

# AFTER-WORDS

A NEWSLETTER FOR THE RETIREES OF THE  
FOOTHILL-DE ANZA COMMUNITY COLLEGE DISTRICT

VOLUME XXXX, ISSUE 4

WWW.DEANZA.EDU/FODARA

MARCH 2019

## APRIL SOCIAL EVENT: WINE TASTING

For the second year, the April Social Event will be a gathering at Cooper-Garrod Estate Vineyards ([www.cgv.com](http://www.cgv.com)) in the hills above Saratoga on Thursday, April 25 at 1:00 pm. It is a “destination worth knowing,” only a short drive from either San Jose or Palo Alto. This lovely, secluded, family-owned and operated winery is located on 120 acres that grow varietals from four principal grape-growing regions of France.

Our group (maximum of 30 people) will enjoy a flight of five wine tastings, then gather on the patio for platters of meats, cheeses, bread and crackers to socialize, catch up, and talk about the wine or share plans for the rest of the year.

Hopefully the rain will be over and the weather will be as cooperative as last year. The vineyard encourages visitors to relax on the patio and enjoy the views after the tastings. Bring along family and friends (over 21).



Please complete and return the reservation form on page 9 to me by **April 10**—but since space is limited, to guarantee a spot, mail it in early! If you are interested in carpooling, email me ([billlosgatos@sbcglobal.net](mailto:billlosgatos@sbcglobal.net)) by **April 5**, and I will try to put you in touch with someone with whom you can share a ride.

*Bill Lewis*



### MARK YOUR CALENDAR: SUMMER PICNIC

Thursday, June 13, 3:00–5:00 pm  
Cuesta Park, Mt View

This year’s theme and menu will be Italian—cibo delizioso! Details and the reservation form will be in the May *After-Words* issue.

### MARK YOUR CALENDAR: BBQ & BASEBALL

Saturday, August 10, BBQ 3:30 pm, Game 5:00 pm  
SJ Municipal Stadium



Enjoy a delicious BBQ while sharing summer stories then cheer for the San Jose Giants with your family and friends. Details and the reservation form will be in the May *After-Words* issue.

## FODARA BOARD OF DIRECTORS 2018-19

<b>President</b>	Mike Paccioretti	408.274.4929	pacciorettimike@sbcglobal.net
<b>Vice President</b>	Bill Lewis	408.639.9919	billlosgatos@sbcglobal.net
<b>Past President</b>	Tom Moore	650.969.3847	tomandcary@comcast.net
<b>Secretary</b>	Thomas Roza	408.375.9515	tomroza@earthlink.net
<b>Treasurer</b>	Ed Burling		edburling@gmail.com
<b>Member At Large</b>	Janice Carr	650.941.2567	janicecarr@pacbell.net
<b>Member At Large</b>	Claudette Penner	408.736.6481	claudette@penner.org
<b>Member At Large</b>	Bob Hubbs	408.738.2489	jrsbbuh@comcast.net
<b>Member At Large &amp; Communications Coordinator</b>	Cindy Castillo	408.702.7721	cindycastillo@comcast.net
<b>Newsletter Editor</b>	Linda Lane		lanelinda@fhda.edu

## FODARA EVENT CALENDAR 2019

<b>Apr 25</b>	Thurs	Spring Social	1:00 pm	Cooper-Garrod Winery	Open to all
<b>May 07</b>	Tues	Board Meeting	10:30 am	FH Toyon Room (2020)	Open to all
<b>Jun 13</b>	Thurs	Summer Picnic	3:00 pm	Cuesta Park, Mt. View	Open to all
<b>Aug 10</b>	Sat	BBQ & Baseball	3:30 pm	San Jose Giants Stadium	Open to all
<b>Sept 10</b>	Tues	Board Meeting	10:30 am	FH Toyon Room (2020)	Open to all
<b>Oct TBA</b>	TBA	Pizza "Thing"	TBA	TBA	Open to all
<b>Nov 05</b>	Tues	Board Meeting	10:30 am	FH Toyon Room (2020)	Open to all
<b>Dec TBA</b>	TBA	Holiday Luncheon	TBA	TBA	Open to all

## FODARA COMMITTEES 2018-19

<b>District Benefits</b>	Tom Strand, strandtom@fhda.edu Faith Milonas, milonasfaith@fhda.edu
<b>After-Words Email</b>	Cindy Castillo, cindycastillo@comcast.net
<b>After-Words Paper Mailing</b>	Janice Carr, janicecarr@pacbell.net
<b>Scholarships</b>	Mike Brandy, brandymike@fhda.edu
<b>Social Events</b>	<b>Need two volunteers</b>
<b>Mailings</b>	Maureen Gates, gates-m@sbcglobal.net

At the January 8 FODARA Board meeting, most officers volunteered to serve one more year in their current position: Mike Paccioretti will continue as President, Bill Lewis as Vice President, Ed Burling as Treasurer, Cindy Castillo as Communications Coordinator, Tom Roza as Secretary, Tom Strand and Faith Milonas as Joint Labor Management Benefits Committee (JLMBC) representatives. Of the four current Members At-Large, Janice Carr, Cindy Castillo, and Claudette Penner will continue, but since Bob Hubbs has decided to “retire” at the end of May, FODARA is seeking several additional Board members—*the more the better!*

FODARA supports *you* by providing representation (a voice) at JLMBC and a Retiree Gold Card, which entitles you to an FHDA parking permit, a library card, free or reduced admission at some events, and more. In addition, FODARA



offers several ways for retirees to stay informed and communicate with others: *After-Words* (this newsletter); five social events each year; a website; the email listserv; and a Facebook page.

*You* can “pay it forward”—support FODARA—by joining the Board (email Mike Paccioretti to volunteer), serving on a subcommittee, planning/hosting a social event, attending the yearly get-togethers, or donating to the Student Scholarship Fund.

## STUDENT SCHOLARSHIP Q&A



The four FODARA scholarships, totaling \$4,000 with two \$1,000 awards at each campus, will soon be awarded: 43 Foothill students and 60 De Anza students applied. Examples of the winners’ applications will be in the May or September issue of *After-Words*. Thank you to Robin Latta, Assistant Director Foothill-De Anza Foundation, for providing the following information.

**Q: How many scholarships are available each year and what is the range of awards?**

A: The Foundation gives out more than 500 scholarships annually totaling about \$500,000; more are available from outside groups. The awards range from \$500 to \$7,000 with the typical amount between \$500 and \$1,000.

**Q: What criteria is required to apply for a scholarship?**

A: The standard is a minimum 2.5 GPA and enrollment in 6 units; depending on the donor, those criteria can be added to or edited. Almost all students can find a scholarship for which they qualify.

**Q: What are the main categories of scholarships?**

A: There are five general groups: Merit (for students with 3.5+ GPA); Transfer (for those transferring in the fall to a 4-year institution); Area of Study (for those in certain disciplines, e.g., Business & Computer Science, PSME, Creative/Fine Arts, Workforce, Language Arts); Community Service (for those active in projects either on or off campus); and Great Perseverance (for those who have faced obstacles, e.g., financial, first in family to attend college, disability). Specific scholarships include, as examples, those only for Veterans, re-entry students, healthcare students, or single parents.

**Q: What is the usual timeline for the scholarships?**

A: The process, now done entirely online via students' My Portal, typically starts in Fall Quarter with the application deadline in mid-February. Selection occurs March through April, and awards are distributed in May and June.

**Q: Who is on the scholarship committees?**

A: Most scholarships are first read online by a general committee, one at Foothill and one at De Anza, comprised of staff, faculty, and students. In February, the campus Financial Aid Officer sends out a request for readers, some of whom can be from the community at large\*. The general committee selects the top candidates for each scholarship, and their applications are then forwarded to the Finalist Committee, which is comprised of the Financial Aid Director, a faculty member, and the Foundation Assistant Director (Latta). As they read the finalist applications, they are mindful of choosing a varied selection of students so that as many qualified students as possible receive scholarships.

\* Starting with the 2020 awards, FODARA members will be invited to serve on a general scholarship committee—when the request for volunteers is issued in February, it will be forwarded to FODARA to post on the listserv as a volunteer opportunity.

**Q: What criteria are used to choose scholarship winners, including for FODARA's?**

A: The Finalist Committee tries to match the best student within the spirit of each scholarship. They review any required criteria (GPA, units, community service, area of study), but the biggest factor is a student's My Story essay, since through it the committee learns about the student's personal history, obstacles, and dreams for the future, all of which helps most to inform the decision.

FODARA's scholarship criteria are threefold: students must have completed at least two quarters at the college, maintain a 3.5 or higher GPA, and have financial need. Involvement in campus activity or community service is considered a plus.



## *In Memoriam*



*Wilfredo Castano*

*Juanita Ortiz*

*Barbara Reid*

*Mary Thompson Rollins*

*James Tuell*

*Ron Warnock*

*If you know of an FHDA retiree who passed away and is not already listed on FODARA's In Memoriam webpage, please email the name to Cindy Castillo ([cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)). Tribute articles are welcome—email draft to After-Words editor Linda Lane ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)).*

## HEALTH CARE BENEFITS UPDATES: 5 ITEMS

Below is a summary of the Joint Labor Management Benefit Committee (JLMBC) meeting on February 21, 2019. The next JLMBC meeting is scheduled for May 23, after the May issue of *After-Words* will be published; if any information presented is time-sensitive or relevant to retirees, FODARA will send an email alert with the details.

### 1. Plan Year 2019 Migration Report

Lockton handed out a spreadsheet showing the migration of FHDA Active Employees/Non-Medicare Retirees and Retirees with Medicare from Plan Year 2018 to Plan Year 2019.

The number of Actives/Non-Medicare Retiree participants dropped from 1,116 to 1,038 (-7%). The District could not explain this drop to JLMBC members as only six additional participants had waived coverage from the previous year. Lockton was asked to try to figure out the discrepancy and report back. Other changes are as follows:

#### **For Actives/Non-Medicare Retirees:**

- The overall cost of premium contributions went down from \$3,166,080 to \$2,935,416 (-7%);
- The overall District cost went down from \$15,711,061 to \$14,816,186 (-6%);
- The PERS Choice numbers dropped from 407 participants to 371 (-9%);
- The Kaiser Plan numbers dropped from 588 participants to 559 (-5%);
- The Anthem HMO Traditional Plan number increased from 18 to 24 (+33%).

#### **For Retirees with Medicare:**

- The overall number of participants increased from 699 to 708 (+1%);
- The overall cost of premium contributions went down from \$1,528,812 to \$1,523,484 (-.3%);
- The overall District cost went up from \$5,126,249 to \$5,166,813 (+.8%);
- The biggest drop in participation rates occurred in the PERS Select Plan, dropping from 259 to 237 (-8%);
- The largest increase in participant numbers was in the new UHC Medicare

Advantage Plan, increasing from 20 to 45 (+125%). Both the District and Lockton promoted this plan primarily because of cost savings to both the participant and the District.

### 2. New ACH Administrator

The District announced it has hired Discovery Benefits as the new Third Party Administrator for the Health Reimbursement Account to replace SECOVA; the Benefits Units was not getting the assistance it required from SECOVA, which had outsourced its support function to India.

As of June 1, 2019, Discovery Benefits will be responsible for the direct deposits of the monthly CalPERS premium variance reimbursement (employer contribution) and as of July 15 the quarterly Medicare Part B reimbursement; if/when applicable, it will withdraw funds from bank accounts for any overpayment or necessary adjustment.

A new Automated Clearing House (ACH) form for Discovery Benefits is included in the annual Retiree Survey packet, which was mailed the week of February 25. This form, along with the Survey, must be filled out and returned to the District with a voided check attached by March 31, 2019.

### 3. Plan Year 2018 Rate Stabilization Fund (RSF) End of Year Report

Lockton handed out another spreadsheet showing the drawdown in the RSF from 2016-2018 and comparing their projected costs to the actual costs of all aspects of the Health Benefits Plan. For the Dental and Vision plans, Lockton has been

*(Continued on p. 6)*

(From p. 5—Health Benefits)

able to more closely align the actual costs to the projected costs by analyzing the data carefully. The RSF balance is a healthy \$8,320,914, down from \$9,933,230 in 2016 (-16%).

#### 4. Student Loan Refinancing Programs for Employees

Lockton distributed a handout that listed various ways the District could help finance student loan debt for its employees. Two examples were inviting refinancing companies on campus to provide information on how to lower interest rates and the District contributing a fixed monthly dollar amount into an account designated for student loan pay down. Lockton reported some Bay Area private sector employers are looking into these and other options. JLMBC decided this matter was a negotiation item so should be deferred to that arena.

#### 5. CalPERS Update

Although the January issue of *After-Words* reported that a change to CalPERS regions used to determine plan rates was not imminent, the boundaries for HMOs

regions were recently modified. At its December meeting, CalPERS voted to reduce the HMO regions from five to three in order to have a larger number of members in each region—these larger groups will allow CalPERS to compete better in the market place. The Bay Area HMO Region will be included in the new, larger Northern California region. **NOTE:** for CalPERS PPO plans (Care, Choice, and Select), the regions have not been changed, i.e., remain at five.

For plan year 2020, this adjustment of CalPERS regions will likely cause some HMO premiums to increase, but, at this time, CalPERS estimates twice as many members will see a decrease in rates as will see an increase. Their projections include some members in the most northern part of the new Northern California region, in particular in the Sacramento area, having the highest rate increases.

*Faith Milonas, Tom Strand*

FODARA Benefits Representatives  
[MilonasFaith@fhda.edu](mailto:MilonasFaith@fhda.edu), [StrandTom@fhda.edu](mailto:StrandTom@fhda.edu)



The five people listed below will retire in March or April 2019 (apologies if anyone was inadvertently excluded or included). A total of eighty-eight employees will have retired by the end of Spring Quarter via the Supplemental Retirement Plan (SRP), aka “golden handshake,” negotiated last fall to generate District savings and flexibility.

- ✚ Joy Duremdes, DA Child Development
- ✚ Terry Ellis, DA Social Sciences
- ✚ Lily Greene, DA Counseling
- ✚ Keith Pratt, FH Language Arts
- ✚ Maria Salazares, DA College Operations

We wish all retirees a happy, healthy post-employment life and invite everyone to join FODARA: sign up for the FODARA listserv (email [cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)); serve on the FODARA Board or other committee (email [paccioretti@mike@sbcglobal.net](mailto:paccioretti@mike@sbcglobal.net)); and attend the fun annual parties (see calendar p.2)

To celebrate his, and others', birthday month of March, our prolific and talented friend Jack Hasling has submitted this poem for your enjoyment. His newest book, *It's Nice to Take A Gift: Occasional Verses for Reading Aloud*, is available on Amazon.com.



### FREDERIC AND ME

Young Frederic, Mrs. Chopin said, was brilliant as a child,  
Even though piano lessons drove the family wild.  
At seven he began the first of many genius phases—  
That was when he started writing all those polonaises.

I'm sure that I could never be as smart as all those folks.  
I thought that polonaise was what we put on artichokes.  
That's why you'll find his statue in a Warsaw hotel lobby  
While I'm in Cupertino writing verses for a hobby.

### WHERE ARE YOU NOW?




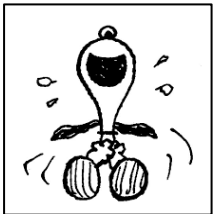



The *After-Words Where Are They Now* column has been blank for the past several issues. Yet almost 950 retirees are on the FODARA email listserv—thus read this newsletter—and at least 200 FODARA members live locally since they attended a recent Flint Center Speakers Series event organized by FODARA, thanks to free tickets generously donated by Dick Henning. As evidenced by the daily stream of personal stories posted on internet sites and the ever-growing number of twitter et al. followers, we all enjoy reading about the lives of others, famous or not. So please consider sharing details on your life as an FHDA retiree by emailing responses to the following prompts (subject to editing) along with one or more photos to *After-Words* editor Linda Lane ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)):

- ⌘ *Former FHDA position(s), when and why you retired;*
- ⌘ *Thoughts about retirement: advice to those considering retirement or newly retired and 2-3 words that best describe your life as a retiree;*
- ⌘ *Where you now live and what you like most about the area, e.g., favorite places to take visitors and to meet up with friends;*
- ⌘ *Interests and activities you enjoy;*
- ⌘ *Description of a typical day/week;*
- ⌘ *Volunteer "work" or pet projects to promote;*
- ⌘ *Other information, e.g., URL of personal website/blog.*

Or... submit a draft article (email to [lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)) that would be of interest to other retirees: a recent vacation you enjoyed, an event you've experienced, or a venture you're involved with.

## WHERE ARE YOU *NOW*?

According to the online blog of the Society of Certified Senior Advisors, retirement consists of these five stages:

	Phase	Timing	Focus
	1. Imagination	5 years prior	Planning for and dreaming of a “new” you-- a new place to live, new adventures-- and figuring out future finances
	2. Anticipation	1-4 years prior	Getting excited about entering a new phase of life but also experiencing last-minute doubts and anxieties
	3. Liberation	Retirement day to 1 year after	Enjoying the freedom (honeymoon phase) of doing what you want, when you want or not doing things at all
	4. Reorientation	2-15 years after	Readjusting priorities, activities, and relationships; for most retirees the “what now” phase, for others the “is that all there is...” phase
	5. Reconciliation	15+ years after	Being happy in the “now”: feeling relatively content about retirement life, which has become the everyday norm (work is but a distant, dim memory...)

*If you would like to share your experiences with the above phases, or argue an alternative analysis of retirement life, please email a draft to the After-Words editor ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)).*





# FODARA SPRING SOCIAL

*\*Limited to the first 30 people who  
mail in this reservation form*

*\*Must be 21 to attend*

**What:** Wine Tasting: 5 Wines & Appetizers  
**When:** Thursday, April 25, 1:00 pm  
**Where:** Cooper-Garrod Estate Vineyards  
 22645 Garrod Road, Saratoga, CA 95070

*From Saratoga-Sunnyvale Road, turn west on Pierce Road and follow the signs to the winery, which is about 3 ½ miles down the road. Ample parking is available at the top of the hill next to the wine tasting room, patio, and restrooms*



**Mail reservation form by April 10**

**Email by April 5 to request ride sharing ([billlosgatos@sbcglobal.net](mailto:billlosgatos@sbcglobal.net))**

Retiree Name \_\_\_\_\_

Guest Name(s) \_\_\_\_\_

Current Address/Telephone/Email (**only if new**): \_\_\_\_\_

\_\_\_\_\_

Please reserve \_\_\_\_\_ total places for the Wine Tasting

\$ 20.00 for each person attending \$ \_\_\_\_\_  
 Includes 5 tastings & lunch-style food  
 C-G offers a \$5 rebate on wine purchased

\$ 10.00 for 2018-19 FODARA dues (voluntary) \$ \_\_\_\_\_

Donation for FODARA scholarship fund \$ \_\_\_\_\_

**TOTAL AMOUNT ENCLOSED:** \$ \_\_\_\_\_

Mail reservation form and check, payable to "FODARA," to Bill Lewis, FODARA  
 1380 Elwood Dr., Los Gatos, CA 95032

If you miss the deadline, call/email Bill (408.639.9919, [billlosgatos@sbcglobal.net](mailto:billlosgatos@sbcglobal.net))

**FODARA**

**Foothill-De Anza Retirees Association**

**Foothill-De Anza Community College District**

**12345 El Monte Road, Los Altos Hills, CA 94022**