

The Publication Dedicated to Retired Florida Educators & School Personnel



Volume 45, Issue 3
Winter 2019

FREA BULLETIN



A Warm FREA Welcome to our New FREA Members!

Welcome to FREA. Many of you joined to take advantage of our wonderful benefits, and we are so pleased that you now know of FREA. Please take the time learn about this amazing organization you just joined by exploring our website and Facebook pages. We are filled with folks just like you, who are now retired from the Florida school systems, but not from life. You are certainly welcome as a Member-at-Large, but we also would welcome you as a local FREA Unit member, should you care to be part of a local group of FRS retirees who continue to make positive changes in the world around them in many ways.

2019 Fall Workshops...In the Rear View Mirror.

Or...On the Road With Ethel, Pam, Nancy, Marie and Anne

In this season of giving thanks, how do you thank Volunteers and Volunteer Leaders who year after year create Fall Workshops that are fun to attend, information filled, and you can win prizes? A deep and heartfelt THANK YOU! to the District Directors and the District Trustees for your hard work, hospitality, and patience. Having the Travel Team swoop in with all of our needs and 'stuff' is disruptive, we know. A-V, venue peculiarities, last minute agenda changes, and many other challenges were all overcome thanks to you and your Unit members' "can-do" attitudes.

Thank you again, and again. *Anne M. Fagan* - FREA Executive Director

PS: I walk in the footsteps of giants. It was a privilege and an honor to spend time with Escambia CREA leader and our former FREA President Ann Bullock, and present her with the 'To Serve, Not to be Served' prize of a book on the life of Ethel Percy Andrus, founder of NRTA and AARP. For those who think getting older means getting old, take a lesson from Ann. At 90+ years old she is still improving the world around her. Her latest project? A safe bike and walking trail through a park near where she lives.

Photo to the right: Anne Fagan with Ann Bullock-FREA President 1996-1998, in the renovated jail which now houses the Pensacola Museum of Art: District 1's Workshop location. <https://www.pensacolamuseum.org/history.html>

Now, when I say giants, I am speaking figuratively, you understand. At 5'1" I am not exactly large, but even though Okeechobee CREA President Gay

Carlton (pictured at right) is not much taller than I, she has a giant personality and is a giant of a leader. Gay's love for life, and for her community, are more shining examples of being older without being old. We were welcomed with a tropical theme, steel drum music band, and the warmth and color of the islands. Gay also received the 'To Serve, Not to be Served' book prize.

And how do you announce lunch in Okeechobee? Why, with a very large fork, of course!



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COULD YOUR UNIT USE AN EXTRA \$100 ???

One unit will receive \$100 at our 2020 Convention to spend however they choose. Will it be yours? You still have until December 31st to increase your chance to win this year's prize.

1st Annual FREA NEW Member Drive

January 1 – December 31

How it Works

Your local FREA unit will be awarded one (1) entry for each NEW FREA member you add for the period January 1-December 31. The entry(s) will be placed in a drawing for \$100 at the Annual FREA Convention. The award may be used by the unit as they so choose.

Bonus for this year only... you may include new members from Sept 2018-Dec 2018.

Please complete the form available at <http://www.frea.org> and return to the FREA by **February 15th** if your unit would like to participate.

New members who join after December 31st will be eligible for the next drawing at our 2021 Convention, so keep on recruiting!

**Click Here To
JOIN OR
RENEW
TODAY**

FREA 2019-2020 Membership Drive Last Call!

You may now renew or join online!

To set up your account, you will need:

The email address that we have on file for you & your invoice or membership #. Don't have? Just email the office: info@frea.org

Already a member of FREA? Please detach this application and give it to a friend who may be interested in taking advantage of our MEMBERSHIP BENEFITS and in supporting the Florida Retirement System.

All FREA Members, General or Associate, regardless of which state they come from, may utilize FREA Benefits.

There is strength in numbers, and FREA needs YOU to make our voices stronger together!

Florida Retired Educators Association Membership Application

<input type="checkbox"/> Annual FREA Membership	\$35.00	<input type="checkbox"/> Associate Member	\$35.00
<input type="checkbox"/> New Membership	<input type="checkbox"/> Retired Teachers/Administrators/Support Staff/Food Service/Transportation/Maintenance, etc.	Associate: Any person interested in the work of the Association may apply for associate membership. An approved applicant may become an associate member with all benefits except: the right to vote, hold office, or serve as a delegate to the Annual Delegate Convention.	
<input type="checkbox"/> Renewal of Membership			
Circle One: Miss, Mrs., Mr., Dr., Other		Date:	
Your Name:		Spouse's Name	
Mailing Address		Apt./Condo/ Telephone	
City		() State Zip County	
E-mail address:		Your Date of Birth: Month/Day	
School District Retired From:		Local FREA Unit (if known)	

FREA is your advocate regarding your pension and the future of education in the State of Florida. Would you like to support FREA's efforts on behalf of all present, and future Retired Educators, and other beneficiaries of the Florida Retirement System? This money will be used in a non-partisan way.

Make checks payable to:

FREA
Mail to: 8950 9th St N Suite105
St. Petersburg, FL 33702

or

Call the Office with your credit card
727-577-6400 ~ Mon-Fri 8AM-3PM

Yes, I would like to support FREA's Legislative Advocacy: \$ 4.00

FREA Dues for July 1—June 30 \$35.00

Local Unit Name _____ Local Dues \$ _____

Please Donate in my name to the Florida Retired Educators Foundation \$ _____

Total Enclosed \$ _____

<input type="checkbox"/> Visa	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Discover	<input type="checkbox"/> American Express
Name on Card		Exp. Date	
Card Number			



Pamela B. Schwartz

CELEBRATE THE SEASON Looking Back & Moving Forward!

As the calendar changed to November and clocks "fell back" signaling the end of daylight savings time, it suddenly seems as if the speed of life is accelerating as my aging body screams to slow down. It is hard to believe that there are only a few weeks left, not only in this year 2019, but also in this second decade of the 21st century.

Fifty years ago in December, I graduated from the University of West Florida with an elementary education degree and was hired to start my teaching career in Escambia County School District.

Looking back at the last half century, I have learned that every moment of life is a treasure about to reveal itself and that life is a gift which is better when shared.

I have learned that my greatest treasures in life are my family, my friends, my freedom and my faith. My belief that education empowers, enlightens, and enriches everyone everywhere gives my life purpose. My character and strong foundation of values were formed by many people who were role models and mentors who shared their lives encouraging me to develop my potential striving to be my best self to face life's changes and challenges. These people have demonstrated the benefits of working together as a community to improve the quality of life. My gratitude to all who have contributed to my success in life motivates me to GIVE and to SERVE being the change I want to see in the world.

This has been my motivation to become an engaged member in organizations like the Florida Retired Educators Association & Foundation since retiring in 2002. Looking back at my service as District 1 Director and Trustee before becoming your FREA President last year, I am grateful for past leadership teams whose service encouraged me to follow their examples as member volunteers committed to the FREA Mission. Membership support motivates my moving forward.

Looking back at this past year's progress, I am grateful for current member volunteer leaders who serve as district directors, trustees, committee chairmen, and officers of the Association and Foundation at the state and local unit levels. Dedicated teamwork updated by-laws and policies for more effective governance, endorsed AMBA for better membership growth with benefits, replaced outdated technology to improve state office outreach to local units, reviewed and renewed our NRTA-AARP relationships, and encouraged greater community engagement in every district.

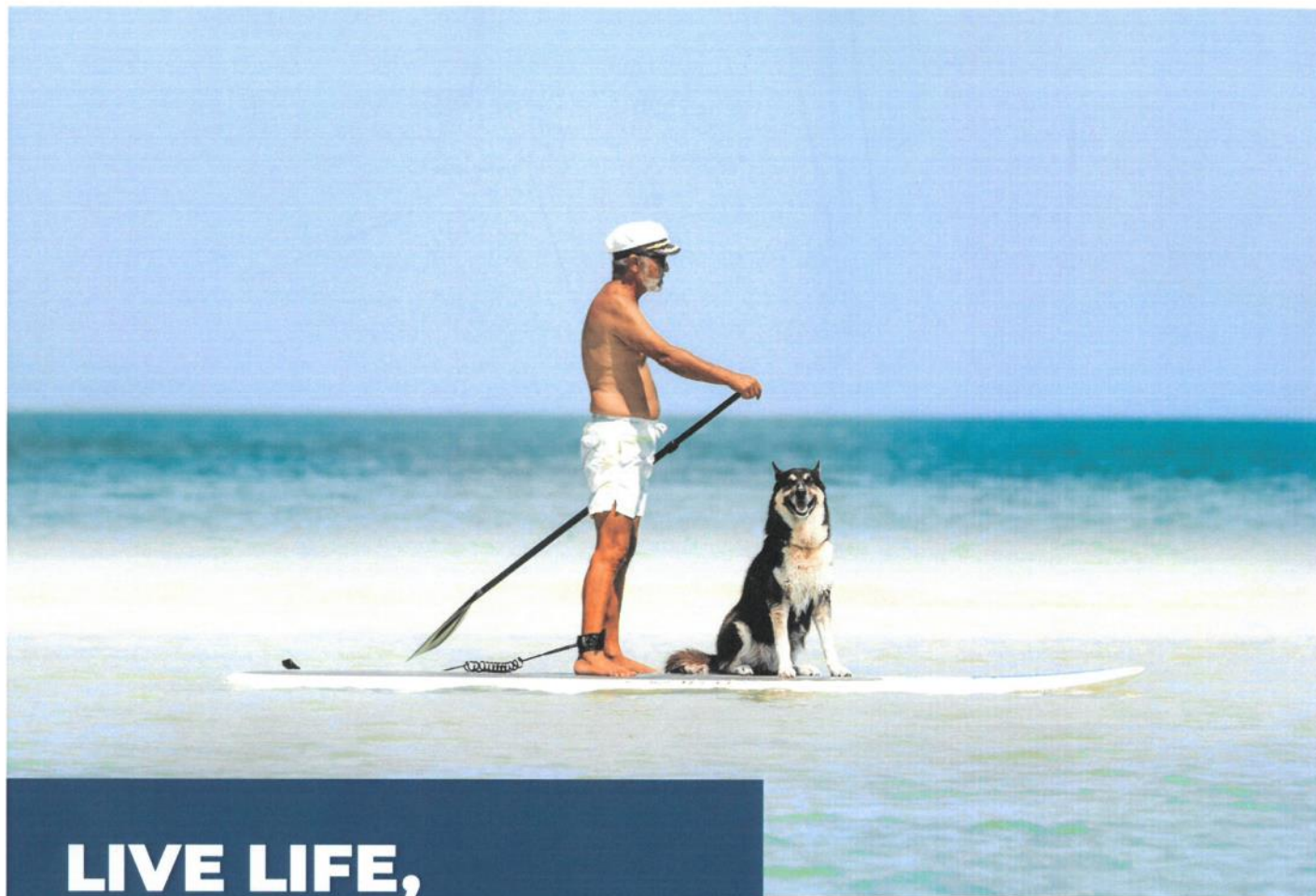
FREA is striving to inform, train, and support all local units to implement new procedures this year to be more proactive, efficient, and relevant. Change is challenging, but is necessary to improve as we learn and grow. Every member matters, and needs to engage supporting our mission moving FORWARD as we transform FREA to be a better organization. Meeting members in local units throughout Florida is most gratifying knowing we are committed to community service as retired educators and school personnel promoting peace and prosperity for all people to live united with financial stability, wellness, and lifelong learning. Your foundation donations supporting future teacher scholarships, classroom grants, and member crisis assistance are heart-warming. You are excellent role models for Maya Angelou's quote:

"If you find it in your heart to care for somebody else, then you will have succeeded. If you learn, then teach. If you have, then give."

As we fill our calendars scheduling community events and gatherings with family and friends to celebrate the holiday season, let us make time for looking back to remember and honor all the people who have given of themselves sharing time, talents, and treasure to form a more perfect union promoting the general welfare to secure the blessings of life, liberty, and justice for all. Let us pay tribute to all who dedicate their lives to public service defending our country, protecting our communities, educating our children, helping the needy, and improving the quality of life. Let us give thanks for all citizens of the world moving forward envisioning a brighter future in 2020. Let us RISE & SHINE...LIGHTING THE WAY as we celebrate each day sharing our GIFTS in every season of LIFE!



FREA/FREF Officers	
President District 1	Pamela Schwartz sch3028can@aol.com
President-Elect District 9	Nancy Hosie nankwh@aol.com
State Director District 8	Kim Stutsman stutsmank@embarqmail.com
Secretary District 7	Phyllis Omilak omilakp@gmail.com
Treasurer District 6	Marie Grein marie.grein@aol.com
FREF Chair District 7	Karla Brogdon brogdon1@msn.com
FREA State Office info@frea.org	
Executive Director	Anne M Fagan anne@frea.org
Membership Accounting Specialist	Diane Lynch diane@frea.org



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FLORIDA RETIRED EDUCATORS ASSOCIATION





President Pam and Nancy with AMBA Representative Alex



Nancy, President-Elect, learning the ropes from Ann Bullock, Past-Pres.



Extreme Ethel strikes again. Honest, we're innocent!



District 3 To Serve, Not to Be Served To Robert Robinson



Gadsden REA District 2 - Great job!



Dotti and Stephanie - with the boys!



Carson Ealy Jr. served double duty this year. Stepped in for District 2, and serves as Trustee, District 3. Thanks!



Above: District 4 attendees ate very well at the meeting venue. Below: The chef from the Marion Tech Inst. Shows why and how.



District 5: Yes, She is A Phenomenal Woman!





District 6 - Trivia Contest Winners take home their eensy-teeny prizes, and gift card. Centerpieces by Ann Crum. To Serve, Not To Be Served, Mary Blackmon - North Pinellas.



District 7: More gorgeous centerpieces, more prizes, more excellent info given by Florida Retirement Group's Mike Kovacs



District 8: Get up and Move! 10 minute high energy workout. Excellent! Coming to the 2020 Convention-Green screen photos. Thank you to Ed Wainwright, Osceola CREA Member!



District 9: Retiring FREA Treasurer Marie Grein receives parting gift from Gay Carlton and Felicia Bruce, District 9 Director. A warm and colorful welcome from the host committee.



District 10: Germaine Richards, District Director and George Ellis, Miami-Dade President, More awards, Anne, Nancy, and Germaine. To Serve, Not To Be Served goes to Janet Ford.



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Florida Retirement Group is an insurance and financial services agency serving the pre-and post-retiree market. Our main goal at Florida Retirement Group is to help eliminate the complexity around insurance and investments by creating an agency that is centered on a fiduciary promise. The vast array of products and confusing literature available to customers today can be very difficult to navigate and may impede consumers' understanding of the insurance and investment landscape. We pride ourselves on clearly explaining and simplifying this landscape. With over thirty years of combined experience, Florida Retirement Group advisors have helped thousands of individuals and their families protect their wealth in retirement.

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- Medicare Part D Rx Coverage
- Long-Term Healthcare Plans
- Major Medical Plans

LEGACY & ESTATE PLANNING

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- Charitable Gifting
- Will Or Trust
- Life Insurance Policy Review
- Life Insurance Wealth Transfer

FINANCIAL PLANNING

- Safe Money Planning
- Retirement Income Strategies
- Comprehensive Portfolio Management
- 401k & IRA Rollover Solutions
- Annuity Planning

Any FREA members that have questions or concerns about their Constitution Life Medicare Supplements can contact Rick Bowes directly at: 850-218-7665

NRTA Hosts 2019 National Advocacy Conference in Washington, D.C.

Retired Educator Association (REA) leaders from across the country convened in Washington, D.C. for NRTA's National Advocacy Conference to hear from a host of experts on important state and federal legislative matters and to collaborate and advocate on policy issues that are a top priority for retired educators.

The biennial event kicked off October 21st with a welcome reception for REA leaders, followed by two full days of presentations, dialogues and collaboration. Kristin Dillon, AARP Senior Vice President for States & Community Engagement, welcomed retired educators to the nation's capital and thanked them for their tireless work in their communities and for bringing their voices to federal lawmakers on priority issues. [Click Here](#) to read full article.

Legislative Updates By Linda Edson (FREA Legislative Co-Chair)

The **National Retired Teachers Association/AARP** hosted Pam Schwartz (FREA President) and me in Washington D.C. Two members of each state were invited to this workshop. There were speakers explaining the benefits of the Pension Plan over the investment plan if you are going to be a career teacher. They also stressed the importance of maintaining COLA. In Florida we have a wonderful pension plan, however we need to reinstate the **Cost Of Living Adjustment** increases.

There are two bills being voted on in D.C. concerning reducing the cost of prescription drugs and controlling hidden costs on emergency services. These bills, **S 2543 in the Senate and HR 3 in the House**, are similar in many parts and are sponsored by bipartisan Congressmen/women. The bills allow Medicare to negotiate prices of certain drugs, thus reducing the cost to the customer. While in D.C., Pam and I walked the halls of Congress sharing this information and encouraging the passing of these bills. We met with aides from Senator Rubio's Office and on the House side we met with aides for Congressmen Gaetz (Pensacola), Lawson (Tallahassee), Hastings



Linda Edson, Legislative Co-Chair, and FREA President Pam Schwartz with Representative Al Lawson, Jr.'s aides.



Linda Edson, Legislative Co-Chair, and FREA President Pam Schwartz with Senator Marco Rubio's aides.

congressmen to encourage the passage of these bills.

Senator Rubio: 202-224-3041

Senator Scott: 202-224-5274

New Research Finds Pensions Are Key to Recruiting and Retaining Teachers

At a time when state and local governments are struggling to attract and retain teachers, a new national poll of state and local employees finds that retirement and healthcare benefits are powerful recruitment and retention tools. Nearly all state and local workers (93 percent) say that pensions incentivize public workers to have long public service careers, and 94 percent agree that a pension is a good tool for both attracting and retaining employees.

These findings are contained in new research, **State and Local Employee Views on Their Jobs, Pay and Benefits**. The findings are published by the [National Institute on Retirement Security](#) (NIRS) and based on research conducted by Greenwald & Associates. NIRS also has published fact sheets on three specific professions that provide a deeper look on the views of teachers, firefighters and law enforcement professionals.

The research also finds that cutting benefits could have severe workforce consequences. Some 73 percent of state and local workers polled say they would be more likely to leave their job if their pension were cut, and 79 percent say they would be more likely to leave their job if their healthcare benefits were cut.

Also, nearly all (92 percent) of state and local employees say eliminating pensions for the public workforce will weaken governments' ability to attract and retain qualified workers, while the vast majority say eliminating pensions would weaken public safety and the U.S. education system.

We hope you will share this report with your network of retired educators given that teacher shortages and benefits are ongoing issues confronting policymakers. The [research and fact sheets](#) can serve as an effective advocacy and education tool for the upcoming state legislative sessions.

Reprinted-with permission-From the November 25th edition of *In The Know* - an NRTA Publication

Bylaws

Unit Bylaws Updates Needed

At the May 2019 Convention, the amended FREA Bylaws were voted in. At the Fall Workshops, all units were asked to spend the next few months aligning their bylaws with the FREA Bylaws.

- **Don't have a copy of your unit bylaws?** Contact the FREA Office. They can be mailed to you, or emailed to you in Word format so

that they can be worked on with your computer.

- **Need a Word copy of your unit bylaws?** We can email you one.
- **Send the amended bylaws to:**
Fay Murphy - Our State Parliamentarian and Bylaws Chair. Her email is: faymurph@aol.com
For her phone number or mail address, please contact the FREA Office.
- **Have Questions?** Please contact Fay.
- **Need a copy of the FREA Bylaws?** Contact the office, we can mail them to you, or you can look at them online at:
<https://www.frea.org/about-us/>

What is:

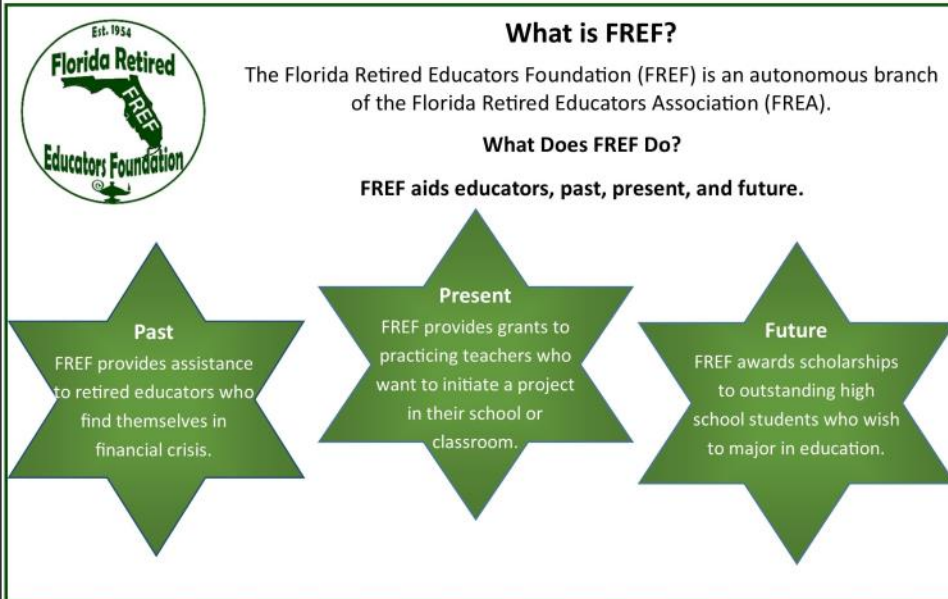
'With Our Youth!' ?

You have seen that line on the Volunteer Form marked "Youth Hours". What do those mean?

The NRTA With Our Youth! Program was established by NRTA to provide opportunities for retired educators and youth to work together to address the needs of youth and the broader community. State and local Retired Educators Association (REA) volunteers use the resources provided by NRTA to organize local self-sustaining service projects. In 1997, NRTA made a three-year pledge at the President's Summit for America's Future to serve 1.5 million youth in 2,000 communities with a total of 45 million service hours through the REAs. That goal was exceeded, and the program continues

today. Each year, the organization provides national NRTA *With Our Youth!* volunteer awards to recognize outstanding work of state and local REAs, as well as individual volunteers.

FREA is going to participate this year in the Group Award Category. We will have information available soon on how you can participate. We will show why Florida education system retirees are so amazing because of the way you continue to improve the world around you!



How can you help?

FREF is a 501(c)3 non-profit organization. Donations are tax exempt and qualify for receipts for taxes.

Building a legacy for your departed loved one: When educators pass, family members may donate to FREF in memory of their loved ones (i.e. include in obituary, "In lieu of flowers, please donate to FREF".) The educators' legacy will live on in the Foundation.

IRS Charitable Donations (IRS Publication 590-B)

For taxpayers looking to maximize their tax savings through charitable giving, the IRS reminds them that giving money or goods to a tax-exempt charity before December 31 can usually be deducted on that year's federal income tax return. (#GivingTuesday on Nov. 28) Please consider the following:

- Check the IRS [Select Check](#) tool to find eligible charitable organizations.
- Only taxpayers who itemize using [Form 1040 Schedule A](#) can claim deductions for charitable contributions.
- A bank record or [written statement](#) from the charity is needed to prove the amount and date of any donation of money.
- IRA owners age 70 ½ or older can transfer up to \$100,000 per year to an eligible charity tax-free. The transfer can count as their required minimum distribution for the year. Funds must be transferred directly by the IRA trustee to the eligible charity.
- The type of records a taxpayer needs to keep depends on the amount and type of the donation.

Please consult your tax advisor or the IRS website for the latest 590-b information <https://www.irs.gov/forms-pubs/>

**This flyer
Now Available
for when you get
that question:
What is Florida
Retired
Educators
Foundation?**

Contact the FREA Office for mailed copies, or go to the FREA Website to download and print:

<https://www.frea.org/unit-websites-facebook/>

Gone From Our Sight ~ Still By Our Side

July 16, 2019 ~ November 26, 2019

Margaret	Tomlinson	Gainesville	Alachua CREA	David	Ell	Melbourne	Sarasota REA
Oliver	Jones	Gainesville	Alachua CREA	Ramona	Campbell	Winter Park	Seminole CREA
Carolyn	Garner	Lynn Haven	Bay County REA	Audrey	Tuthill	Pt Saint Lucie	St. Lucie CREA
Frank	Utry	Pompano Bch	Broward CREA	Kelley	Chemerdar	Ft Pierce	St. Lucie CREA
Harold	Bullock	Hollywood	Broward CREA	Olivia	Watkins	Fort Pierce	St. Lucie CREA
Louise	Sears	Fort Lauderdale	Broward CREA	Joyce	Windham	Coleman	Sumter CREA
Nancy	Lindberg	Pompano Bch	Broward CREA	Kyman	Grindstaff	Bushnell	Sumter CREA
Paula	Bird	Port Charlotte	Charlotte CREA	Louise	Bigham	Coleman	Sumter CREA
Mafalda	Benchea	Pensacola	Escambia CREA	Marjorie	Woodell	Perry	Taylor CREA
Neil	Cobb	Pensacola	Escambia CREA	Phyllis	Capell	Perry	Taylor CREA
Etta	Colston	Quincy	Gadsden CREA	June	Carneal	Tampa	W Hillsborough REA
Robert	Green	Quincy	Gadsden CREA	Charles	Williams	Deland	West Volusia CREA
Roy	Carter Sr	Eustis	Lake CREA	Alvany	Wilson	Valrico	
Eveline	Duhart	Tallahassee	Leon/Wakulla REA	Annie	Smith	Sebring	
J	Weaver	Oak Park	Leon/Wakulla REA	Carol	Nicholls	Boynton Beach	
Shirley	Hankinson	Ocala	Marion CREA	Colleen	Gore	Bozeman	
Katharine	Gradick	Marathon	Monroe CREA	Deanna	Lamb	Perry	
Bonnie	Fitzgerald	Titusville	North Brevard REA	Dorothy	Pritchett	Petersburg	
William	Huddleston	Ft Walton Bch	Okaloosa CREA	Evelyn	Karakitsios	Satellite Beach	
Harry	Greene	Haines City	Orange CREA	Flora	Parker	Jacksonville	
Jacquelyn	Tarry	Orlando	Orange CREA	Gwen	Erb	Gainesville	
James	Mallory	Orlando	Orange CREA	Henry	Harris	Gainesville	
Buz	Spooner	Boynton Beach	Palm Beach CREA	Janie	Boyd	Johnson City	
June	Moore	West Palm Bch	Palm Beach CREA	Marguerite	Seldon	Jacksonville	
Bernice	Rooks	Zephyrhills	Pasco CREA	Rosalie	Price	Delray Beach	
Josepha	Ratliff	Lakeland	Polk REA Unit I	Sandra	Manning	Boca Raton	
Marilyn	Koch	Navarre	Santa Rosa CREA	Virginia	Wildrick	Palm Bch Gardens	





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EDITOR'S NOTE: The editor has exercised the privilege of editing Bulletin material where space was limited or when similar information was received.

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Sunny Smiles Amid the Rain

FREA Miami-Dade REA leaders and members met in November at the AARP Doral Office with FREA/AARP State leaders AnnMarie and Anne to move forward in the NRTA pilot program. A range of topics were discussed in how to join the strengths of our organizations and work together to be stronger than ever. Thank you to Roger, George, Tony, Betty, Dulce, Tom, and Pat for braving the Miami traffic and rain! Free AARP umbrellas for all!

Pictures, this issue has pictures. But not all of them would fit! Please go to the FREA Facebook page and click on Photos to view the albums from Week One and Week 2 of the Fall Workshops. Still don't see you? Let me know. Or want to share some? Send them to the office and I will post them. Emails preferred, but I can scan hard copies and post also.

Again, Thank you to all who worked so hard to make the Travel Team's 1400+ mile journey around the state an amazing experience! *Anne*



Save the Date!
**May 12-14 is the 2020
FREA Convention at
The Plaza Resort and Spa in
Daytona Beach**

Extreme Ethel has her bag packed and is ready to go. Registration Information coming soon!

