

AFTER-WORDS

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

VOLUME XXXIII, ISSUE 5

WWW.DEANZA.EDU/FODARA

MAY 2017

JUNE BBQ PICNIC



The annual FODARA picnic is **Thursday, June 15**, 3:00 to 5:00 pm at Cuesta Park in Mountain View (see p. 10 for reservation form and directions). The picnic, one of our biggest social functions of the year, is a great opportunity to reconnect with friends and former colleagues, and meet new people.

The weather should be perfect for this outdoor event, and, as last year, new retirees are invited at no cost. The more people, the more fun, so please come to the picnic and bring your spouse, significant other, or friends.

We will have delicious food, drinks (wine, beer, sodas, water), and dessert. This year's picnic will have a Mexican theme, so put on your sombrero, wear your serape, and bring your maracas! The menu continues the theme: fish or meat tacos, veggie fajitas, rice, beans, and perhaps a few more special Mexican entrees or side dishes.

Please return the reservation form with your check no later than **Monday, June 9**. You can still attend last minute but reservations are encouraged. If you miss the deadline, the form has a phone number to call. I have a lot of fun at the picnic every year, so please come and say ¡Holà!

Mike Paccione

AUGUST GAME & BBQ



Soon it will be that time of year for a gathering of friends, a delicious BBQ dinner, warm weather, and fun at a baseball game. Bring your family and friends and join your FODARA colleagues at the San Jose Giants vs. Stockton Ports game on **Saturday, August 26, 2017** at the San Jose Municipal Stadium. Gates open for the BBQ around 4:00 pm with the first pitch scheduled for 5:00 pm.

This year, you can choose from three new prepaid packages, all including reserved General Admission seating and a meal:

- Adult meal with one sandwich (grilled chicken, BBQ rib, Tri Tip, or Philly) and two side dishes.
- Adult meal with two sandwiches (hamburger, cheeseburger, turkey burger, sausage, hot dog, chicken breast, or veggie burger) and one side dish.
- Youth (5-12 yrs) or Senior (65+) meal with choice of hamburger, cheeseburger, or hot dog; one side dish; and a choice of apple juice, water, or soda.

The cost of either Adult Package is \$27 per person with a non-alcoholic beverage and \$29 per person with an alcoholic beverage. The Youth/Senior Package is \$16. Prepaid parking is available for \$9 per vehicle (game day price is \$10). Please send in the reservation form on p. 11 by **Friday, August 11**; this date is a firm deadline and can't be extended. I will pick up the admission and food tickets by August 14 and mail them to the address on the reservation form unless previous arrangements have been made.

Bill Lewis

FODARA BOARD OF DIRECTORS 2016-17

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

FODARA CALENDAR OF EVENTS 2016-17

2017

Jun 15	Thurs	Summer Picnic	3:00-5:00 pm	Cuesta Park, Mt. View	
Aug 26	Sat	Baseball Social	4:00 pm	San Jose Municipal Stadium	
Sept 12	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
Oct 26	Thurs	Pizza Party	3:00-5:00 pm	Tony & Alba's	
Nov 07	Tues	Board Meeting	10:30 am	Toyon Room FH (Rm 2020)	Open to all
Dec 15	Fri	Holiday Party	11:30 am	DA Campus Center	

FODARA COMMITTEES/MEMBERS 2016-17

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

HEALTH BENEFIT UPDATES: 10 ITEMS

Below are health benefit updates from the March-May JLMBC meetings.

1. Rate Stabilization Fund Balance

Lockton introduced Shawn Paxson as its new representative. The latest and improved Fund 61 balance sheet was presented with a new name: the Rate Stabilization Fund (RSF). Because Fund 61 included information on worker's comp and long-term disability, etc., the District renamed the health benefits portion "RSF" to avoid confusion. The current RSF balance is \$8,537,749, and the fund now has a plan-year format rather than a fiscal-year format.

This new balance sheet is more transparent in that it includes additional information, such as a separate line for Voluntary Employee Beneficiary Trust (VEBA). Another improvement is the District and Lockton, rather than use industry projections, will use previous years' actuals on which to base future projections in that these are more accurate: the increase in FHDA health benefits costs over the past four years is 11 percent—less than 3 percent per year—and that percentage is definitely below industry projections.

2. Cadillac Tax

The Cadillac Tax tied to the Affordable Care Act (ACA) will either completely disappear or not take effect until 2025.

3. Hearing Aid Benefit

The constituents of JLMBC members were not interested in participating in the non-voluntary hearing aid program.

4. Universal Life Insurance (ULI)

Lockton asked if the Committee was interested in having ULI, as a voluntary program, offered to its members during open enrollment. Discussion focused on Part-Time faculty eligibility, and Lockton will bring more information to the next meeting.

5. Dental/Vision Projections

For both Dental and Vision Plans, projections use a 5 percent trend increase, year-to-year. Lockton views these plans as overfunded so will use lower trend rates in its next projections. These trend rates will somewhat decrease the bottom line medical benefit cost projections.

6. Medicare Reimbursement Projection

Lockton is recommending that, in its deliberations, JLMBC use 3 percent as the projected rate increase to Medicare Part B reimbursement, rather than the 5 percent it has been using for several years. This decrease will also favorably impact the bottom line.

7. CalPERS Focus on Cost-Saving

During the uncertainty in Washington, D.C., regarding the fate of the ACA, CalPERS is focusing on cost savings for its members. At the April CalPERS meeting, Paxson reported the big topic of discussion was the use of Surgery Centers, or Ambulatory Surgery Centers (ASCs), instead of hospitals for elective surgeries. CalPERS is encouraging its members to continue to use ASCs for common procedures, such as colonoscopies and cataract surgery, and now is adding about twelve additional "elective" procedures to the list of surgeries recommended for ASCs. ASCs save CalPERS a lot of money as well as patients (lower out-of-pocket costs). According to CalPERS, outcomes at ASCs are better because such centers specialize in these procedures. This recommendation will impact the PPO plans that are currently offered by the District.

CalPERS also encourages the use of the online cost estimator Castlight (www.calperscompare.com)—members can save money by comparative shopping—and is discussing reducing costs for special drug programs.

BENEFITS CONTINUED

8. SB 562 Healthy California Act

This legislation would offer universal single payer insurance to all Californians. Program participants would pay no premiums, deductibles, co-payments, coinsurance, or other out-of-pocket costs for medical care. Medicare enrollees would receive their care through the state program. All health care insurance would be abolished in the state of California. This is the fifth time a single payer plan has been introduced in California, and, according to Governor Brown, the biggest issue is where to get the extra money to fund the legislation. If the funding is not identified, Paxson believes the legislation will not pass.

9. Benefit Cost History/Renewal

According to a spreadsheet that compares Lockton's projected costs vs. the actual costs of FHDA's Medical Plans, Lockton's projections have been higher than actuals (sometimes significantly) in every year except 2015. Yet Lockton still recommends FHDA use 7 percent as the projected increase for 2018 even though the highest increase FHDA has experienced in the past 4 years is 5.05 percent. When questioned about the rationale for 7 percent, Paxson said at this point he would rather be conservative but may change his recommendation in the future.

The spreadsheet shows that the majority of FHDA employees and retirees enroll in Choice, Select, and Kaiser.

The renewal date for all plans—Medical, Dental, Vision, Life, AD&D, Supplemental Life, LTD Plans, Employee Assistance Plan, and FSA/Commuter Benefits Administration—is January 1, 2018, but the various entities are releasing their final numbers at different times. An update on the final numbers will be given in the next issue of *After-Words*.

10. Contribution Modeling

Due to Lockton now using an overhead interactive projection to illustrate its models, the committee is able to discuss various scenarios, some with and some without employee/retiree contribution increases, and, for each, its effect on the RSF. Lockton will bring two additional spreadsheets to the May 16 JLMBC meeting, one using Kaiser as the base plan and one using Select as the base plan (the base plan sets the cost for all other plans—employees/retirees either buy up or buy down from the base plan).

These models and cost projections will continue to be updated and adjusted in future JLMBC meetings until the numbers are as realistic as possible.

Tom Strand, Faith Milonas
FODARA Benefits Representatives
StrandTom@fhda.edu
MilonasFaith@fhda.edu



PARTY PLANNER NEEDED!

If you enjoy planning and attending parties and making people smile, volunteer to be the chairperson for FODARA's Valentine's Day Luncheon. This annual February event is always a special treat for retirees and a "sweet" opportunity to greet friends and meet new people. As the host, you can tap into your creative side by selecting the restaurant, the party favors and decorations, the menu choices, and a guest speaker or other fun forms of entertainment. To sign up, email Mike Paccioretti (paccioretti@sbglobal.net).

2017-18 FODARA BOARD OPENINGS



Nominations for 2017-18 FODARA Board Officers are now open. We always enjoy and benefit from having new volunteers on the Board. If

interested in any office, please email Cindy Castillo at cindycastillo@comcast.net.

Eight positions are available: President, Vice-President, Treasurer, Secretary, (3) Members at Large, and Member at Large & Webmaster.

Board members are highly encouraged to attend all five Board meetings a year, which start in September and typically end in May. The main "job" is to assist in planning upcoming events. The President is in charge of meetings—making room reservations and drafting/emailing agendas—and of initiating communications with other Board members. The Vice-President assists the President and other Board members as needed.

At the meetings, the Secretary takes minutes and later provides a .pdf copy to the Webmaster. The Treasurer collects funds, pays bills, and, at the meetings, presents an updated financial report. The Webmaster/Member-at-Large maintains the website—updating webpages with new

information and photographs—administers the FODARA email listserv, and assists with the distribution of the *After-Words* newsletter. The three Members-at-Large provide support to the President and other Board Members as needed, assist with the proofing and distribution of *After-Words*, and represent the various of groups of retirees.

Being a Board Member is a great way to meet new people, stay connected with former FHDA colleagues, and help keep retirees informed and involved. So volunteer for a position today!

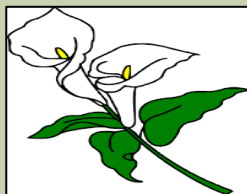
MEMBERSHIP DRIVE



As Ed Burling, FODARA Treasurer, reported in the March *After-Words* issue, "the coffers are shrinking." In the past year or two, not only have dues and scholarship donations gone down significantly, but attendees at annual events have also dwindled. At the March Board meeting, three possible causes of declining participation were mentioned: retirees have moved away, retirees without health benefits see little reason to maintain a connection to FODARA/FHDA, and retirees are not aware of FODARA's purpose/objectives.

The Board will continue to discuss this issue and work on plans to boost FODARA membership. If you'd like to join this conversation, please consider volunteering for a Board position (see descriptions in article above). You're more than welcome to come to one of the Fall Board meetings, tentatively scheduled for September 12 and November 7, 10:30 am in the Foothill College Toyon Room—check website for any updates. Or email your ideas to Mike Paccioretti (pacciorettimike@sbcglobal.net).

IN MEMORIAM



James M. Fetler
Gene Hawley

NEW RETIREES

The online District Board meeting minutes listed twenty-four people retiring by the end of Spring Quarter 2017 (apologies if anyone was inadvertently included or excluded):

- + Jean Burke, DA Bio/Health/ES
- + Demetrio Cabuag, DA College Operations
- + Wilfred Castano, DA Creative Arts
- + Judith Clavijo, DA BHES/Nursing
- + Paul Davies, FH Fine Arts
- + Tamara Ehle, DA President's Office
- + Stephen Fletcher, DA Student Services
- + Andrew Fraknoi, FH PSME
- + Janice Hector, DA PSME
- + Patricia Hyland, FH Student Activities
- + Kay Jones, FH Library
- + Elaine Lee, DA Language Arts
- + Maureen McCarthy, FH Language Arts
- + Martin Melia, FH Bio/Health

- + George Mitchell, DA Creative Arts
- + Amelia Quiros, FH Bookstore
- + Doren Robbins, FH Language Arts
- + Margaret Sainen, DA Bio/Health/ES
- + Paul Setziol, DA Creative Arts
- + Kristen J Sullivan, DA Bio/Health/ES
- + Daniel Svenson, FH Bio/Health
- + Homer Tong, DA PSME
- + Gail Vandiver, DA Student Services
- + Marguerite (Mimi) Will, FH BSS



We wish all retirees a happy and healthy post-employment life and invite them to join FODARA by signing up for the email listserv (send email to cindycastillo@comcast.net), by serving on the FODARA Board or a committee, or by attending FODARA's social events (see committees and calendar p. 2).

SUMMER TRAVEL FOR SENIORS



Looking for a new place to vacation? Many travel articles for seniors include these locations as top getaways.

East Coast: **Camden, Maine**, is one of the most picturesque, unspoiled (not too touristy) towns with quaint neighborhoods to explore via walking, biking, sailing, or driving. **Jekyll Island, Georgia**, offers beaches, fishing, biking, tennis, golf, and, at many of the resorts, ballroom dancing!

Southwest: **Santa Fe, New Mexico**, with its unique desert terrain, is a very walkable city offering a plethora of art galleries and dining options. Nearby **Sedona** has an eclectic art scene and, just outside town, amazing rock formations to explore. **Green Valley, Arizona** is ideal for seniors because it was built as a retirement community. It has golf, golf, and more golf, as well as some of the best Native American art galleries.

West Coast: **Oakland, California**, has a lively waterfront area, and on the first Friday of each month art galleries are open and food trucks line the streets. From there visitors can explore San Francisco, Sausalito, Marin, and the wonderful wine country. **Big Sur, California**, has reopened after the winter rains and offers spectacular ocean views and cozy cabins set among the giant redwoods.

Canada/Northwest: **Vancouver, Canada**, is a vibrant, eco-friendly city with waterfront parks, harbor front hotels with bikes for cruising Stanley Park and the bike-friendly city streets, and trendy neighborhoods with great food, galleries, and shops. At good value, **Montreal, Canada** has the atmosphere, language, cuisine, and culture of France without flying to Europe.

The number one summer vacation on most lists is a cruise to **Alaska**, which provides breathtaking scenery and nature at its best all while relaxing at sea in comfortable surroundings.

WHERE ARE THEY NOW?

If you'd like to be featured in a "Where Are They Now" profile, please email your responses to questions such as those below (subject to editing for space concerns) and a photo to Webmaster Cindy Castillo (CindyCastillo@comcast.net) or *After-Words* editor Linda Lane (LaneLinda@fhda.edu).

Denny Berthiaume

Q: What was your former position(s) and why/when did you retire? **A:** Foothill English and music faculty, 1970-2004. I retired for more time for music.



Q: Describe your first years in retirement—"smooth sailing" or an adjustment? **A:** Smooth, for sure. After 2004, no more grading papers in dark corners on my breaks during playing dates. And much more time for rehearsing and public performances with two trios that I formed.

Q: Where do you now live? **A:** I've lived in San Francisco since 1996.

Q: How do you keep busy--interests/activities you enjoy? **A:** In addition to playing piano, recording, performances, and composing, I write dramatic pieces (plays) and have six grandchildren.

Q: What words best describe your life? **A:** Exploration and creativity.

Q: Advice to those considering retirement? **A:** I've devoted myself fulltime to my life-long passion—music. Find your passion and do it!

I've been performing for decades, but, to me, every set is somehow fresh; I always look to discover something new about each tune—that "ah-ha" phenomenon. My forte is harmony, so I love taking a favorite familiar tune and putting my own harmonic stamp on it. I enjoy what I do and I work a lot: I recently released my 26th album, *Memories*, which is a solo recording of my arrangements on compositions by some of my favorite people: Webber, Porter, Gershwin, and Mancini. You can check it out, along with some of my other releases, on my website: www.dennyberthiaume.com. I play regularly in the Redwood City area and at times in other Bay Area/East Bay locations, so, if you'd like to come to one of my solo or trio performances, email me and I'll send you my current monthly schedule: dennyberth@comcast.net.



Willie Pritchard, Sandi Watkins

Q: What was your former position(s) and why/when did you retire? **A:** In late 1997, I was hired to be the Dean of Technology for De Anza College. I was in that role until around 2001 then became Vice-Chancellor of Technology for the District. I stopped working full-time for the District in 2008. My wife, **Sandi Watkins**, taught for 10 years in the Foothill Computer Science division before she retired.

Q: Describe your first years in retirement **A:** For a couple of years, I taught technology classes at De Anza, worked as a “free-lance” technology consultant for other community colleges, and offered professional advice to a technology startup company. I also provided technology training at Apple to faculty at K-12 schools and community colleges around the country, and, for five years, in Australia and New Zealand as part of a technology training consortium. That ended in 2012. I finally stopped all work when Sandi retired. That’s when I really became a full-time retiree.

Q: Where do you now live? **A:** When Sandi retired, we sold our home in Los Altos (and most everything we owned) and bought an Airstream trailer and a Ford F-150 to tow as we travelled to almost every state in the Union—we skipped only Alaska, North Dakota, West Virginia, and Kentucky. Yes, we did go to Hawaii, but without the Airstream and truck. We had a wonderful experience on the road. I hope folks will check out our *extensive* travel blogs with countless photos (<http://cross-country-cat.blogspot.com>) but please note that the top post is our latest one; to read about our trip from the beginning, scroll down to the bottom of the Archive list to the 2011 links. After two full years of travel, which went by



very quickly, we decided to look for another place to live in California, despite so many other possible places in our beautiful country. We searched the larger Bay Area and the outer edges of the East Bay and only the 55+ communities because we wanted to live in a place with like-minded people (recent retirees from professional careers). After visiting several such places, we chose Trilogy at the Vineyards in the East Bay town of Brentwood and built our new home.

Q: How do you keep busy--interests/activities you enjoy? **A:** At Trilogy, there are lots of activities to participate in, from holiday and other social events at the clubhouse to arranged tours in nearby and beyond. There is also a photography club and photography is my passion. We still love to travel and have been to Florida several times to visit family but also go to Hawaii, France, Africa, up the Northern California Coast to Washington State, and to Lake Powell in Utah. The friendships we’ve developed here are strong and meaningful. We have found a large number of people here who share similar interests and talents. So we feel that we made the right decision when we chose to “settle down” here.

Q: What words best describe your life? **A:** Active, enjoyable, enriching.

Q: Advice to those considering retirement? **A:** Go for it! Live life to the fullest! There’s still a lot to see and explore in this world.

James Williams

Q: What was your former position(s) and why/when did you retire? **A:** I came to De Anza in 1985 as Director of the California History Center and served in that position until 1994, when I became a full-time instructor in the History Department. I served in that position and for one term as department chair then retired in June 2004, thereafter teaching under *Article 19* until December 2008.

Q: Describe your first years in retirement—“smooth sailing” or an adjustment? **A:** Teaching under *Article 19* made the transition to full retirement smoother than it might have been. Nevertheless it was an adjustment. I wanted to take up my sport of sailing and



aim toward cruising, but my partner at the time was still teaching fulltime, and I gradually felt more and more tethered. In 2008 that situation changed. I purchased a cruising sailboat in Annapolis, Maryland, and in December moved to the eastern seaboard. Since then, I met and married, spent two years sailing the eastern seaboard and the Bahamas and, afterwards, the Florida gulf coast.

Q: Where do you now live? **A:** My wife, Penelope, and I live in Punta Gorda, southwest Florida, and have our boat just five minutes away on Charlotte Harbor, the second largest bay in Florida.

Q: How do you keep busy--interests/activities you enjoy? **A:** Until last year, I was active in the European based International Committee for the History of

Technology, serving two terms as its vice president, a term as president, and five years as editor of its journal *ICON*. For the past couple of years, my wife and I have been the directors of the Punta Gorda dragon boat festival, which raises money for the Charlotte Local Education Foundation. I am vice president of the Rotary Club of Punta Gorda, and three years ago, I formed a jazz quintet and play every weekend at an upscale restaurant in Venice, Florida. We are also active members of Southwest Florida Indivisible. Giving back to our community has taken precedence over scholarly pursuits and full-time sailing—though we still sail.



Q: What words best describe your life?

A: Fulfilling, happy, loving, and centered.

Q: Advice to those considering retirement? **A:** Look for ways to donate and participate in your community, through service organizations, your chamber of commerce, etc. If you have a community beyond De Anza in which to enfold yourself, that's going to make your post-retirement life truly rich.

FODARA ANNUAL JUNE PICNIC



Mexican Fiesta



- When:** Thursday, June 15, 2017, 3:00–5:00 pm
- Where:** Cuesta Park, Mountain View, CA
(between Grant and Miramonte on Cuesta)
- Directions:** Westbound on Hwy. 85:
- Exit at Grant Rd., cross El Camino
 - Right on Cuesta (1/2 mile), left into first parking lot
- Eastbound on Hwy. 85:
- Exit at Fremont Rd.
 - Left on Fremont
 - Right on Grant (1 mile)
 - Left on Cuesta (1 mile), left into first parking lot
- Group picnic area is upper end of parking lot near restrooms

RESERVATION FORM: **Please mail by Monday, June 9 or earlier**

Please reserve _____ total places for the picnic.

Your Name _____ Guest Name(s) _____

Address: _____

Phone: _____ Email _____

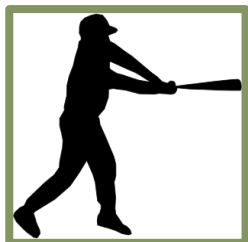
Please indicate dollar amounts below:

_____ Picnic per person (\$ 21)
 _____ FODARA voluntary membership dues (\$ 10)
 _____ FODARA Scholarship Fund

TOTAL AMOUNT ENCLOSED: \$ _____ Make check payable to "FODARA"

Mail check and form to Ed Burling, FODARA
 17700 Bruce Ave., Monte Sereno, CA 95030
edburling@gmail.com

For questions or last-minute reservations, contact Mike Paccioretti at 408.274.4929



FODARA BASEBALL & BBQ

San Jose Giants

vs

Stockton Ports



When: Saturday, August 26, 2017
4:00 pm BBQ 5:00 pm Game Time

Where: San Jose Municipal Stadium,
588 E. Alma, San Jose 95112

Cost: Baseball and BBQ Package Options

- \$ 27 Adult General Admission and meal with non-alcoholic beverage
- \$ 29 Adult General Admission and meal with alcoholic beverage
- \$ 16 Youth (5-12 years) or Senior (65+) General Admission and meal with non-alcoholic beverage
- \$ 9 Parking fee paid in advance (\$10 on game day)

RESERVATION FORM: **Mail by August 11 or earlier**

Please note: this is a firm deadline (can't be extended)

Name _____

Address: _____

Street

City

Zip

Phone _____

Number Attending: _____ Adult Package with non-alcoholic beverage (\$27)

_____ Adult Package with alcoholic beverage (\$29)

_____ Youth or Senior Package (\$16)

_____ Parking in advance (\$9)

Donations: _____ FODARA voluntary membership dues (\$10)

_____ FODARA scholarship fund

\$ _____ **TOTAL AMOUNT ENCLOSED**

Make check payable to "FODARA" and mail with form to Bill Lewis, FODARA
1380 Elwood Drive
Los Gatos, CA 95032
408.639.9919

FODARA

Foothill-De Anza Retirees Association

Foothill-De Anza Community College District

12345 El Monte Road, Los Altos Hills, CA 94022