>Board Meetings</u> (10 A.M., the 2nd Tuesday of 1st month of the quarter)

July 19 October 11 January 10, 2017

Annual Picnic for 2017 - Maybe at Bartholomew Park again.

Christmas Party: December 13, 2016 – at Maggiano's in the Domaine

Newsletter Article Deadlines: July 29 October 28

Submit articles to any Board member – see Newsletter for addresses

Minutes of the Executive Board Meeting, July 19, 2016

President Jim Binneboese called the meeting to order at 10:02 AM

In Attendance: Jim Binneboese, Mike Coley, Obie Hasty, Danna Redford, Wayne Harned, Loy Buley, Jules Campbell and Warren Wiemann.

Treasurer's Report: We have agreed to increase the dues to \$15/year. Our attempt at self-funding the 2015 Christmas Party resulted in a subsidy of \$720, including \$300 in prizes, better than the 2014

Membership Report: Loy would like to be replaced at the next election. We have no updates on Gary Daniels. The board needs to call/email members, to remind them of the General Meeting Aug 9th. The P.O. Box fee is increasing to \$70 per year. We will check if UPS and contract stores are less expensive.

Programs Report: Tom Honigschmidt suggested a contact at the National Weather Service. Austin Police Department has a community relations program. Others suggested were the U.S. Marshalls who protect judges, and the Secret Service, which also stops counterfeiting. We need to limit speakers to 30 minutes, plus Q&A.

Website: Pat Haner will have to update the club name on the website banner. The fee for website and domain name was \$45 for two years.

Events Report: Jim gave Kudos to Wayne Harned for organizing the picnic, June 7, 2016, at Bartholomew Park. Of the 44 that signed up, 37 attended. Because of cancellation in May, we paid two deposits to Austin, but will talk to management for a refund. Domino's Pizza gives us a better rate than Gatti's, for the General Meetings.

The Christmas Party is scheduled for Mangiano's. The costs for meals, event and gratuity will be \$1785. If we charge \$30/person, to break even, we need 60 to attend.

<u>Old Business:</u> Jim Binneboese obtained contact names at NXP (Kristen Day), and the Phoenix Club (Ron Copy), but not the Chicago Club (James Kirk).

Motorola Corporate has kept the museum building, but sold the Corporate Tower, and moved the personnel downtown.

New Business: We plan to ask the members in August if they want to have fund raisers, such as the 50/50 raffles, held by the Phoenix club. In this raffle, one person wins 50%, and the remaining 50% goes to the scholarship fund. The Phoenix club has a third event, besides the picnic and Christmas Party.

There was an Evite sent to many from the High End Microprocessor Group, for a reunion at the Zilker Clubhouse on Sept. 16, 2016. Information will be provided at the General Meeting.

NXP has lowered headcount by early retirement, etc.

The meeting was adjourned around 11:30 A.M.

Respectfully Submitted by Jules Campbell, Secretary, Motorola Austin Retirees Club (Please submit corrections and additions by email)

Editor's note: We also proposed raising the annual dues from \$10 to \$15, the former "Life" members would pay \$10 (so 5 bucks less). That is reflected in the updated Application for Membership form, but needs approval from the membership. DR

In MemoriamGary Kleinkopf
Jeanne Morris

<u>Editor's note</u>: The following is a revised Constitution for your perusal and approval – the proposed changes are in red, with the exception of things that were removed. For those please refer to the notes at the very end. I also made innumerable corrections to the grammar and punctuation. We need a 2/3 majority of the attendees to approve the changes.

MOTOROLA AUSTIN RETIREES CLUB CONSTITUTION

ARTICLE 1 NAME AND SCOPE/TERRITORY

- 1.1 The name of this club shall be the MOTOROLA AUSTIN RETIREES CLUB, referred to simply as the club.
- 1.2 The club membership may include any former Motorola employee regardless of whether or not they retired from Motorola, Freescale, NXP or a company that came afterwards.
- 1.3 The headquarters for the club shall be located in Austin, Texas.
- 1.4 The club executive committee will be available for development, aid and consultation to other Motorola retiree clubs.

ARTICLE 2 <u>PURPOSE/OBJECTIVES</u>

- 2.1 To serve as a continuing contact for former Motorola employees to one another (in particular long service employees, either active or retired).
- 2.2 To foster a continuing spirit of mutual assistance and long established Motorola team traditions.
- 2.3 To help all former Motorola employees maintain a meaningful and desirable identity with one another, the companies (such as Motorola, Freescale, NXP, etc.), and the involved professions.
- 2.4 To help advance the interest and welfare of all members of the Motorola and Freescale families.
- 2.5 To be of service when appropriate to the public and community.

ARTICLE 3 MEMBERSHIP

- 3.1 The Motorola Austin Retirees Club is an organization for the former employees of Motorola, Freescale Semiconductor, and possibly NXP.
- 3.2 A former Motorola or Freescale employee requesting membership must be at least 55 years of age and have a combined five (5) years of service, or by appeal to the executive committee. In other words, one does NOT have to be officially retired from either company.
- Requests for membership must be made in writing, using the "Application for Membership" form.
- 3.4 Applications for membership which may be in question will be submitted to the executive committee for approval.
- Associate membership may be granted to a member's spouse, who may not have been employed by either company. They will have all rights of a regular member except the right to be an officer. This associate membership can continue upon the death of the Motorola or Freescale member.
- 3.6 Emeritus membership status may be granted by a unanimous vote of the executive committee for a former Motorola or Freescale employee who requests such status because of incapacitating illness.
- 3.6.1 An Emeritus member shall pay no dues, but shall receive meeting notices, newsletters, etc.
- 3.7 Honorary membership for an ex-Motorola or Freescale employee may be accepted by a unanimous vote of the executive committee.

ARTICLE 4 <u>OFFICERS</u>

4.1 Officers of the club shall be elected at the last regular meeting before the end of the calendar year.

4.2 The officers of the club shall consist of:

President
President Pro-Tem
Vice-President
Secretary (deleted the Recording adjective)
Treasurer

- 4.3 The President, with the approval of the executive committee, may appoint an assistant for any or all officers.
- 4.4 The term of the officers shall be one year, or until a successor has been elected.
 - 4.5 No officer shall hold the same office for more than two consecutive terms except as may be recommended by the executive committee and approved by the membership.
- 4.6 Vacancies between elections shall be filled by unanimous vote of the executive committee.
- 4.7 The outgoing President upon leaving office will automatically become President pro-tem.
- 4.8 In the event the outgoing President is unable to serve as President pro-tem, the incoming President, with the advice and consent of the executive committee, shall select and appoint an active President pro-tem.
- In the event that the President and Vice-President are both absent, the President pro-tem will be called upon to conduct the regular meeting.

ARTICLE 5 <u>EXECUTIVE COMMITTEE</u>

- 5.1 The executive committee shall consist of the current elected officers, the President pro-tem, and any of the standing committee chairpersons the President deems necessary.
- 5.2 The purpose of the executive committee shall be to act on all matters for the benefit of the membership between regular meetings. Any action taken by this committee shall be reported to the members at the next regular meeting for their information and/or approval.

The executive committee herein shall be considered the active

5.3

Board of Directors.

- The President shall preside as chairperson of the executive committee.
 - 5.5 The executive committee shall meet at least once per calendar year, and at other times, on the call of the President.
 - 5.6 A majority of the elected officers shall constitute a quorum.
 - 5.7 The President may call a non-scheduled special meeting with notification of at least ten days before the meeting date.
 - The executive committee shall assure that the records of the Treasurer and Secretary are closed and audited annually and results presented at the following general meeting or not more than four months after an audit report is issued.

ARTICLE 6 <u>STANDING COMMITTEES</u>

- 6.1 The President soon after election shall with the advice and consent of the executive committee set up and appoint chairpersons of the following permanent standing committees of record:
 - a Membership
 - b. Events (e.g., Picnic, Christmas Luncheon, etc.)
 - c. Program
 - d. Editor
 - e. Webmaster

6.2 DUTIES OF COMMITTEES

6.2.1 Membership chairperson shall maintain or cause to be maintained a list of active members, addresses, and other details as may be decided by the officers.

- 6.2.2 Membership chairperson shall issue a current membership card upon receipt of the annual dues of the member.
- 6.2.3 The membership chairperson shall handle all sign-in attendance at each regular meeting.
- 6.3 The program chairperson has the responsibility of obtaining speakers or guests for each meeting as appropriate.
- The Editor is to prepare a quarterly newsletter and distribute to all club members. Articles submitted by the membership are encouraged and appreciated.
- 6.5 The President may appoint other committees, which the president may find necessary and of a contributing nature such as:
 - a. Nominating
 - b. Constitution and By-Laws
 - c. Sun-Shine/visitation
 - d. Budget and Audit
 - e. Legislative
 - f. Volunteers/Community Service
 - g. Development
 - h. Environmental/Ecology/Technology/Society
 - 1. Parliamentarian
 - k. Scholarship
 - 1. Social/Recreational
 - m. Publicity/Photography

ARTICLE 7 <u>AMENDMENTS</u>

7.1 This Constitution may be amended at a regular or special called meeting of the club by two-thirds affirmative vote of the members present, provided that the to-be-voted-upon amendment has been introduced to the membership at least ten days previous to the time of voting.

- 7.2 Amendments must be proposed in written form and distributed to the membership prior to introduction, consideration or formal meeting discussion. Amendments published in the newsletter shall constitute this written form.
- 7.3 The executive committee must consider and report upon any proposed amendments. Any amendment must be considered by the executive committee prior to presentation to the general club meeting along with its recommendations.

ARTICLE 8 <u>CLUB DUES</u>

- 8.1 Annual club dues shall be as determined by membership vote from time to time and will be due at the first general meeting of each year. For **new members** joining after the first quarter, dues may be prorated by quarter.
- 8.2 Lifetime memberships are hereby eliminated, but anyone formerly a lifetime member shall have a reduced annual rate.
- 8.3 Honorary members, at the discretion of and by unanimous vote of the executive committee, may be exempt from dues.
- 8.4 Special assessments must have affirmative vote of the majority membership.

ARTICLE 9 <u>REGULAR MEETINGS</u>

- 5.3 The number, places, dates, time of general meetings shall be voted upon by the executive committee.
- 5.4 A quorum must be at least 15% of the membership to take official action.
- 5.5 The quarterly newsletter will constitute a notice of all regular membership meetings.
- 9.4 The club administrative and fiscal year shall be the calendar year.

- 9.5 The regular meeting agenda will generally be:
 - a. Open the meeting Call to order
 - b. Introduction of new members, guests, visitors
 - c. Acceptance/correction of prior meeting minutes
 - d. Acceptance/correction of Treasurer's report
 - e. Committee reports as appropriate
 - f. Executive committee report as appropriate
 - g. Prior action items as necessary
 - h. New business and general discussion
 - i. Program
 - j. Close of meeting

ARTICLE 10 RULES OF ORDER

10.1 Roberts Rules of Order shall generally, at the discretion of the presiding officer, apply, but will strictly be adhered to for formal business.

Constitution Revision O reviewed and accepted by executive committee and approved at general club meeting of February 26, 1996.

Constitution Revision 1 reviewed and accepted by executive committee and approved at general club meeting of February 13, 2001. (Removed Corresponding Secretary office.)

Constitution Revision 2 reviewed and accepted by executive committee and approved at general club meeting of August 9, 2005. (Added Freescale employees as members, changed membership requirements to former employees 55 years old with 5 years of service instead of official retirees, changed from Association to club, and changed some of the committee names to be more in line with current practice.)

Constitution Revision 3 reviewed and accepted by executive committee and approved at general club meeting of May 10, 2016. (Changed the name to the Motorola Austin Retirees Club; changed the internal verbiage to be consistent with the real identity of the club and the corresponding name change; removed references to a not-for-profit organization; removed 'Recording' from Secretary title; changed the terms of the lifetime membership.)

8/9/2016	Jim Binneboese
Date	President

Motorola/Freescale Lone Star Retirees Club 2014 Officers and Board Members

Elected Officers:

President
V-Pres.
Jim Binneboese, 14306 Terisu Lane, Austin, 78728, jklbinn@gmail.com, 251-8622
W-Pres.
Mike Coley,10811 Redmond Road, Austin, 78739, michaelcoley67@gmail.com, 965-3232
Jules Campbell, 11015 Conchos Cove, Austin, 78726, jules-campbell@att.net, 656-8516
Obie Hasty, 1610 Northumberland Rd, Austin, 78703, Obiehasty@yahoo.com,771-2579

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 Tours Danna Redford, 3416 Hillview Road, Austin 78703, dredford@austin.rr.com, 371-7332

Loy Buley, 9400 Cedar Forest Dr, Austin, 78750, loylbuley@sbcglobal.net, 258-7465

We've not had anyone willing to take this position since Betty resigned several years ago.

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, pbhaner@yahoo.com, 360-3537 Photographer Brent Brown, 708 Minturn Ln, Austin, 78748, BBrown841@aol.com, 292-0147 e-mail accts Loy Buley, 9400 Cedar Forest Dr, Austin, 78750, loylbuley@sbcglobal.net, 258-7465

Other Clubs: Rich Enstrom Florida rdenstrom@gmail.com (954)214-2040

Don Harrison Phoenix dnhar@cox.net (480) 892-6598

PNX Website: http://motorolaretirees.org

James Kirk Schaumberg (815) 455-2469 Doug Wilkerson Colorado group doug.wilkerson@comcast.net

TruWest Credit Unions - main number for all: (512) 996-4000

Howard Lane (13609 Interstate 35, Frontage Rd #4)

12221 Riata Trace Pkwy

Legend Oaks (6001 W. William Cannon Dr., Ste 100)

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

MOTOROLA AUSTIN RETIREES CLUB Application for membership

NAME:		YEARS OF SERVICE:
ADDRESS:		
CITY:	STATE:	ZIP:
PHONE:	E-MAIL:(Please note if you do NO	T have computer access or email)
SPOUSE'S NAME (If applicable):		
HOW DID YOU HEAR ABOUT THE CLUB?		
MAKE CHECKS PAYABLE TO: MARC		Rev: 4/10/16
MEMBERSHIP: \$15.00 per year, due by LIFETIME MEMBERSHIP: \$10.00 per year	,	C 1

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: MARC at P.O. BOX 10252, AUSTIN, TX 78766