

# AFTER-WORDS

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



VOLUME XLIII, ISSUE 3

WWW.DEANZA.EDU/FODARA

JANUARY 2022

## December Holiday Party Recap

After much discussion the Board decided to have the annual Holiday Luncheon on Dec. 9, 2021, in the Hinson Campus Center at De Anza. We were able to host a group of forty-eight fully vaccinated retirees and guests at socially distanced tables. You can see from the photos below and on page 3 the group was a mix of attendees from Foothill, De Anza, Central Services, and guests.

There was a surprise introduction of Debbie (Lewis) Chudacoff, who drove down from Santa Rosa just for the lunch. Around 1987, as a high school student, she worked one summer for De Anza Food Services and the next summer for the bookstore. She was able to catch up with some of the retirees she had worked with years ago. We were also pleased to welcome and introduce Todd Gilbert, who came down from Happy Camp, California, to remind us first to be kind to ourselves, second to be kind to someone we wouldn't normally associate with, and third to be kind to all mankind, especially during the holiday season. He entertained us with a cappella singing of holiday songs, including some original works. An impromptu singing of "happy birthday" to Lescher Dowling, who turned 99 and drove himself to the Holiday Luncheon, was led by Todd, Dee Robinson, Linda Conroy, La Donna Yumori-Kaku, and me.

Following the entertainment was the introduction of our three newest Board members: Linda Conroy (At-Large), Barbara Illowsky (Treasurer), and LaDonna Yumori-Kaku (At-Large). We then raffled off the donated items and table poinsettias. Everyone greatly enjoyed the in-person socialization, catching up on what they had been doing the past couple of years, and sharing their plans for getting out as the restrictions for Covid-19 and its variants ease up.

New social events are on the Calendar (p.2): a March 17 St. Patrick's Day Lunch, an April or May Zoom get-together (topic tbd), and the June 16 Summer Picnic, **so save these dates!** In the meantime, stay healthy, and, as Todd reminded us, be kind to others and take care of yourself.

—*Bill Lewis*

FODARA Acting President



## FODARA BOARD OF DIRECTORS 2021-2022

<b>President</b> (on leave)	Mike Paccioretti	408.274.4929	pacciorettimike@sbcglobal.net
<b>Acting President</b>	Bill Lewis	408.639.9919	billlosgatos@gmail.com
<b>Past President</b>	Tom Moore	650.969.3847	tomandcary@comcast.net
<b>Secretary</b>	Thomas Roza	408.375.9515	thomas_roza@yahoo.com
<b>Treasurer</b>	Barbara Illowsky	--	illowskybarbara@fhda.edu
<b>Webmaster/Listserv Administrator</b>	Cindy Castillo	408.702.7721	cindycastillo@comcast.net
<b>Member-At-Large</b>	Janice Carr	650.941.2567	janicecarr@pacbell.net
<b>Member-At-Large</b>	Linda Conroy	408.966.5703	lsiqcon@aol.com
<b>Member-At-Large</b>	Maureen Gates	408.736.7504	gates-m@sbcglobal.net
<b>Member-At-Large</b>	Claudette Penner	408.736.6481	Claudette@penner.org
<b>Member-At-Large</b>	La Donna Yumori-Kaku	408.482.8879	Yumorikakuladonna@fhda.edu
<b>Newsletter Editor</b>	Linda Lane	--	lanelinda@fhda.edu

## FODARA COMMITTEES 2021-2022

<b>District Benefits</b>	Tom Strand, <a href="mailto:strandtom@fhda.edu">strandtom@fhda.edu</a> , Faith Milonas, <a href="mailto:milonasfaith@fhda.edu">milonasfaith@fhda.edu</a>
<b>After-Words Email</b>	Cindy Castillo, <a href="mailto:cindycastillo@comcast.net">cindycastillo@comcast.net</a>
<b>After-Words Paper Mailing</b> <i>(currently on-hold)</i>	Janice Carr, <a href="mailto:janicecarr@pacbell.net">janicecarr@pacbell.net</a>
<b>Scholarships</b>	Mike Brandy, <a href="mailto:brandymike@gmail.com">brandymike@gmail.com</a>
<b>Zoom Social Events</b>	Linda Conroy, <a href="mailto:lsiqcon@aol.com">lsiqcon@aol.com</a> La Donna Yumori-Kaku, <a href="mailto:Yumorikakuladonna@fhda.edu">Yumorikakuladonna@fhda.edu</a>

## FODARA EVENT CALENDAR 2021-2022

<b>Mar 01</b>	Tues 1:00 pm	Board Meeting*	Zoom / Webmaster's house
<b>Mar 17</b>	Thurs tbd	St Patrick's Day Lunch	De Anza Campus Center
<b>April/May</b>	tbd	Spring Zoom Event	
<b>May 03</b>	Tues 1:00 pm	Board Meeting*	Zoom / location tbd
<b>June 16</b>	Thurs 3:00pm	Summer Picnic	Cuesta Park or Memorial Park
<b>Aug</b>	tbd	BBQ & Baseball	

*\* If you would like to participate in a Board meeting, please email FODARA Secretary Tom Roza for meeting location or Zoom link/password.*

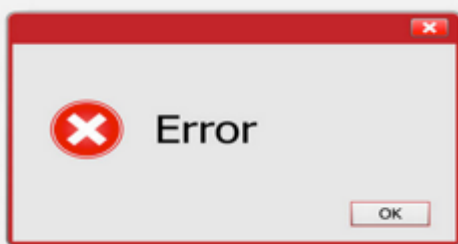
*More Holiday Party Photos*







### Getting Old Sucks!



No.....I am *not* talking about people! I'm talking about software. FODARA has used the same software to send emails to our members for about a decade, after replacing the old paper newsletters in 2012 with a website and a listserv for emails. But now, that software is starting to fail—it is old and the company that built it no longer exists. So.....FODARA is working with ETS at FHDA to find a replacement. But with the pandemic, the District staff's first priority is to assist students and employees, so they are very busy. We hope our old software continues to work "more or less" in the time it takes to find a replacement and train ourselves in how to use it so that the FODARA Board can continue to communicate with members in the months to come. But.....if you don't hear from us for a while, you will know we are aware of the problem and working hard to try to fix it. To find out what's new, you can always visit our website (<https://www.deanza.edu/fodara/>), which will post the latest issues of *After-Words* and updates to In Memoriam, our Calendar, Board member contact info, and more. Check it out!

—Cindy Castillo  
FODARA Webmaster/Listserv Administrator

## HEALTH BENEFITS UPDATE

At the November 18, 2021, meeting of the Joint Labor Management Benefits Committee (JLMBC), the following two items were discussed.

**Delta Dental:** Lockton presented information on the cost of including a dental implant benefit to the current Delta Dental Plan, and JLMBC agreed to add the benefit effective for the 2022 plan year.

- **Implant Costs:** Covered under prosthodontics benefit with 50% paid to all providers (Delta Dental dentists and non-Delta Dental dentists) and 50% co-insurance paid by member.
- **Coverage Description:** Implant surgical placement and removal; implant supported prosthetics, including implant repair and re-cementation.
- **Annual Maximum Allowance:** No change (\$1,700 for services provided by a Delta Dental dentist; \$1,500 for services provided by a non-Delta Dental dentist).
- **Projected Financial Impact:** \$139,000 additional annual projected drawdown of the Rate Stabilization Fund to cover the cost of increasing the plan. No proposed change to employee/retiree contributions.

Two additional Dental Delta Plan changes will be considered in 2022: an increase in annual maximum allowances and the addition of a second, supplemental dental buy-up plan.

*Note: Retirees eligible for District health benefits should have received an email from MyBenefits@fhda.edu on or around January 4, 2022, announcing this new dental benefit; if you did **not** receive it, check your spam/junk mailbox—if it is not there, contact MyBenefits to verify they have your current/correct email address. For specific questions about the dental implant benefit, contact Delta Dental of California: 866.499.3001, Group #603.*

**CalPERS Replacement:** Lockton will ask Self-Insured Schools of California (SISC) to submit a proposal to replace CalPERS health plans/costs for the 2023 Plan Year and also research other possibilities. JLMBC will review these options in 2022.

—*Faith Milonas, Tom Strand*  
FODARA District Benefits Representatives

## MEDICARE UPDATE – 2022 RATES



In November 2021, the Centers for Medicare/Medicaid Services (CMS) released the 2022 Medicare premiums and the Part D income-related monthly adjustment amounts (IRMAA): the standard monthly premium increased from \$148.50 in 2021 to \$170.10 in 2022. However, for some retirees, the 5.9% cost-of-living adjustment (COLA) in 2022 Social Security benefits—the largest COLA in 30 years—will cover the increase in the Medicare monthly premium.

By law, the Medicare Part B monthly premium must equal 25% of the estimated total Part B costs for enrollees age 65 and over, and CMS has a responsibility to establish an annual Part B premium that will adequately fund projected Medicare spending and maintain an adequate reserve in case actual costs are higher than estimated. As an example, the considerable uncertainty regarding the potential for future coverage of clinician-administered Alzheimer's drugs has triggered additional contingency reserves.

According to CMS Administrator Brooks-LaSure, "*The increase in the Part B premium for 2022 is continued evidence rising drug costs threaten the affordability and sustainability of the Medicare program.*" She believes, however, drug costs can be controlled: "*The current Administration is working to make drug prices more affordable and equitable for all Americans and to advance drug pricing reform through competition, innovation, and transparency.*"

## HEALTH CARE MATTERS—*DID YOU KNOW?*



The **NO SURPRISES ACT**, which Congress passed last year to prevent patients from receiving unexpected high medical bills from providers outside their insurance plan network, became law January 1, 2022. The Act requires providers and insurers to work out how much out-of-network physicians or hospitals should be paid, first through negotiations, then, if no agreement can be reached, via arbitration.

Health and Human Services (HHS) Secretary Xavier Becerra supports the Act: *"Overpriced doctors and other medical providers who can't charge a reasonable rate for their services could be put out of business when new rules against surprise medical bills take effect in January, and that's a good thing."* But doctor groups and some medical associations are protesting the final rules HHS unveiled last October. In their view, the rules favor insurance companies in the arbitration phase because arbiters are instructed to start with a benchmark largely determined by insurers—the median rate negotiated for similar services among in-network providers. HHS points out the law also specifies other factors to be considered in setting the price for a medical procedure or service, such as a provider's experience, the market, and the complexity of a case.

Two analyses appear to support the **NO SURPRISES ACT**: a recent HHS report found that, in the few states currently using arbitration benchmarks doctor groups prefer, health care costs actually increased, and the Congressional Budget Office estimates the Biden team's rules would push insurance premiums down by 0.5% to 1%.

Still, doctor groups argue giving the insurers the upper hand will drive payment rates down and thus reduce access to health care by potentially forcing doctors out of networks or even out of business. Becerra counters HHS is aware of those concerns, but the bottom line is protecting patients: *"Medical providers who have taken advantage of a complicated system to charge exorbitant rates will have to bear their share of the cost or close if they can't. I don't think when someone is overcharging that it's going to hurt the overcharger to now have to accept a fair price. Those who are overcharging either have to tighten their belt and do it better, or they don't last in the business."* Becerra does not foresee a wave of closures or diminished access for consumers. Instead, he suggests a competitive, market-driven process will find a balance, especially when consumers know better what they are paying for. *"We're willing to pay a fair price,"* he says, *"but I don't want to have to pay for the best and then three times more on top of that and get blindsided by the bill."* Though typically rules this far along go into effect with few or no changes, Becerra says if HHS needs to make adjustments, it will do so. In his view, the rules strike the right balance, favoring not insurers or doctors, but the people who need medical care.

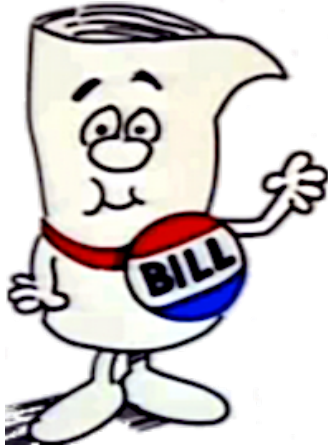
*-- Adapted from a November 22, 2021, National Public Radio (NPR) Health News online article from Kaiser Health News, a national, editorially independent newsroom and program of the Kaiser Family Foundation.*

The Centers for Medicare & Medicaid Services (CMS) website (<https://www.cms.gov/nosurprises>) provides details on the **NO SURPRISES ACT**:

- Consumers with health insurance generally won't be responsible for balance bills or out-of-network cost-sharing when getting emergency or non-emergency care from out-of-network providers at in-network facilities. Instead consumers will generally pay only their normal in-network cost, and the provider and the health plan will negotiate the total payment amount to the out-of-network provider.
- Consumers are offered a new patient-provider resolution process for disputed medical costs and expanded protections to appeal or dispute a denial of coverage by their health plan.



## RETIREMENT MATTERS—*DID YOU KNOW?*



The SECURE Act of 2019, the first major retirement-related legislation enacted since the 2006 Pension Protection Act, aimed to increase both the number of savers and retirement security. One element of the bill directly affecting retirees was raising the minimum age for IRA required minimum distributions (RMDs) from 70.5 years of age to 72 years of age. Now, two years after Congress passed this law, lawmakers' efforts to make further enhancements are moving forward—albeit slowly. There's bipartisan backing for measures in both the House and Senate that would build on the Secure Act. While progress on the proposals has been gradual, there's hope for passage in 2022: "At the end of the first quarter or beginning of second quarter, we could see action on the bills in both chambers," said Paul Richman, chief government and political affairs officer at the Insured Retirement Institute.

In November 2021, the House Education and Labor Committee approved the RISE Act (H.R. 5891), a series of retirement-related provisions that fall under its jurisdiction. It has some overlap with the "Secure Act 2.0" (H.R. 2954), which cleared the House Ways and Means Committee in May. Both have been approved unanimously. Meanwhile, the Senate has two similar bills: the Retirement Security and Savings Act (S. 1770) and the Improving Access to Retirement Savings Act (S. 1703). However, neither of these has yet received committee consideration.

Below are three provisions proposed in these bills relevant to retirees:

- ❖ **Required minimum distributions:** The Secure Act of 2019 postponed RMDs until age 72. Under the House proposal, those mandated annual withdrawals wouldn't have to start until age 73 in 2022, and then age 74 in 2029 and age 75 by 2032. Similarly, the Senate proposal would raise the RMD age to 75 by 2032; it would also waive RMDs for individuals with less than \$100,000 in aggregate retirement savings, as well as reduce the penalty for failing to take RMDs to 25% from the current 50%.
- ❖ **Catch-up contributions:** Current law allows retirement savers age 50 or older to make so-called catch-up contributions to their retirement savings. On top of the standard annual contribution limits — in 2021 \$19,500 for 401(k) plans and \$6,000 for individual retirement accounts — those who qualify can put an extra \$6,500 in their 401(k) or \$1,000 in their IRA. Both the House and Senate proposals intend to expand these amounts, although the specifics differ. The House provision adjusts annual catch-up amounts based on inflation and, while the Senate provision also would index the IRA amount to inflation, it is more generous with the 401(k) catch-up contribution of \$10,000 in that it would apply to people age 60 or older.
- ❖ **Annuities:** One option to provide an income stream later in life is a qualified longevity annuity contract (QLAC). Once you purchase the annuity, you specify when you want the income to start. However, the maximum that can go into a QLAC is either \$135,000 or 25% of the value of your retirement accounts, whichever is less. In both the House and Senate proposed bills, provisions would remove the 25% cap. The Senate would also increase the maximum amount allowed in a QLAC to \$200,000.

## WHERE ARE THEY NOW?

Roxanne Medrinos, former Foothill College Library Systems Administrator

### **What was your position at FHDA and why/when did you decide to retire?**



I began work as a Library Systems Administrator at Foothill College in 1991 and retired in June 2005. My career at Foothill College included many diverse experiences. I received the Innovator of the Year award with my De Anza counterpart for our innovation to try to link both colleges and Central Services with video cables to stream content, movies, the library catalog, and on-demand information in the early 1990's. This was a novel approach at that time. Besides my work in the library, I did special projects for the President and Vice President. I was so fortunate to write and become Principal Investigator for the National Science Foundation Grants, working with a colleague in the sciences and with community colleges and NASA throughout the country. Some of the grants included image processing and geographical information systems (GPS), now used both in our iPhones and our automobiles! I taught "Networking from Home" in the Computer Science

Division, which was a very early form of Distance Education, to students in Japan and the Netherlands among other places. I also taught for International Education and loved teaching computers to students from Japan and Brazil. I took early retirement because of my Greek-American ancestry—the family is always most important. My in-laws in Florida needed our assistance and my daughter had twins, my first grandchildren. I wanted the ability to travel to see my grandchildren and spend time with both my children and my aging Mom.

### **What did you enjoy most about working at FHDA?**

I enjoyed working with many brilliant faculty as part of the Academic Senate and working with Central Services networking the library. I loved the diverse educational challenges I was afforded at Foothill College. Due to the academic environment, I was able to complete my Ph.D. and write two books, *Building Information Literacy Using High Technology*, and *Using Educational Technology with At-Risk Students*. My Professional Development Leaves were extraordinary. I was selected to be an Eisenhower Citizen Ambassador to Russia and Hungary in Information Technology. Going to Russia in 1998 and witnessing how the Internet helped Russians see the truth about living in the West and open their country once again to the Orthodox Faith was so moving. During my time in Russia and Hungary, I brought a camera with me. This was my first foray into photography. My photos were published with an article in *American Libraries* on my information technology experience in Russia.

### **Where do you live now?**

When I retired, I needed to be close to my in-laws to assist them in their old age. My husband and I decided to move to Lakewood Ranch, Florida, about fifteen minutes from Sarasota. Sarasota has the Ringling Estate, the Museum of Fine Arts, the Symphony, the Opera, the Mote Aquarium, and world famous beaches. I love the arts, so it has been a perfect fit. Lakewood Ranch has grown significantly and is attracting people of all ages from all over the world and the United States.

### **Your first years in Retirement--"smooth sailing or an adjustment"?**

I always felt that living in California, I was on a holiday. I grew up in New York City and New Jersey and raised my children in Boston. In Lakewood Ranch, all these places are represented in the residents and the culture. With home prices rising higher in California than in Florida, I was able to build a home that I would not be able to afford in California and decorate it. I love living in Florida! Being able to be a part of my children's and grandchildren's lives is very important. Before COVID, I visited six times a year and feel that Boston is my second home. This year, my twin grandchildren are nineteen and came to visit with their friends before Christmas. I have five beautiful grandchildren. Going to the opera, attending seminars at the Ringling, and going to the symphony made my transition wonderful. I also love the Marie

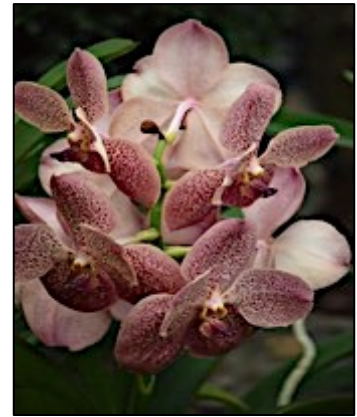




Selby Gardens, which is known for its orchid research. I think retiring to a place that supports your interests makes the transition into retirement easier.

***How do you describe your life in retirement now as a retiree? What do you like most/least?***

Life in retirement is moving *too* quickly. I am so glad I was able to retire early and be with my family and my grandchildren. Before COVID, I traveled on a Viking Cruise to Hungary, Austria, and Germany and all over the United States, Canada, and Europe. I love the flexibility of being retired. Being in the beautiful Floridian climate, I am able to enjoy the outdoors at my home and in the surrounding area even with COVID. There are many educational, fine arts, and science opportunities available here. There is nothing that I do not like about being retired!



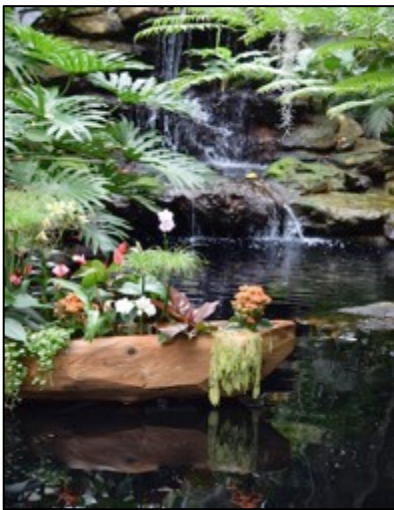
***How do you keep busy—what interests/activities do you enjoy?***

Life is never without its trials and I have always loved philosophy and spirituality. It has been remarkable how I have reconnected with friends from all the different places I have lived. The question of “What is the meaning of life?” has always been with me in different stages of my life; in October of 2021, I attended a fascinating conference on “The Life and Work of Bishop Gerasimos,” who is being advanced as the first Greek Orthodox saint in the Americas.

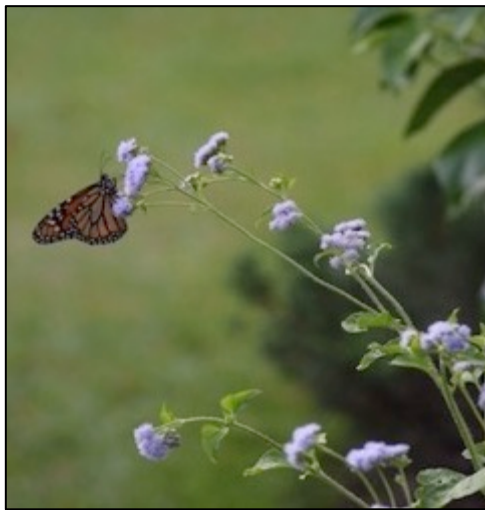
Since going to Russia, I have taken up photography and love to make Icon cards and cards with flowers as gifts to friends and family in need and at holidays. Each year I have also made photo books of our life with each of my children and grandchildren including poetic and spiritual expressions. Many years ago when I lived in Massachusetts, I was working on the campus of Holy Cross Seminary while my husband was attending classes. I always saw this very holy retired Bishop taking care of the roses with a twinkle in his eye. I attended his class in Basic Orthodox Theology and could not stop taking copious notes as he spoke about connections between ancient religions and Greek philosophy with our faith. When my children were close to fifty and my grandchildren were in their teens, I decided to make them a photo book of my notes. I also lent the book to one of my best friends, a lawyer who was converting to Orthodoxy. She loved the book. I was encouraged to bring the book to the Department of Religious Education of the Greek Orthodox Archdiocese and see if it could have a broader audience. My book, *The Spiritual Wisdom of Bishop Gerasimos*, also includes interviews with Reverend Dr. Alkiviadis Calivas and Reverend Christopher Foustokos. It is published by the Department of Religious Education, Greek Orthodox Archdiocese and will be available for purchase at the end of January on the Orthodox Marketplace, <https://orthodoxmarketplace.com>. It provides a simple but profound introduction to the Orthodox faith continuous from the time of Christ. I would recommend this book for world religion and global studies courses as well as a personal spiritual journey.

I enjoy photography, the arts, the symphony and love being around nature, flowers, birds, butterflies, and the ocean—all of which I find in abundance in my area of Florida. Below are three of my photos!

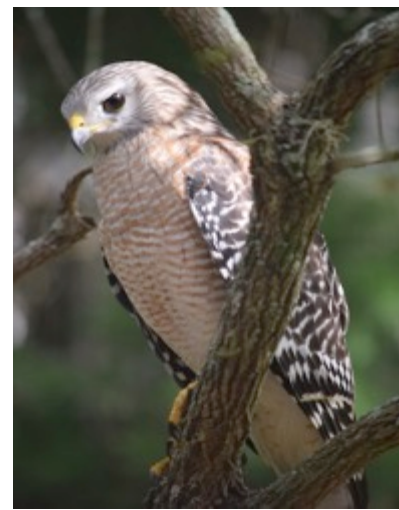
***Marie Selby Gardens***



***In my garden***



***A red-shouldered hawk on my lanai***





## *In Memoriam*

*Dorothy Dowling*

*Gail Cheeseman*

*Wayne T. Ota*

*Dorothy Ann Snow*



**Dorothy Eichelberger Dowling** passed away in Sunnyvale November 2021. She was 94. Dorothy attended FODARA parties and events with her husband Lescher Dowling, retired Foothill College photography professor and a founding member of FODARA. They always enjoyed dressing up in costumes for the *Pizza Thing Party*. She will be missed greatly for her lovely, warm smile and delightful sense of humor. Born in San Jose and raised in Santa Barbara, California, Dorothy was the daughter of the founding principal of Santa Barbara Junior High School. She earned a degree in Elementary Education because, as her father told his daughters, "You can always find work as a teacher." She graduated from UC Santa Barbara in 1948 and went on to teach at Ingelwood and Santa Barbara elementary schools. At age fifteen at a school dance, Dorothy met Lescher. He was immediately smitten and did his best to win her affection, but it wasn't until he served overseas during WW2 that Dorothy decided it was her patriotic duty to write to him regularly. During this wartime correspondence, their relationship blossomed. They were married in July 1950.







**Gail Cheeseman** died in November 2021. She was 82. Gail and her husband Doug, a long-time FODARA member, founded and ran Cheeseman's Ecology Safaris, spectacular trips that celebrated wild animals and nature. Gail often accompanied Doug to FODARA parties, and her energy, enthusiasm, and joy brought smiles to everyone.

The following tribute is from Ecological Safaris: *It is with the absolute heaviest of hearts we share that Cheesemans' Ecology Safaris has lost our matriarch, Gail Cheeseman.*

*Many of you knew her very well and loyally accompanied her on trips she and Doug led, knowing you would be traveling with some of the best and most enthusiastic leaders in the world. Gail will always be an inspiration for everything we do at Cheesemans' – treat everyone like family, go the extra mile for every traveler, try anything new with a fearless attitude, share our enthusiasm for nature experiences...the list goes on. We will miss her spirit greatly and hope that, as we move forward, you still feel that spirit in all the trips we offer that proudly bear her name. We miss you, Gail. You may be gone but you will never be forgotten. If you knew Gail, step outside, lift your eyes to find a bird flying free, and think of her. If you wish to pass along kind words, cherished memories, or possibly donate to a cause Gail held dear to her heart, we encourage you to visit her personal page on Facebook, leave a comment on our Cheesemans' Facebook, or if you wish, donate in Gail's name to either the Serengeti Watch or the Santa Clara Valley Audubon Society, two causes she truly believed in.*



Dorothy Ann Stow passed away in November 2021. She was 85. Dorothy grew up on a farm east of Bakersfield. After graduating with honors from Bakersfield High School, she married Darryl, her high school sweetheart, and they moved north, eventually settling in Cupertino. There she enrolled at De Anza College and earned an AA in Sociology. Dorothy then embarked on a three-pronged career of wife and mother, community leader, and income tax specialist. After her children were grown, Dorothy became very involved in community service, becoming the chair of Cupertino Community Services and a founding member of the Cupertino Library Foundation. She and Darryl were avid patrons of the arts and always enjoyed attending cultural events, such as the Foothill College Celebrity Forum. Robin Latta, Assistant Director of the FHDA Foundation recalls Dorothy's many contributions to the District: *Very active in the community, Dorothy was a De Anza Commissioner for more than ten years and tirelessly fundraised for the college; most notably she was instrumental in obtaining sponsorships for De Anza's annual Night of Magic event. In 2009 she and Darryl established the Stow Family Scholarship that supports single parents attending De Anza. The colleges are fortunate and grateful to have supporters like Darryl and Dorothy who recognize the importance of quality open-access education in our community.*

*If you know of an FHDA retiree who passed away but is not listed on FODARA's In Memoriam webpage (<http://www.deanza.edu/fodara/memoriam.html>), please email Cindy Castillo ([cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)). Tributes submitted to Cindy will be published in After-Words, along with, if available online, short tributes for others.*





According to the online FHDA District Board minutes, two people (in addition to those previously listed in the November issue of *After-Words*) retired at the end of Fall Quarter 2021; apologies if anyone was inadvertently excluded or included.

- Jeffrey Meade, CS District Police
- Bernie Paragas, CS ETS

We wish all retirees a happy, healthy post-employment life! New and “old” retirees are invited to join and support FODARA by signing up for the listserv (email [cindycastillo@comcast.net](mailto:cindycastillo@comcast.net)) and by volunteering to serve on the Board or committee—meetings are currently held off-campus and/or via Zoom (email [billlosgatos@gmail.com](mailto:billlosgatos@gmail.com)). Keep in touch by attending FODARA's get-togethers and Zoom events! To see all of the many great services FODARA provides to retirees, visit the website: <http://www.deanza.edu/fodara/index.html>.



Sign up for or renew your **FODARA 2021-22 membership**! Your \$10 per year voluntary dues go directly to student scholarships, and these days students definitely appreciate financial assistance. Submit your dues (for one or multiple years) by sending a check, made out to FODARA, to Barbara Illowsky, 21363 Dexter Dr., Cupertino, Ca., 95014. Or donate to the FODARA scholarship fund online via the FHDA Foundation: <https://secure.donationpay.org/fhda/>; under Designate Your Gift, type in "FODARA scholarship fund."

## RESOURCES FOR RETIREES

Tax season is just around the corner, so...if you need information on or help with estate planning, check out the FHDA Foundation's *free Estate Planning Guide* at <https://fhdalegacy.org/?pageID=19>; it includes information to assist you in successfully planning your estate and avoiding an unintended consequence. To download the Guide, simply fill out the form on the webpage and click the "download" button. NOTE: the Foundation does not share your name/email—it is used only to respond to the Comments section. Other helpful links on this webpage are GIFT OPTIONS, LEARN ABOUT WILLS, and CALCULATORS. If you have already included, or plan to include, Foothill and/or De Anza in your estate planning, please email the Foundation ([foundation@fhda.edu](mailto:foundation@fhda.edu)) to be included in its Legacy Circle.

### Health Benefits Links for Eligible Retirees

FHDA Retiree Webpage: [https://hr.fhda.edu/benefits/\\_retirees.html](https://hr.fhda.edu/benefits/_retirees.html)

- Pre-'97 Hires: [https://hr.fhda.edu/benefits/\\_Pre\\_97\\_Retirees.html](https://hr.fhda.edu/benefits/_Pre_97_Retirees.html)
- Post-'97 Hires: [https://hr.fhda.edu/benefits/\\_Post\\_97\\_Retirees.html](https://hr.fhda.edu/benefits/_Post_97_Retirees.html)
  - VEBA Trust for eligible Post-'97 Hires: <https://vebatrust.net/>

**For Technology Questions**, call the National Senior Planet Technology Hotline: 888.713.3495, 9am-5pm EDT, M-F. The Senior Planet website (<https://seniorplanet.org/>) has technology tip videos on topics such as how to use ZOOM and how to set up Wi-Fi, as well as online fitness videos! By subscribing to the online weekly newsletter, you can also select email updates on preferred topics.

*If you have a resource or book(s) to recommend to FODARA members, please email details to After-Words Editor, Linda Lane ([lanelinda@fhda.edu](mailto:lanelinda@fhda.edu)). Articles for the Retiree News ("Where Are They Now") and Favorite Things columns, as well as creative endeavors—poems, photographs, projects—are also welcome.*