

## ALUMNI NEWS

# Retirees kick up their heels at high-spirited hootenanny

● More than 2,000 attend to help make it a Big Event.

By Paula Felps

The annual TI Big Event once again lived up to its name this year with an experience that proved to be bigger and better than ever. The TI Retiree Round-up and Rodeo, held Sept. 14 at the Mesquite Rodeo Convention Center, attracted some 2,000 participants and some very special guests.

"Tiers just like to get together and visit," commented Max Post, president of the TI Alumni Association, which presented the event. "In every survey [completed about the event], the No. 1 interest in attending is the opportunity to get together and visit with former associates."

Many also came to hear noted financial expert Scott Burns, who returned by popular demand to address money matters of interest to retirees. Although problems with the sound system made it difficult for some to hear, Scott provided informative hand-outs of his talk for everyone present, which allowed them to still receive the benefit of his wisdom.

In addition to mingling with old friends and picking up sound financial advice, retirees received encouraging words from TI Chairman, President and CEO Tom Engibous. From a pickup-truck-turned-podium in the Resistol Rodeo Arena, Tom addressed the crowd, noting, "I'm speaking to the people who made TI what it is today."

He discussed some of the many changes the company — and the world — has witnessed in the years since TI began, and point-



Photo by Tina Ho

**TI Chairman, President and CEO Tom Engibous addressed the attendees of this year's Big Event from a pickup-truck-turned podium in the Resistol Rodeo Arena at the Mesquite Rodeo. The annual event drew more than 2,000 attendees and earned an enthusiastic thumbs-up from first-time attendees and returning guests. See more photos and related story on Page a3.**

ed out how the company has become a major player in an increasingly high-tech world.

"We are now the No. 1 player in the DSP (digital signal processor) business," Tom said. "DSP and analog are the most important semiconductor technologies for the Internet today, and we lead the world. TI is viewed as the best-positioned semiconductor company for the next decade. I believe the best DSP uses are yet to be invented. The good news is, this strategic direction is adding to TI's bottom line."

He emphasized that even though retirees aren't reporting to the office, they still play a crucial role in the company's operations.

"We need retirees as mentors,"

he said, emphasizing the importance of education to TI.

In addition, retirees have valuable connections that can further secure the company's future.

"One way retirees can help TI is recruiting," he added. "The labor market is the tightest in years. If you refer potential employees to TI, we will pay you in cold cash."

Tom added that, while TI retirees are contributing to the company's future by recruiting and serving as mentors, the greatest contribution lies in what they already have given.

"TI is a great company today," he acknowledged, "because we are building on the legacy that

you guys gave us."

Tom's speech was followed by a cutting horse demonstration by Bill Aylesworth, TI CFO, and his wife, Billie. Following the demonstration, the official rodeo kicked into full swing, with all the dirt-kicking bronco-busting action synonymous with the event. Famed cowboy Don Gay was on hand throughout the event and explained each activity, which was a great benefit for retirees who had never experienced a rodeo. By far the most popular rodeo performers of the day were the smallest ones. Wishbone, the little monkey who rode a sheep dog around herding goats from one pen to another, received as much applause and as many

## TI Big Event by the numbers

**Attendees:** 2,000+

**Attending from outside**

**D/FW:** 35 percent

**First-time attendees:** 18 percent

**Aware of TIAA:** 79 percent

**TIAA member:** 35 percent

**Had visited TIAA website:** 21 percent

**Interested in joining TIAA:** 16 percent

smiles as Don's 4-year-old barrel-racing granddaughter.

Inside, more than 20 booths from area organizations were on hand. Among those participating were the Texans Credit Union, Volunteer Center of Dallas, AARP, Plano Senior Net, Mesquite Arts Council and Senior Benefit Centers of America. TI was well represented, with the TI Alumni Association, Texans Activity Center, Texans Association Genealogy Club, Texans Association Art Club and the Texas Instruments Foundation all setting up booths. Retirees were able to get flu shots and get tested for glaucoma.

Ronnie and Jerry Brandenburg, who head the activities committee, reported that feedback from the event was very positive.

"The best part of the event was the meeting and greeting and catching up with old friends that was going on," Ronnie said. "There were lots of hugs, kisses and handshakes among the TI retirees and the wonderful TI volunteers who helped with this

See HOOTENANNY, PAGE a3

# Burns returns to help retirees earn

● Popular financial columnist gives tips to help make the most of your money.

By Paula Felps

After a wildly popular showing at last year's Big Event, syndicated financial columnist Scott Burns returned this year to talk to TI retirees about investing and planning for the future. Scott, whose column appears locally in *The Dallas Morning News*, once again spoke to a standing-room-only crowd.

"Common sense is quite uncommon," he pointed out. "Learn to observe the world and put the principles into practice."

Those principles, according to Scott, are:

- Believe in the future, but don't try to predict it.
- Control fees and expenses.
- Focus on what affects you directly.
- Be flexible.
- Realize and enjoy the power of personal decisions.

He emphasized that some of the important areas to observe are



Photo by Candy Post

**Scott Burns, syndicated financial columnist, returned as guest speaker for the TI Big Event for the second consecutive year.**

Social Security, the yield curve, the Couch Potato Portfolio and the over-favored index. He noted that Social Security and the federal surplus directly affect the interest rate on Treasury investments, creating a lower yield on long Treasury bonds (as opposed to short-term notes and bills). He

advised retirees to boost their investment power by shopping for something with a higher yield.

"While we can't get a higher yield at just any bank — the average bank CD has a lower yield than a comparable maturity Treasury — we can earn about 7 percent, across the board, simply by shopping for high yield CDs."

He recommended visiting web sites such as [www.bankrate.com](http://www.bankrate.com) and [www.banxquote.com](http://www.banxquote.com) to search out higher yield CDs. GNMA funds, such as Vanguard GNMA, are another high-yield, low-cost investment.

Scott said that the Couch Potato Portfolio is doing well and his research indicates it continues to do well over long periods of time, ranking in the top half of all portfolios or individual funds. He said the return on Couch Potato Portfolios is better than nine out of the 12 largest funds in the market, including Fidelity Magellan.

He also pointed out that the development of the bull market presently being enjoyed has seen more people "buying big," although mid- and small cap stocks may very well outperform

the heavy hitters. He said that retirees may want to consider a shift to the smaller Vanguard Total Market index, while those who want to take a more aggressive stance could try a mix of the S&P index with mid and small cap stocks.

For all the positive benefits being enjoyed in today's financial climate, Scott pointed out two threats to the current prosperity — rising energy prices and the problem of "wealth spending," which is evidenced throughout the Metroplex by the proliferation of large new homes being built. He advised retirees to ignore the glitz and glamour encouraged by the current prosperity of Dallas and instead enjoy the benefits of a competitive marketplace: "Shopping at Wal-Mart and Target vs. The Great Indoors and the "BOBO" (bourgeois/bohemian) lifestyle."

Those who want to learn more can read Scott's column in *The Dallas Morning News*, or visit him online at [www.scottburns.com](http://www.scottburns.com).

## Where to send address changes

To report retiree address and phone number changes, call the Texas Instruments Retiree Benefits Continuation Line toll-free at 800-631-6965.

Give the current information to the ADP (Automatic Data Processing) telephone representative.

ADP has all TI retiree address data, regardless of whether the retiree is active in the TI Medical Plan. ADP distributes the information to TI and to insurance carriers as applicable.

*Note: ADP does not handle TI-Raytheon retiree address information.*



# ALUMNI NEWS

## Health benefits costs to rise in 2001

By Dot Adler

Effective in January 2001, retirees enrolled in the TI Health Plan will see cost changes that reflect TI's changing market.

TI aims to manage overall cost increases by providing networks of hospitals, physicians and pharmaceuticals at negotiated rates. But with use of more services and higher prescription drug costs, TI's medical coverage cost is going up. The most significant change is in the cost of prescription drugs, with an increase nearing 50 percent.

### TI Health Plan changes

While TI pays the majority of the costs, the company shares the cost for medical coverage with Tiers (including retirees) through premiums, deductibles and co-payments.

For more than 10 years, TI's goal has been to share costs with Tiers to create an overall balance of a 70/30 percent sharing of health care costs. The current cost trends mean both TI and Tiers will pay more for health care in 2001.

TI Health Plan premiums for dependents will increase 9 to 12 percent. Also, under the TI Health Plan and health maintenance organizations (HMOs), premiums for tobacco users will increase 10 percent.

Details on premiums, deductibles and co-payments are in the TI Benefit Enrollment 2001 Packet. This was mailed to plan participants before the open enrollment period (Oct. 23 through Nov. 3).

For retirees and covered dependents age 65 and above, Medicare provides primary coverage.

Retirees with questions about TI Health Plan premiums should call Automated Data Processing (ADP) Customer Service at 800-631-6965.

### Pharmacy changes

The pharmacy out-of-pocket maximum will increase from \$225 to \$500 per individual, and from \$450 to \$1,000 per family. No annual deductible is applied to pharmacy charges. Pharmacy co-payments will increase from 20 to 25 percent.

PCS Health Systems Inc., which administers the TI Health Plan prescription drug program, has merged with Advance Paradigm to form AdvancePCS.

Plan participants will be mailed a TI/AdvancePCS pharmacy identification card. Either TI employee numbers (badge numbers) or the new pharmacy ID cards can be used to fill prescriptions at network pharmacies.

Non-network pharmacy users must send prescription claims directly to AdvancePCS using the new TI/AdvancePCS claim forms. These are on the TI Retiree Health and Wellness website, at <http://w3.ext.ti.com/hr>.

Anyone with questions can contact the TI HR Service Center at 800-873-8670 or AdvancePCS Member Services at 800-557-5749.

### Mayo online resources change

The Mayo Online Resource site on the Internet will no longer be customized directly for TI but will provide the same basic information. Go to <http://www.mayohealth.org>.

## Retirees tee off at tourney

• More than \$15,000 raised at charity event.

Some 70 TI retirees, TIAA members, and Tiers teed off November 6 at The Shores Country Club in Rockwall as part of the first-ever TIAA Charity Golf Tournament. This inaugural event benefited the United Way of Dallas.

TI retiree Herby Locke was chairman of the event, assisted by a large team from the TIAA Activities Committee and other volunteers. At the end of the tournament, Herby announced that through the combined donations of the players and sponsors of the holes, plus individual donations from other retirees, more than \$15,000 had been raised by the event, far exceeding the original



goals. Herby made a presentation to Gary Godsey, president of United Way of Dallas, and thanked all participants and volunteers for their help. Special thanks went to Texas Instruments and the Texans Credit Union, who were sponsors for the tour-

namment. Herby also presented the awards for the top teams and individual performance.

More details of the tournament, along with photos of the event, can be found on the TI Alumni web site, at [www.tialumni.org](http://www.tialumni.org).



Above, left to right, Herby Locke, chairman of the first TIAA Charity Golf Tournament, presents a check to United Way's Gary Godsey as TIAA president Max Post looks on. The inaugural event raised more than \$15,000 for the United Way. At left, the first place team, with a gross score of 57 and a net of 50.2, was (from left) Mike Hayden, Dan Youman, Max Price and Robert Sanchez. The tournament, which drew about 70 participants, was held Nov. 6 in Rockwall.

## Where to call

Save this reference list of useful phone numbers for TI retirees.

### TI Health Benefit Plans

**800-631-6965** — Automatic Data Processing (ADP). Call to change address or coverage, or for questions regarding eligibility and premium payments.

**817-467-6846 (Dallas Metro Area) or 800-433-5008 (Outside Metro Area)** — TI Health Answer Line. Call for questions on medical expenses and claims.

**800-557-5749** — AdvancePCS Member Services. Call for questions about network pharmacies or pharmacy claims. Or, visit web site at <http://w3.ext.ti.com/hr> and click on "Pharmacy."

**800-942-9221** — First Health (TI Health Plan Provider Directory). Call for information on physicians, hospitals, medical care services in the TI network. Or, visit web site at <http://w3.ti.com/hr> and click on "Doctor."

**800-888-2273** — Employee Assistance Program (EAP). Call for referral to short-term counseling or for certification when using mental health benefits.

**972-917-4772 (Dallas Area) or 800-873-8670 (Outside Dallas Area)** — TI Human Resources Service Center. Call for general information on TI Health Benefit Plans.

### Raytheon Health Benefit Plans

(TI-Raytheon Systems retirees should have your Social Security number and personal identification number available when you call.)

**800-358-1231** — Raytheon Benefits Center

**800-578-2826** — Prudential Health Card

**800-272-7087** — Prudential Non-Network Services

**800-732-2265** — Prudential Mail Order Prescriptions

**877-354-6892** — 24-Hour Employee Assistance Program (EAP)

**800-830-5156** — Mental Health/Substance Abuse

**888-262-4877** — MetLife Dental

### TI financial benefits

**800-949-401K** — TI Participant Service Center. Call for information on CODA and Profit Sharing accounts.

### Texins Retiree Club (Dallas area)

**972-234-3437** — Roy Long, president, has information on activities, dues and meeting schedule.

### TI Alumni Association

**214-946-8422** — Main number for TIAA. (Or visit web site at <http://www.tialumni.org>.) Also call for questions about quarterly newsletter TI Alumni *Connected*.

**214-823-6733** — Max Post, president, has information on membership dues and activities.

## TI-ALUMNI CONNECTED

The TI-Alumni edition of *Connected* is sponsored by the Communications Team of the TI Alumni Association, and is published in cooperation with TI's Worldwide Employee Communications group. The Alumni edition's goal is to help foster and maintain a sense of community among the retirees of Texas Instruments.

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# ALUMNI NEWS

## One last look at the 2000 Big Event ...



Ruth and Gwen Layton and Gary and Fran Bivins take a moment to sit down, relax and enjoy the TI Big Event. The two couples were among the more than 2,000 attendees of the annual affair.



Carl Skooglund swaps stories and smiles with Bill and Sylvia Taylor.



Volunteers helped make the Big Event a big success. Here, Phyllis Turlington, Pat Prestidge (from Genesis Women's Shelter), Peggy Ripple, Kay Abrams (head of the charity subcommittee), Roberta Hill, Heather Thompson (Genesis Women's Shelter and activities committee co-chairs Jerry and Ronnie Brandenburg pose for a photo. The event raised \$1,274 for the Genesis Women's Shelter. Below, attendees visit vendor booths at the event.



### Retirees raise money for shelter

Orange balloons were hot property during the TI Retiree Big Event — because they were attached to the arms of members of the TIAA Activities Committee who were selling raffle tickets to help the Genesis Women's Shelter. The charity was chosen as the recipient for this year's big event fundraiser because the shelter is funded solely by donations and receives no government or United Way financial support.

The Genesis Women's Shelter provides free temporary housing, guidance and counseling for more than 750 women and children who are victims of domestic abuse each year.

Those who complete the shelter process are given transitional housing and access to classes in parenting and bud-

#### Raffle winners:

- Jim Adams
- Jo Ann Agee
- Mary Burgess
- Tom Cheek
- Edna Gunn
- Dessie Harris
- Tom Held
- Gene Helms
- Robert Holmes
- Millie Jarvis
- Dell Kaplan
- Deurble McAfee
- Melba Miller
- Doris Moore
- Lloyd Morris
- Gene Needam
- May Todd
- Erika Vaughn

money while learning independence skills.

By purchasing one or more raffle tickets, retired TIers raised \$1,274 for this deserving charity. In return, they earned a chance to win prizes that included a \$500 gift certificate for computer equipment, Dallas Orchestra Symphony tickets, restaurant certificates, Texins knit shirts, TI Volunteer shirt/bandana and three one-year memberships to TIAA.

Genesis Women's Shelter is extremely grateful to TI retirees and TIAA for choosing their organization as the beneficiary of this event. TI retirees' commitment to end domestic violence will impact the families at the shelter today and in the future.

getting. Each family is assigned a free apartment for up to 18 months, allowing them to save

### HOOTENANNY

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event.”

She said more than 50 TI volunteers lent their hands to make the Big Event a success, and, thanks to TI's sponsorship, they were able to charge only \$7 for admission. The surveys filled out by more than 500 retirees endorsed the event and indicated retirees are enthused about seeing it continue. Ronnie said the favorite write-in response was, “What is the matter with TI? Have they gone nuts? At last, an event that was FUN! Let's do it again and again.”

“I think they expressed the sentiment of everyone there,” Ronnie said.

Photos by

*Tina Ho and  
Candy Post*



Bill Aylesworth demonstrated his horsemanship in the rodeo arena.



## ALUMNI NEWS

## Ongoing Education seminar examines Medicare, long-term care

By Dot Adler

Medicare and long-term care insurance were the focus of a TIAA Ongoing Education committee seminar Oct. 4 at Plano Centre. Speakers were Sandy Mason, health insurance specialist with the Health Care Financing Administration (HCFA), which administers Medicare, and Mary Dietz, long-term care insurance specialist with Edward Jones.

**Medicare overview**

Medicare, the federal health insurance program for people age 65 and over, has two parts. Part A helps pay hospital bills, and Part B provides partial coverage for doctors and outpatient services. The patient pays a portion of the fees for these services.

Recipients can opt for the original fee-for-service Medicare plan, a Medicare managed plan (health maintenance organization), or a new private fee-for-service plan.

For TI retirees age 65+, Medicare is the primary insurer. The TI Health Plan is secondary insurer, taking care of some additional costs not covered by original Medicare.

The "Medicare and You 2001" handbook explains Medicare benefits, Medicare plan choices and Medicare health plans offered next year in Texas. This handbook was sent to participants in October.

Medicare information also can be accessed by phone at 800-MEDICARE (800-633-4227) or on the Internet at [www.medicare.gov](http://www.medicare.gov).

Other information sources include the Texas Department of Aging, 800-252-9240; Texas Department of Insurance, 800-252-3439; and the Texas Legal Hotline for Seniors, 800-622-2520.



Jim Polozek was the lucky winner of the money tree at the Oct. 4 Ongoing Education Seminar. The seminar looked at issues involving Medicare and long-term care insurance.

**Medicare HMOs**

Sandy Mason explained there has been a major exodus of HMOs from the Medicare market.

For the year 2001, only two Medicare HMOs will offer coverage in the Dallas/Fort Worth area — Secure Horizons/Pacificare of Texas and Texas Golden Choice. Both provide services similar to NYLCare 65, which will no longer be available.

"If your HMO won't be in the market, you are still covered automatically under original Medicare unless you join another Medicare managed care plan," Sandy said.

**Long-Term Care Insurance**

Mary Dietz suggested that

retirees take a hard look at obtaining long-term care insurance, because nursing home care is not covered by Medicare or Medigap supplemental insurance available from private insurance companies. Medicare was not designed to pay for hospitalization lasting more than 100 days.

Mary said 40 percent of people who are 65 years old today and 60 percent of those who are 75 years old today will require some nursing home care in their lifetime. Today, the cost of nursing home care averages \$50,000 per year, with the average stay being 2-1/2 years.

Long-term care insurance can help defray the cost of long-term

nursing home or home health care. Without insurance, a person must either pay expenses out-of-pocket or rely on other sources, such as family members or Medicaid. Qualifying for Medicaid requires spending down to the government poverty level.

The premium payment is affected by the individual's age, extent of care, inflation protection, duration of benefits, deductible and daily dollar amount of coverage.

Is long-term care insurance right for you? This depends on whether an individual has a lot of assets to protect and whether he or she can qualify.

Mary explained it is recommended for those who have at least \$75,000 in savings if single or \$150,000 if married (not including the value of the home).

It is available to people age 40-84 and highly recommended to those in the 55-75 age bracket. As individuals age, it becomes more expensive.

"You need to be fairly healthy to qualify," Mary said. "You can't already be diagnosed with something debilitating like Parkinson's disease."

**Additional Information**

"Whether you need long-term care or not, you need to be aware of it," said Jerry Pierce, TIAA vice president for On-going Education.

Retirees needing more information on Medicare or long-term care can call Jerry at 972-769-8616 or send e-mail to [jerrypierce@email.com](mailto:jerrypierce@email.com). Jerry can supply the Edward Jones handbook "The Road to Long-Term Care Insurance."

**TIAA plans 2001 Ongoing Ed events**

The TIAA Ongoing Education Committee is planning quarterly educational seminars in 2001, including a financial workshop with high-level financial experts.

Jerry Pierce, TIAA vice president for Ongoing Education, said the financial seminar would deal with distributions and rollovers, annuities, bonds, mutual funds, stocks, and certificates of deposit and other fixed income choices.

The other events would be a health insurance meeting, a retiree's workshop and a health fitness program. Dates and locations will be announced.

The health insurance seminar will repeat topics covered in the June 29 meeting that drew more retirees than could be seated in the Texans Credit Union auditorium. Subsequent seminars were moved to Plano Centre, which has more room and better parking.

Jerry said the financial seminar will be longer than the usual two-hour meetings and includes lunch. There probably will be a minimal charge for TIAA members, with a slightly higher fee charged to non-members.

For further information about TIAA Ongoing Education, contact Jerry Pierce at 972-769-8616 or [jerrypierce@email.com](mailto:jerrypierce@email.com).

**TI retiree named "Inventor of the Year"**

Tier Claude Head has been awarded the "Inventor of the Year" honor from the Intellectual Property Law Section of the State Bar of Texas. Claude, who worked at TI for 33 years, was named recipient of the award for his innovations in the semiconductor industry.

Earning this award places Claude in good company. Other recipients of the award have included Jack Kilby, a fellow TI retiree and inventor of the monolithic integrated circuit who was awarded the Nobel Prize in Physics this year, and NASA astronaut David Wolf.

Claude helped transform the semiconductor manufacturing process by developing software programs that now are used worldwide. The programs allow for more efficient operation of modern automated wafer fabrication facilities. Thanks to his innovations, wafers can move along assembly lines rather than having to be manually transferred between stations.

The Inventor of the Year honor was given to Claude at the 118th annual meeting of the State Bar of Texas in San Antonio earlier this year. The Intellectual Property Law Section, one of the largest sections of the state bar, presents this distinguished award each year to a Texan whose patented technology has had the greatest impact on the Texas economy. The section chooses its recipient from nominations made by attorneys throughout the state.

**Retirees double the impact of their donations**

● TI Foundation Matching Gifts Program gives more bang to every buck.

By Max Post

During 1999, the donations made by 386 TI retirees to educational institutions were matched by the TI Foundation, adding \$246,322 to their gifts — thus doubling the money's impact. In total, TI retirees represented 52 percent of the total gifts matched by the TI Foundation for educational institutions last year.

Additionally, the gifts by some 305 TI retirees to arts and cultural organizations were matched by the Foundation in the amount of \$79,232, representing 44 percent of the total matched funds.

For many years, TI employees have taken advantage of the matching gifts program to leverage their gifts to institutions. However, many retirees may not be aware that they are eligible to participate. Tax-deductible contributions are matched on a dollar-for-dollar basis up to \$10,000

(but not less than \$50) per calendar year in donations to colleges and universities, and the same match is offered for gifts to arts and cultural organizations.

Educational institutions and cultural organizations are vital to the quality of life in our communities. They depend on private support to flourish, and the TI Foundation's matching gifts program gives TI employees and retirees the opportunity to partner with the TI Foundation and leverage their own role in improving their community.

You may apply for a matching gift when you make your contribution to the recipient organization. The donation form must be dated within the calendar year (Jan. 1- Dec. 31) in which the gift was given. The donation forms (separate forms are used for educational institutions and the arts & cultural organizations) may be obtained from the HR offices at any TI site, or can be downloaded from the Internet on the TI Alumni site, [www.tialumni.org](http://www.tialumni.org). If you do not have access to the Internet, you may call the TI Foundation's

office at 972-917-4505, and a copy will be mailed to you.

The donation forms are also available on the TI Retiree Health & Wellness web site at <http://w3.ext.ti.com/hr/>, in the Forms Library. Upon verification by the Foundation that the gift qualifies for matching, the Foundation will notify the organization or institution of the matching gift. TI retirees will receive verification by mail.

"Retirees are major players in our Matching Gifts Program," said Minerva Moreno, Matching Gifts Coordinator for the TI Foundation. Minerva and Ann Minnis, Director and Grants Administrator of the TI Foundation, both attended the TI Retiree Big Event in September and answered retiree's questions about the Matching Gifts Program.

With the help of Minerva and TIAA member John Byers, detailed information on the Matching Gifts Program, including forms and eligibility, can now be accessed via the Internet on the TIAA web site.