HPI/HPE Retiree Club of Houston

Fall Edition Newsletter

September 2026

Planning Committee

Leader: Carlos Fernandez

Committee Members

Karen Brown
Herman de Hoop
Jackie Dillemuth
Michael Duhs
Greg Franke
Jan Frazier
Mike Maglothin
Debbie Thompson

How to stay connected and informed of group activities

Website

http://www.hprchou.com/

Facebook Group

HPI/HPE Houston Retiree Alumni Group

Email/Evites Distribution

mailto:carlosfernandez@fernandez.net

Message from Carlos

Dear Houston HPI/HPE Retirees

We have an active fall ahead, and I encourage you to complete our five-minute annual survey, mark your calendars for upcoming events, and continue to stay prepared throughout the remainder of hurricane season.

Hurricane season is not over, so please remain alert and prepared. I found myself driving on Houston freeways during both Tropical Storms Arthur and Bertha this summer—including once with one of my granddaughters in the car. Fortunately, nothing serious happened, but with more than two months remaining in the season, please stay safe.

We launched our annual survey a couple of weeks ago, and the response rate is currently about 8%—five percentage points behind last year at this stage. Your feedback will directly inform next year's calendar of activities. **The survey has five questions and takes no more than five minutes to complete. Thank you to everyone who has already responded; if you have not, please take five minutes to complete it using this link.**

We are now in the downward side of this year's hump and we still have several activities to come: an in-person lunch and learn this September, a social in October, a volunteer day in November, and a holiday outing in December; read more about all of them elsewhere in the newsletter.

Persistence pays, Jackie in our planning committee had been pursuing to secure an Amazon Distribution Center tour for more than a year. Finally last month all that perseverance paid off and 24 of us were able to tour the center; no one was disappointed to see firsthand how orders and products move though the cavernous facility. Thanks Jackie for your persistence.

As mentioned in the last newsletter we signed up over 80 new retirees as result of the HP Inc Retirement celebration held during the summer. We hope to see many of you at our next greet and meet social at Los Cucos on Thursday, October 22 starting at 4:00 PM. This is an opportunity to connect with old friends and meet new ones.

As in prior newsletters, I want to extend my appreciation to the coordinating committee members for their contributions to the club with their talent, their time, creativity, and their passion to serve.

Please share your ideas for future newsletters, and if you are interested in joining the organizing committee, send me a note. Until then, stay cool, stay safe, and join us at an upcoming event—I especially look forward to welcoming our newest retirees.

2026 Upcoming Events

SAVE the DATE

October 22	Fall Social: Los Cucos
November 11	Bus Trip: Volunteer event at Kids' Meals & Lunch
December 12	Bus Trip: Evening Holiday Lights Tour

RECENT GROUP TRIPS & EVENTS…

Amazon Fulfillment Center Tour

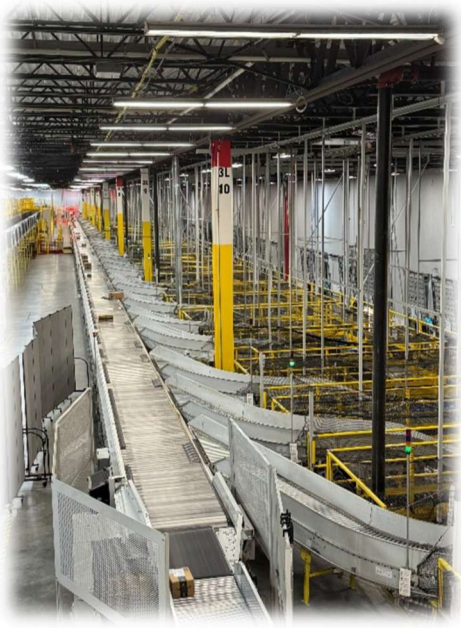
The HPI/HPE Retiree Group's recent outing combined industrial-scale fascination with down home comfort: a guided tour of Amazon's massive HOU2 Fulfillment Center on Ella Blvd, followed by a relaxed lunch at Cracker Barrel. It made for a day that blended technology, teamwork, and Texas hospitality.

The group began the morning at Amazon HOU2, located at 10550 Ella Blvd—the largest Amazon fulfillment center in the Houston metro area. The scale of the operation impressed everyone immediately: the facility spans 856,605 square feet and operates 24/7, processing hundreds of thousands of packages daily.

Inside, retirees saw how Amazon blends human skill with advanced automation.

According to recent reporting, the north Houston robotics facility runs with 3,000 employees working alongside 6,000 robots, handling up to 20 million items stored on-site. During peak periods, the center can ship 800,000 items in a single day and move 50,000 items per hour through its system.

The tour highlighted Amazon's "inventory to person" robotics model: instead of employees walking miles to pick items, fleets of squat, Roomba like robots glide across the floor, bringing entire shelving units directly to stationary workers. This system reduces walking time, increases safety, and dramatically boosts throughput.



After the high-tech immersion, the group headed to Cracker Barrel for a comforting, familiar lunch. The shift from robotics to rocking chairs was a welcome contrast—classic Southern dishes, warm service, and plenty of conversation about the morning's discoveries.

Lunch & Learn

Blockchain, Bitcoin, & Digital Currencies

Our September Lunch & Learn, held at the Spring-Creek BBQ (Rogers Rd), featured an engaging presentation by **Jerry Matson, who introduced our group to Cryptocurrency, Bitcoin, and their growing influence on society and the global economy.**

More than 30 members attended and enjoyed an active, thoughtful Q&A session.

Jerry is a West Point graduate, a retired Army officer and military aviator, and a former technologist with Sprint Corporation. He now teaches cloud computing and technology courses at Lone Star College's Academy for Lifelong Learning, bringing deep expertise and an approachable teaching style to complex topics.

Who Started Bitcoin?

Jerry explained that Bitcoin was created in 2009 by an individual — or possibly a group — using the pseudonym "Satoshi Nakamoto".

Nakamoto published a nine-page paper describing a new kind of digital money that could operate "without banks", using cryptography and a shared public ledger. Although the true identity of Satoshi Nakamoto has never been confirmed, the ideas introduced in that paper launched the entire cryptocurrency industry.

What is Bitcoin?

Bitcoin is a "digital currency" that operates without banks or government control. All transactions are recorded on a secure public ledger called the "blockchain", maintained by thousands of computers worldwide.

Why It Matters?

Bitcoin was designed as a transparent, decentralized alternative to traditional financial systems. Its fixed supply of "21 million coins" leads some investors to view it as "digital gold."

What are some Examples of Well-Known Cryptocurrencies?

Jerry highlighted that Bitcoin is just one of many digital currencies. Some of the most widely recognized include:

Ethereum (ETH)— supports "smart contracts," enabling automated agreements and applications.

Litecoin (LTC) — created as a faster, lighter version of Bitcoin.

Ripple/XRP — used by some financial institutions for rapid international transfers.

Cardano (ADA) — emphasizes security and academic research.

Stablecoins (USDC, USDT) — designed to maintain a stable value, often pegged to the U.S. dollar.

These examples helped members understand that cryptocurrency is a broad category, not a single product.

What are the Risks & Considerations for Retirees?

- Crypto prices can be highly volatile
- Scams targeting older adults are increasingly common
- Lost passwords or wallet keys cannot be recovered
- Transfers are irreversible

Understanding the basics helps retirees recognize legitimate information, avoid scams, and follow financial news with confidence.

Announcements…

Our HPI/HPE Retiree Group thrives on connection, curiosity, and the joy of discovering new places together. To keep our monthly outings running smoothly, we're inviting a few new volunteers to join the Retiree Planning Committee.

The committee meets once a month over lunch, providing a relaxed setting to brainstorm destinations, coordinate logistics, and shape the calendar of events that our retirees look forward to. Members help select restaurants, arrange tours, confirm schedules, and—importantly—reserve buses through Harris County Precinct 3 to ensure safe, comfortable transportation for the group.

We're seeking 2–4 volunteers who enjoy planning, teamwork, and helping create memorable outings. No special background is needed—just enthusiasm, reliability, and a willingness to participate.

If you've ever wanted to be more involved or have suggestions for future events, this is an easy, enjoyable way to make a meaningful impact. Contact Carlos Fernandez at carlosfernandez@fernandez.net

Group Survey – We Value Your Feedback

The planning committee needs your input and feedback on the types of activities and events to plan for 2027. Click here to take the 5 minute survey: **START SURVEY**

Stay Connected — Join Our HPI/HPE Retiree Alumni Facebook Group

Our retiree community continues to grow, and we want to make sure everyone stays connected, informed, and included. The HPI/HPE Retiree Alumni Group via Facebook is the easiest way to keep up with announcements, photos from recent events, and helpful information shared by fellow alumni.

The group is private, welcoming, and designed specifically for former employees in the Houston metro area who want to stay engaged and enjoy the active, social chapter of retirement

If you haven't joined yet, we encourage you to become part of the conversation. Simply search "HPI/HPE Retiree Alumni Group" on Facebook and request to join. Once approved, you'll have access to all our updates and can connect with retirees across the Houston area and beyond.

Medicare Enrollment Guide for First Time Enrollees

(2027 Coverage)

When to Enroll: Most people enroll in Medicare at age 65. If you're not already receiving Social Security benefits, you'll need to sign up yourself.

Initial Enrollment Period (IEP): A 7-month window around your 65th birthday (3 months before, your birthday month, 3 months after).

Key Dates for 2027 Coverage

- **Annual Enrollment Period: Oct 15 – Dec 7, 2026.** Make changes to Medicare Advantage or Part D. **Coverage begins Jan 1, 2027.**
- **Medicare Advantage Open Enrollment: Jan 1 – Mar 31, 2027** One-time switch between Advantage plans or return to Original Medicare.
- **General Enrollment Period: Jan 1 – Mar 31, 2027** For those who missed their Initial Enrollment Period.

Your Medicare Choices

Original Medicare

- Part A (Hospital)
- Part B (Medical) Optional: Part D (Drug coverage), Medigap (Supplemental coverage)

Medicare Advantage (Part C)

- All-in-one private plans
- Often includes Part D plus dental, vision, hearing

How to Enroll

Online, by phone, or in person through Social Security

- Medicare Enrollment: www.ssa.gov/medicare
- Social Security: www.ssa.gov
- Medicare Plan Finder: https://www.medicare.gov/
- Medicare Phone: 1-800-MEDICARE (1-800-633-4227)

What You'll Need to Enroll:

- Social Security number
- Birth certificate
- Proof of citizenship/residency
- Employer coverage details (if delaying Part B)

Understanding Qualified Charitable Distributions (QCDs)

Many retirees want to support charitable organizations while managing taxable income. One of the most effective ways to do both is the Qualified Charitable Distribution (QCD) — a provision that allows individuals to donate directly from an Individual Retirement Account (IRA) to a qualified charity without treating the distribution as taxable income.

Why QCDs Matter for Retirees?

Most retirees take the standard deduction, meaning traditional charitable deductions may not reduce taxes. A QCD avoids this issue by keeping the distribution off the tax return entirely. Lower Adjusted Gross Income (AGI) can help reduce Medicare IRMAA, taxable Social Security, and other income-based phaseouts. With new 2026 limits on itemized charitable deductions, QCDs have become even more valuable.

Where to Find Authoritative Information?

- **IRS Publication 590-B** (IRA distributions)
- **Internal Revenue Code §408(d)(8)** (QCD rules)
- **IRS Notice 2025-67** (2026 inflation-adjusted limits)
- **Congressional Research Service (CRS) reports on QCDs**
- **IRS.gov** — search "Qualified Charitable Distribution"
- **Your financial advisor or tax accountant**

What Is a Qualified Charitable Distribution?

A QCD is a direct transfer from a traditional IRA to an eligible 501(c)(3) public charity. Because the funds move straight from the IRA custodian to the charity, they are excluded from gross income.

Lower Adjusted Gross Income (AGI) can reduce Medicare premiums, the taxable portion of Social Security benefits, and other income-based thresholds.

Congress authorized QCDs in the Pension Protection Act of 2006, made them permanent in 2015, and expanded them under the SECURE 2.0 Act of 2022, which added inflation indexing and new charitable options.

Who Can Make a QCD?

To qualify for a QCD in 2026, you must:

- Be age 70½ or older.
- Use a traditional IRA, inherited IRA, or an inactive SEP or SIMPLE IRA.
- Transfer funds directly to the charity.
- Donate only to eligible 501(c)(3) public charities.

NOTE: Donor-advised funds and private foundations do not qualify.

2026 QCD Limits and Key Rules

- Annual limit: $111,000 per person (indexed for inflation).
- Married couples: Each spouse may contribute up to the full limit from their own IRA.
- Deadline: Transfers must be completed by December 31.
- Required Minimum Distribution (RMD): QCDs satisfy RMDs dollar-for-dollar while avoiding taxable income.

NOTE: SECURE 2.0 also created a one-time option to use up to $55,000 of a QCD for certain split-interest gifts, such as a Charitable Gift Annuity (CGA) or Charitable Remainder Trust (CRT).

October is Cybersecurity Awareness Month

Every October, the United States observes Cybersecurity Awareness Month, a national initiative designed to help individuals and organizations strengthen their digital safety. The observance was launched in 2004 through a partnership between the U.S. Department of Homeland Security (DHS) and the National Cyber Security Alliance (NCSA).

The Most Common Cybersecurity Attacks Targeting Seniors

Cybersecurity threats continue to grow, and older adults are increasingly targeted by criminals who see retirees as high-value victims. Understanding how these attacks work is one of the best ways to stay protected.

Phishing remains the most common threat. These emails or text messages appear to come from banks, Medicare, Social Security, or familiar companies, but they're designed to trick recipients into clicking harmful links or sharing personal information. Because retirees manage multiple financial and medical accounts, they are frequent targets.

Tech-support scams are another major issue. Seniors may see alarming pop-ups or receive unsolicited calls claiming their computer is infected. The scammer's goal is to gain remote access, install malicious software, or demand payment for fake services. These attacks rely on creating panic and urgency.

Government impersonation scams also persist. Criminals pose as the IRS, Medicare, the Social Security Administration, or law enforcement, often threatening arrest or loss of benefits to pressure victims into providing personal information or making immediate payments.

Financial account takeovers typically begin with stolen login credentials from a phishing email or fake website. Once criminals access a bank or investment account, they may transfer funds or commit identity theft, causing long-lasting damage.

Romance and friendship scams have grown rapidly. Fraudsters build emotional connections through dating sites or social media, then request money or access to financial accounts. Seniors seeking companionship are especially vulnerable.

Phone-based scams, or "vishing" involve callers pretending to be banks, pharmacies, charities, or tech companies. Spoofed caller ID makes these calls appear legitimate, increasing the likelihood that victims will share sensitive information.

Fake online shopping sites also pose risks. These websites advertise deep discounts but exist to steal credit-card numbers or deliver counterfeit goods. Seniors who enjoy online shopping may not notice subtle signs of fraud.

Identity theft through large data breaches continues to rise. Criminals use exposed personal information to open credit lines, file fraudulent tax returns, or access medical benefits, often leaving victims with months of cleanup.

Social media impersonation is increasingly common. Scammers clone a friend's profile and send messages asking for money or personal details. Because the request appears to come from someone familiar, victims may respond quickly.

Finally, ***ransomware and other malware attacks*** can lock files or damage devices. These threats often begin with a suspicious link or attachment that seems harmless.

Cybersecurity

Best Practices Checklist

✓ Strong Passwords

Use long, unique passwords for every account. Consider a password manager.

✓ Multi-Factor Authentication (MFA)

Enable MFA on banking, email, Social Security, and any account with sensitive information.

✓ Watch for Phishing

Delete unexpected emails or texts asking you to click links, update accounts, or share personal details.

✓ Keep Devices Updated

Install updates for your computer, phone, tablet, and apps to fix security vulnerabilities.

✓ Secure Your Home Wi-Fi

Use a strong Wi-Fi password, update your router software, and avoid banking on public Wi-Fi.

✓ Protect Personal Information

Limit what you share online. Review privacy settings on social media.

✓ Safe Online Shopping & Banking

Check for "https" in website addresses. Avoid saving credit card numbers on retail sites.

✓ Antivirus & Anti-Malware

Use built-in protections or reputable security software to detect threats.

✓ Avoid Common Senior Scams

Ignore tech-support pop-ups, fake IRS or Medicare calls, and any request for gift-card payments.

✓ Back Up Important Data

Use cloud storage or an external drive to protect photos, documents, and financial records.

✓ "Tab" your credit card

Contactless "tap-to-pay" transactions use tokenization, meaning your actual card number is never transmitted; instead, a one-time encrypted code is sent to the terminal, making the data useless to criminals even if intercepted. Tapping also avoids card-skimming devices that often target swipe readers. By contrast, swiping relies on old magnetic-stripe technology that sends your real card number and is far easier for thieves to capture. Chip insertion is still secure, but tapping remains the safest option.

Puzzles, Competition & Cognitive benefits

Article by fellow retiree, Jacqueline Dillemuth

Puzzles continue to be a reliable, low-pressure way for our retiree community to stay mentally active while enjoying time with others. Crosswords, Sudoku, logic puzzles, and jigsaw challenges all support problem-solving, attention to detail, and collaboration.

Several members participate regularly, including **HPI/HPE Retiree member, Debbie Thompson**, who is an active competitor in the regional speed-puzzling circuit and a familiar presence at organized events across Texas.

Research consistently supports the cognitive benefits of puzzles for older adults. Studies from the University of Michigan show that reasoning and problem-solving tasks can improve memory and processing speed, while findings published in "Neurology" indicate that older adults who regularly complete crosswords tend to maintain stronger cognitive performance. The Mayo Clinic also recommends puzzles as part of building "cognitive reserve," an important factor in long-term brain health.

More information: USA Jigsaw Puzzle Association | Discover, Connect, Compete – Join the Puzzle Community

Upcoming Puzzle Competitions

Montgomery Charity Competition

- Saturday, September 26
- Montgomery United Methodist Church
- 9:00 a.m. – 1:00 p.m.
- A casual, beginner-friendly charity event suitable for anyone interested in trying a puzzle competition for the first time.

2026 Spooktacular Speed Puzzle Showdown

- Saturday, October 24
- North Richland Hills, Texas
- 8:30a.m. – 5:00 p.m.
- A Halloween-themed event featuring solo, pairs, pairs relay, and team formats. All puzzles will be Halloween themed.

Houston "Super Saturday" Competition

- Expected November 2026
- Details are pending, but this event typically draws strong participation from the Houston-area puzzling community.

Puzzle FACEBOOK Groups

Members who want to follow events, connect with other puzzlers, or participate in swaps can join several active Facebook groups:

- Houston Area Speed puzzling and Puzzle Swaps
- Speed Puzzling Texas
- DFW Speed Puzzle Showdown
- USA Jigsaw Puzzle Association Forum
- Jigsaw Puzzle Enthusiasts – Greater Houston (JPEGH)
- Puzzle Exchange Group (no buying or selling)

The Joy of Zinnias: Color, Community, and Simple Beauty

Article by fellow Retiree, Jacqueline Dillemuth

Lisa Whitman, a retired HPE professional, and active member of our HPI/HPE Retiree Group, takes her gardening seriously—especially when it comes to the zinnias she grows in her backyard. Each year she fills the space with bright, colorful blooms, creating a private garden she enjoys tending throughout the season. These hardy flowers thrive in full sun, attract butterflies, and reward even beginner gardeners with armfuls of blooms.

One of the sweetest parts of Lisa's gardening routine is how she shares her zinnia bounty. Throughout the summer she creates small, artful bouquets—each one arranged with care—and generously delivers them to friends and neighbors. These simple gifts reflect her warm spirit and the joy she finds in growing beauty she can share.

As we move into fall and the zinnia season begins to wind down, Lisa's garden still offers bursts of late-season color. Her cheerful bouquets remind us how much brightness these hardy summer flowers bring to our community—and how meaningful it is when neighbors share the beauty they grow.

Growing Zinnias in Houston's Climate

- Full Sun — They need 6–8 hours of direct sunlight, which Houston's climate easily provides.
- Well-Drained Soil — Adding compost helps loosen heavy clay and improve drainage.
- Direct Sowing — Lisa plants seeds directly in the garden once temperatures stay consistently warm.
- Water at the Base — Deep watering helps prevent mildew, a common issue in humid weather.
- Deadheading — Removing spent blooms encourages steady, continuous flowering.
- Proper Spacing — Good airflow keeps plants healthy in Houston's humidity.

Recipes to Celebrate the Bounty of the Autumn Season

Creamy Pumpkin Soup

Prep 10 min

Cook 25 min

Serves 4

Ingredients

2 tbsp olive oil or butter

1 small onion, diced

2 cloves garlic, minced

1 can (15 oz) pumpkin puree

3 cups low-sodium chicken or vegetable broth

1/2 cup heavy cream or half-and-half

1/2 tsp ground cinnamon

1/4 tsp ground nutmeg

to taste: salt and pepper

Instructions

1. Warm the olive oil or butter in a medium pot over medium heat. Add the diced onion and sauté until soft, about 5 minutes.
2. Stir in the garlic and cook for another minute until fragrant.
3. Add the pumpkin puree, broth, cinnamon, and nutmeg. Stir well to combine.
4. Bring the mixture to a gentle simmer and cook for 15 minutes to allow the flavors to meld.
5. Reduce the heat and stir in the cream. Taste and adjust seasoning with salt and pepper.
6. Blend with an immersion blender for a silky texture, or leave slightly chunky if preferred.

Serve warm, topped with a swirl of cream, toasted pumpkin seeds, or crusty bread on the side.

Pumpkin Martini for One

2 oz Vanilla vodka

1 oz Pumpkin spice liqueur (or pumpkin pie cream liqueur)

1 oz Half-and-half or heavy cream

1 tbsp Pumpkin purée (optional for richer texture)

1/2 oz Maple syrup or simple syrup

Pinch Pumpkin pie spice

Optional: Whipped cream & crushed grahman crakcers for rim

Instructions

1. Prepare the glass. If desired, dip the rim of a chilled martini glass into maple syrup and then crushed graham crackers.

2. Add vanilla vodka, pumpkin spice liqueur, cream, pumpkin purée, maple syrup, and pumpkin pie spice to a shaker filled with ice.

3. Shake vigorously for 15–20 seconds until the mixture is very cold and frothy.

4. Strain into the prepared martini glass. Top with whip cream.

HP/HPI/HPE
RETIREE RESOURCES

HP Inc. Retiree Benefits & Enrollment

- **MyHPBenefits.com**
  - Enroll in HP retiree coverage
  - Access plan documents and provider directories
  - Get help via the “Need Help?” button for live support
- **HP Benefits Center:**
  1-800-890-3100
  Hours: Mon.–Fri., 6 a.m.–6 p.m. PT

HPE Retiree Benefits & Enrollment

- **Annual Enrollment Guide**: Covers healthcare options, Medicare eligibility, and how to enroll.
- **Toolkit Access**: Visit MyHPERewards.com/retiree for benefits, discounts, and virtual healthcare.
- **Contact Info**:
  HPE Benefits Center: 1-844-537-5304
  Hours: 8 a.m.–8 p.m. CT, Monday–Friday

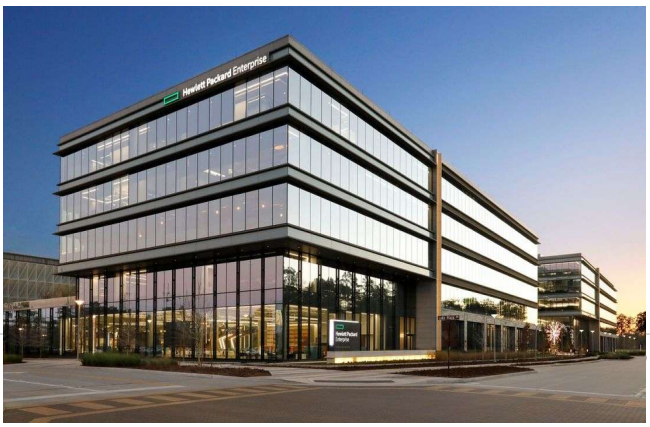
Clubs / Alumni Groups / Discounts

Clubs/Alumni Groups

- **HP Continuum**: Central hub for benefits, discounts, and retiree news
  HP Retirees Official Site
- **Alumni Group:** HP and HPE Alumni

HP Discounts

- www.beneplace.com/hp_employee/



Thank you from the
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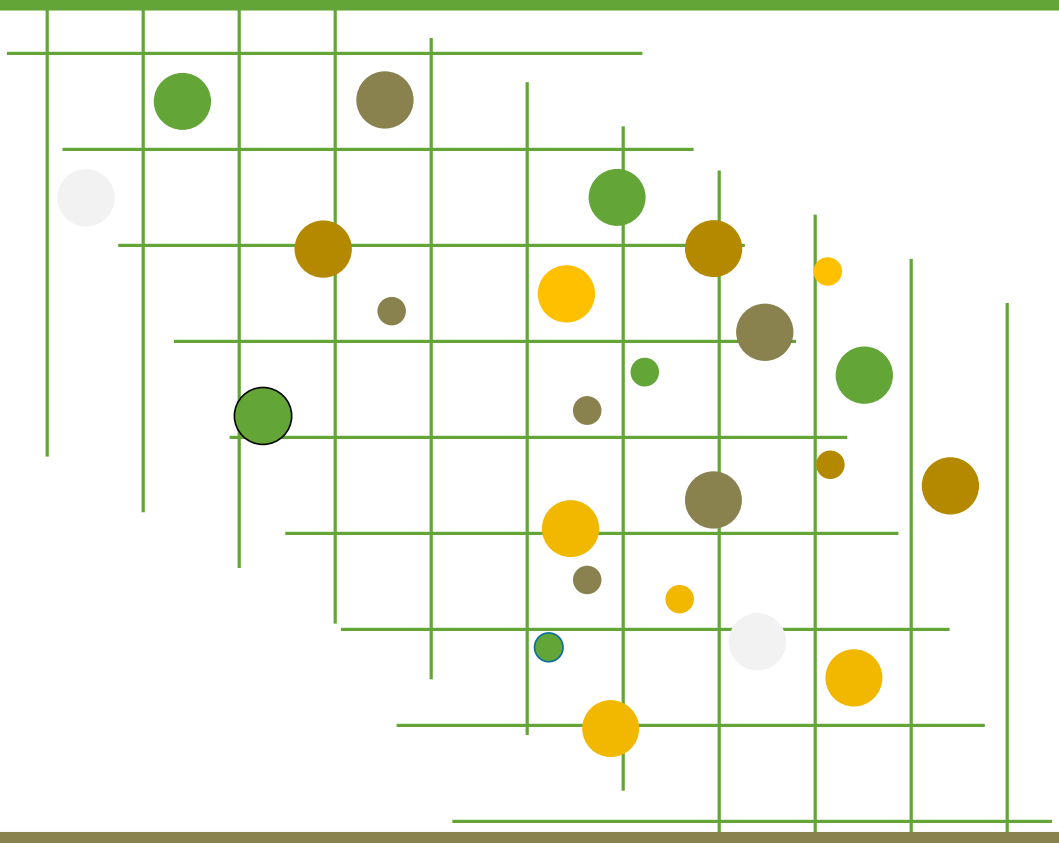

Next newsletter publication
November 2026