

"Acknowledging the good that you already have in your life is the foundation for all abundance." Eckhart Tolle

Thanksgiving. The forgotten holiday. Sandwiched between Halloween and Christmas, Thanksgiving has proven too much of a hassle to commercialize, plus now it is politicized, and so the underlying reason for the holiday is ignored. Shopping the sales is now everything.

Let's rethink this holiday. Forget about political ideologies and political correctness and think of Thanksgiving as one day of giving thanks. Thanks for what you have in your life. Then take it further.



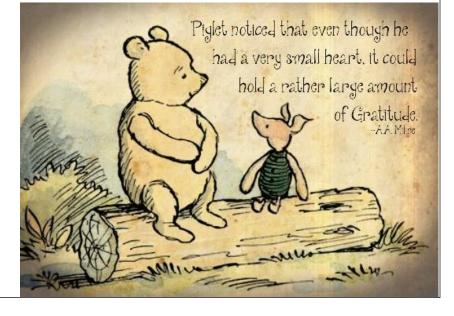
Anne M. Fagan FREA Executive Director

Celebrate thanksgiving and gratitude every day. Instead of relegating the 1 day of Thanksgiving to an immediate memory, turn it into a way of life. Celebrate gratitude and thanksgiving every day by realizing the abundancies that supply the good things in your life. Thanks for the roof over your head; the food on your plate; thanks for those who you love, and who love you. You will be happier for it.

Why? Because abundance is an internal feeling, not an external object to obtain. Some people never have enough, and spend their whole lives in envy of those who have more, and/or every waking moment acquiring more themselves. Take it from one who chased the wrong way to happiness for years.

I finally found that the more I was grateful for, the more abundant my life was. Practice gratitude and thanksgiving. It becomes a habit that enhances your every day, and your every night. From physical to mental, internalizing gratitude has been shown to result in the positive effects listed below and on page 3. Try it, it works!

- 1. Gratitude opens the door to more relationships
- 2. Gratitude improves physical health
- 3. Gratitude improves psychological health
- 4. Gratitude enhances empathy and reduces aggression
- 5. Grateful people sleep better
- 6. Gratitude improves self-esteem
- 7. Gratitude increases mental strength





Nancy Hosie FREA President

A Grateful Letter From Your FREA President

Hello FREA Members,

Welcome to November! Tis the season for reflection and thankfulness. We have faced many challenges over the past several months and have gained (and lost) from that. Not the least of those gains is the realization of what things are the most important. Be thankful and count those blessings.

We are not done with the challenges of 2020. As I write this, I am listening to the wind and rain from Tropical Storm Eta, who promises to threaten most of the state over the coming week. COVID threats still limit our travel and the ability to hold meetings. Kudos to you all as you continue to adjust to the restrictions we still face.

And adjusting is what you have done. You are Zooming with family and for meetings. You have learned to be careful and creative in daily activities. FREA has adjusted as

well. In this bulletin you will find reports from Volunteer Services, Membership, Information Services, Bylaws and Legislative Chairs describing what FREA and our local units have been and will be doing. Thanks to much effort from the FREA staff, we were able to hold our planned Fall Regional Symposiums virtually. Everyone involved deserves a giant thank you!

Thanks to those who attended our Symposiums. Your participation with questions and chat responses added to the success of these sessions. I hope that you gained something and that you will share with your unit members. If you were unable to participate, or if you want to use a portion of a symposium session for a unit meeting, remember that recordings are available on the FREA website.

I promised that we would compile the chat responses from the participants in the third Symposium session, "Reach Out and Grow," and would publish those responses in this edition of the bulletin. There are three lists.

There is a list of the suggestions on how to reach out to the state-only members who have been recruited by our benefits partners. We hope that you can grow your unit membership by contacting these state members. If your unit has not already done so, request the database listing the individuals from your area from the FREA Office. Then plan a way to invite them to join your local unit.

Another list records ideas for social events and meetings using a virtual platform or with safe distancing.

Kudos to the units who have been making these adjustments for their meetings. Some of these activities would be an excellent event to which you could invite those state-only members.

Also, we asked participants to give examples of volunteering in a virtual and social distancing environment. Wonderful ideas were provided and we have listed them later in this newsletter. Keep these in mind as you compile your volunteer hours to report. Please do report your hours. The value of your time is an excellent way to demonstrate how our members continue to contribute to their communities after retiring. The total for 2019 was \$11,919,675.00. Although COVID restrictions have limited what we could do in 2020, we can increase those numbers by increasing the percent of members reporting their hours. Consider that my challenge to your unit!

In the next few weeks, please...

- Continue to Reach Out to your fellow members
- Report your volunteer hours to your Unit's Volunteer Services Chair
- ⁴ Hold your family and friends close (virtually if you must)
- 🖒 Be thankful
- Stay well and stay happy

All the best

Nancy

r .			
	FREA/FREF Officers		
	President	Nancy Hosie	
	District 9	,	
	nankwh@aol.com		
	President-Elect District 1	Edwinna Williams	
2		e@gmail.com	
	State Director	Kim Stutsman	
	District 8		
	stutsmank@embargmail.com		
	Secretary District 7	Phyllis Omilak	
s	omilakp@gmail.com		
5	Treasurer	Gayle Hodges	
	District 8	, c	
	gayle.hodges1991@gmail.com		
	FREF Chair District 7	Karla Brogdon	
es	brogdon1@msn.com		
	Executive Committee Representative 1-5	Alonzo Braddon, Jr.	
	<u>owlmuz@yahoo.com</u>		
	Executive Committee	Cathy Thompson	
	Representative 6-10	, ,	
	cthompson13@cfl.rr.com FREA State Office		
	info@frea.org		
	Executive Director		
	<u>anne@frea.org</u>		
	Membership	Diane Lynch	
	Accounting Specialist	t '	
	diane@frea.org		

7 Benefits of Gratitude



By: Amy Morin

"Stop feeling sorry for yourself," we are often told. And while it can be hard to avoid selfpity entirely, mentally strong people choose to *exchange* self-pity for *gratitude*. Whether you choose to write a few sentences in a gratitude journal or simply take a moment to silently acknowledge all that you have, giving thanks can transform your life.

Gratitude opens the door to more relationships. Not only does saying "thank you" constitute good manners, but showing appreciation can help you win new friends, according to a 2014 study published in Emotion. The study found that thanking a new acquaintance makes them more likely to seek an ongoing relationship. So, whether you thank a stranger for holding the door or send a thank-you note to that colleague who helped you with a project, acknowledging other people's contributions can lead to new opportunities.

Gratitude improves physical health. Grateful people experience fewer aches and pains and report feeling healthier than other people, according to a 2012 study published in Personality and Individual Differences. Not surprisingly, grateful people are also more likely to take care of their health. They exercise more often and are more likely to attend regular check-ups, which is likely to contribute to further longevity.



Gratitude improves psychological health. Gratitude reduces a multitude of toxic

emotions, from envy and resentment to frustration and regret. Robert Emmons, a leading gratitude researcher, has conducted multiple studies on the link between gratitude and well-being. His research confirms that gratitude effectively increases happiness and reduces depression.

Gratitude enhances empathy and reduces aggression. Grateful people are more likely to behave in a prosocial manner, even when others behave less kindly, according to a 2012 study by the University of Kentucky. Study participants who ranked higher on gratitude scales were less likely to retaliate against others, even when given negative feedback. They experienced more sensitivity and empathy toward other people and a decreased desire to seek revenge.

Grateful people sleep better. Writing in a gratitude journal improves sleep, according to a 2011 study published in Applied Psychology: Health and Well-Being. Spend just 15 minutes jotting down a few grateful sentiments before bed, and you may sleep better and longer.

Gratitude improves self-esteem. A 2014 study published in the Journal of Applied Sport Psychology found that gratitude increased athletes' self-esteem, an essential component to optimal performance. Other studies have shown that gratitude reduces social comparisons. Rather than becoming resentful toward people who have more money or better jobs—a major factor in reduced self-esteem—grateful people are able to appreciate other people's accomplishments.

Gratitude increases mental strength. For years, research has shown gratitude not only reduces stress, but it may also play a major role in overcoming trauma. A 2006 study published in Behavior Research and Therapy found that Vietnam War veterans with higher levels of gratitude experienced lower rates of post-traumatic stress disorder. A 2003 study published in the Journal of Personality and Social Psychology found that gratitude was a



major contributor to resilience following the terrorist attacks on September 11. Recognizing all that you have to be thankful for —even during the worst times—fosters resilience.

We all have the ability and opportunity to cultivate gratitude. Rather than complain about the things you think you deserve, take a few moments to focus on all that you have. Developing an "attitude of gratitude" is one of the simplest ways to improve your satisfaction with life. (Reprinted with gratitude) https://www.psychologytoday.com/us/blog/whatmentally-strong-people-dont-do/201504/7scientifically-proven-benefits-gratitude

Unit Bylaws Revision Update



Fay Murphy FREA Parliamentarian and By-Laws Chair

I am getting to the bottom of the Unit Bylaws that have been sent to me. The Unit Bylaws committees are doing very well, thank you for your efforts.

There 2 paragraphs that are consistently left out of the Unit Bylaws I have been sent. To save me time, and sore wrists, I am asking that if you have yet to send me your Unit Bylaws for review, you include the following 2 paragraphs edited to suit your Unit Name..

1. **This paragraph goes under MEETINGS.** Under Board of Directors you should have a paragraph for: **Electronic Participation:** Any action required or permitted to be taken at a meeting of the Board of Directors may be taken by means of electronic communication. Participation in a meeting by these means shall constitute presence in person at a meeting. Any action taken by the Board of Directors during the meeting under this section shall be duly

recorded among the minutes of the proceedings of such meeting. The minutes of such meeting shall be distributed to the officers of the association within 10 days of such meeting". (The same paragraph should be under Executive Committee, also. Depends on what you label yours in your Bylaws.) Your general business meetings should be covered by this also. Use the term members.

2. The other paragraph that is missing in Unit Bylaws is: "Dissolution: (1) When a unit is preparing to dissolve, the FREA President, the District Director, and the Executive Director will be notified. (2) Careful consideration shall be given to the manner in which those members desiring to maintain membership in FREA are advised on how to do so, and the ability to transfer to other units. (3) Any remaining assets in the unit treasury, after all bills have been paid, shall be sent to FREA. (4) The most recent copy of Unit Articles and By-Laws shall be sent to the FREA office and made available if a unit wants to reactivate. (5) The charter must be returned to the state organization (FREA)". This paragraph should go near the end of your By-laws...before Parliamentary Authority perhaps?

Thank you to all who have participated, and for the units still to come, I hope this will help in the project to update your By-laws!



Symposium Suggestions for Virtual/Safe Distancing Events

- Virtual Escape Rooms <u>https://www.simplemost.com/free-digital-escape-rooms/</u>
- Virtual Bingo <u>https://myfreebingocards.com/virtual-bingo</u>
- Virtual Happy Hour <u>https://snacknation.com/blog/virtual-happy-hour/</u>
- Zoom Jeopardy <u>https://jeopardyquestions.com/category/zoom</u>
- ♂ Virtual wellness event—mental health, low impact exercise, nutrition, etc.
- Scavenger hunt <u>http://www.lifebetweenweekends.com/2020/05/zoom-scavenger-hunt/</u>
- Painting party. Choose a picture and paint can be done in a park.
- ³ Have a zoom brunch, bring something purple, something from retirement travel
- ³ Meeting in a local park or other outdoor area
- Go to gardens in area and have a scavenger hunt Just google Florida Park Scavenger Hunts and all sorts of location come up. Here is just one: <u>https://www.etsy.com/</u> <u>listing/608460575/scavenger-hunt-central-florida</u>
- Book club does REBUS titles of various books at zoom meeting; participants divided into groups; winner gets bragging rights
- \circ Celebration of fun on zoom with music and games, etc.

AN AMBULANCE COULD TAKE YOUR SAVINGS FOR A WILD RIDE

PROTECT YOUR RETIREMENT SAVINGS WITH A MEDICAL TRANSPORTATION MEMBERSHIP.

Medicare may not cover all of your medical transportation costs. Because a ground ambulance could cost thousands of dollars, and air transport can be \$50,000 or more, it's important to cover the gaps. With a membership from Medical Air Services Association (MASA MTS of Florida), you'll get best-in-class emergency transportation from home or anywhere in the world, plus transportation of vehicles, children, grandchildren, and even pets are at no additional cost. No copays, deductibles, or other hassles. Plus you'll save about 40%, thanks to your association membership!







AMBAmedtransport.com/FREA

DISCOUNT PRICING

FOR MEMBERS OF



Hello from Brooksville!

Cecelia Solomon here, so honored and excited to be the **FREA Information Services Chair.** After a decade in the classroom and a 30-year career as a school librarian, it was hard to adjust to not constantly be assisting someone, searching for information, answering questions, recommending books – you get the picture! When the Hernando County REA had an opening for an Information Services chair, well, I *had* to take it!

Besides my love of reading and trivia (Jeopardy! is recorded five nights a week!), I have the privilege of being the editor/publisher for two newsletters. In my past, I have been involved with many committees on the school, district, state and national level. And here's a fun fact: I coached track and Cross Country in my much younger days!

My husband Alan and I celebrated our 45th Anniversary in August. We have one son, two grandchildren, two cats, and many dear friends of all ages we consider family. We are caretakers of a (large – four doors!) Little Library for our neighborhood, go to Walt Disney World many times a year (well, not this year!), and we enjoy walking and biking (both at a moderate speed!). We are also ambassadors for the Florida Chapter of the National Wrestling Hall of Fame and season ticket holders for the Tampa Bay Rays.

My goal for this year is to provide *useful* and *fun* information for FREA members. Let the reach for the goal begin!

Note: This message to HCREA members, my local unit, was prompted by the "Go Bag Refresher" from Tom Johnson in the Summer 2020 *FREA Bulletin*.

Good morning and I hope this finds you well.

Our son Bucky learned a "6 P" adage at wrestling camp one summer. I have shortened it to 5P. "Prior planning prevents poor performance."

You probably have a list, a plan, and a Go Bag for emergencies because you are all awesome! We did. Our plan, if it was really bad here, was to go to Alan's brother in NC. He is no longer alive, so we have been reevaluating options. In the course of research for us, I found these websites: <u>https://disaster.ifas.ufl.edu/health-home--pets-/</u>

https://piecenter.com/wp-content/uploads/2020/01/Building-a-DisasterKitFINAL.pdf

https://disaster.ifas.ufl.edu/resources/go-bag/ https://edis.ifas.ufl.edu/pdffiles/DH/DH21500.pdf

Please feel free to share this email with family and friends. Stay safe.

Cecelía, FREA Information Services Chair

PS: Sharing information makes me happy and feel needed. I guess it's the librarian inside me!



An Unexpected "Evacuation"

Cecelia Solomon - FREA Information Services Chair

Last week I fell off my bike. My own fault – I took a turn way too sharp, and I knew it was going to be bad while it was happening. The fall led to my very first ambulance ride!

While I was riding in style, my husband, with the help of a neighbor, got our bikes home, (we were $\frac{1}{2}$ a mile from our house), cleaned up, changed, and headed to the hospital with clothes he thought I would need. Except they were not, which brings me to the reason for writing about this accident as an "evacuation".

We have a GO BAG (see article above) for storms and other emergencies. We are in charge of the bag, know what is in it, and if the contents are appropriate for the situation. The GO BAG usually has personal care products, which will be needed, but what if the GO BAG does not fit an unexpected need? In my case I first had a cast on my right leg, and now an

immobilizer/brace. Shorts are out of the question.

I offer to you a 21st century solution: take pictures with your phone now, of items in your closet, before there is a need. You can then either show or text the photos of the desired items, a dress in my case, or give your phone to the person that is assisting you. This easy project may save some time and definitely will save some frustration.

A side benefit to the "photo shoot": you may find items in your fashion collection you forgot about, that don't fit, are outdated, are worn out, etc. You could donate to a local charity, earn some volunteer hours, and feel good about completing a project when not under stress!

Cecelía

Note: Cecelia will be in an immobilizer for 6 weeks, and, if fracture has healed, will then have knee replacement surgery.





FREA is Growing! Let Us Help Your Unit Grow Too!

Jody Scruggs - FREA Membership Chair



Symposium Suggestions: Reaching Out to Attract Unit Members

- Send letters of welcome and invite them to the next meeting telling them about what your unit does re: scholarships, legislative, camaraderie, and volunteering.
- Post card sent with meeting dates
- Send out a trifold
- Send newsletter
- Send a US mail letter to the contact personalize the letter with information that AMBA or FRG was the source of gaining contact. Also include unit brochure and/ or a link to unit website
- Facebook, web page
- Placing information on the "Next-door" websites
- Invite them to our NO GO back to school activities
- Members who personally know them invite them to meetings
- Use American Greeting e-cards
- Personal phone tree calls
- E-newsletters, ealbums (sharing unit activities)
- Invite to Zoom picnics
- We invite them to a safe distancing meeting, have introductions, gift bags, cake, drawing for a free membership
- Host virtual/safe distancing social events
- Offer them 2nd year of Unit Membership free

Grow the Strength of FREA By Growing its Numbers! FREA Membership Grants Now Available!

- Grants may be submitted, and will be awarded, between July 1 and March 1. Use these grants to help pay for new membership growth ideas.
- Every unit who applies may receive a grant if the requirements are met.
- Grants will be funded for up to \$75 for units of 50 members or less; \$100 for units of 51 to 149 members; and \$150 for units of 150 or more. Smaller amounts may be requested.

Please download the guidelines and application from the website, or contact the FREA office and we will send you one.

Let's Get Growing!



Greetings From FREF

Even though we remain under COVID restrictions, I hope this finds everyone healthy and safe. Once again, our wonderful FREA members continue to amaze me. So many members have been participating in our Zoom meetings and the numbers keep rising. While this is not the

ideal way of doing business unfortunately, it is the safe way to do business. For those of you who attended the regional symposiums, there is no denying all of the hard work that went into the planning. Everyone involved did an awesome job.

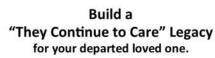


Karla Brogdon FREF Chair

Exciting Changes to the 2020-2021 FREF Scholarship Process

Based on information obtained though a survey of our FREF unit chairs, we made a few changes to our new online scholarship process.

- There is now a downloadable application for students who do not have access to a computer/Internet. They can ask their school counselor or someone who does have the technology to print out the form. They will fill it out and mail it to the St. Pete office. However, this option is only available to students in the aforementioned situation. All other students are expected to submit their applications electronically.
- We will be able to shorten from six weeks to three weeks the turnaround time from selection of scholarship winners to notification of the units.
- We have also added an electronic option (Zoom, Skype, etc.) for interviewing the scholarship applicants, should in-person interviews not be possible.
- Application, directions, and a list of required information can be found on our website— <u>https://www.frea.org/scholarships/</u>



When loved ones pass, family members may donate to FREF in their memory. (i.e. include in obituary, "In lieu of

flowers, please donate to FREF".)

Your loved ones legacy will live on in the Foundation.

Extravaganza During a Pandemic

You Can Still Be a Winner!

Yes! We can still have the Extravaganza, even if we are not meeting in person. Here's how it will work:

- As in the past, units will receive the Extravaganza tickets. Should you need extra tickets, just contact Diane in the Office.
- Most units publish a newsletter. You can advertise in your newsletter and provide a form that can be printed out. There is a sample below that can be used as a template.
- Completed forms should be sent to your FREF Unit Chair, along with a check for \$10 made payable to FREF.
- Upon receipt of the check, the Unit Chair will fill out an actual Extravaganza ticket.
- The rest is the same as it was—The Unit Chair will fill out the form provided by the FREA Office and mail

FREF Extravaganza Tickets cost \$10.00 each.

1st Prize: \$500 2nd Prize: \$300 3rd Prize: \$200

Plus, if you enter through an FREA Unit, you are eligible for a drawing for each District, for an additional \$100.

(Need not be present at Convention to win.)

FREF Extravaganza 2020-2021	District Unit (If None, leave blank.)
Name:	Email:
Address:	City State Zip
Phone #	Check #/Cash

Symposium Suggestions for Virtual/Safe Distancing Volunteering

The Symposiums were such a great source of information for FREA Members who are weary of sitting around and not giving back by volunteering.

We are certainly grateful for your service rendered throughout this year and want to share some suggestions, ideas, activities and events that were successfully implemented by many of our local Units with hopes to be an asset to all. Below are the creative ways that Symposium attendees shared. This list includes 2020 volunteer activities that have proven to be successful in various Units by increasing engagement, enthusiasm, interest and building VS recorded hours:

- Create ongoing monthly celebrations (at all levels of volunteering)
- Providing assistance in hospitals or clinics
- Zoom Meet & Greets (Provide SPOTLIGHT sharing time of VS opportunities)
- Schedule Zoom meetings with 5th Grade Essay Contest Teachers, Administrators, Parents, Students, and Committee members.
- Periodically announce that Volunteer Services Unit DATA are essential! Determine a Unit VS hours s.m.a.r.t. goal. Determine steps to reach that goal. Communicate during your virtual meetings or through a newsletter the number of members reporting volunteer hours at least quarterly, celebrate and inform the Unit of what is needed to achieve the desired goal.
- Record any unpaid Church work, Election Poll work, Partisan or Civic Organization work (include planning and prep time)
- Make Phone Tree calls for an organization
- Record your individual local unit meeting hours
- Create a Volunteer Services Opportunities packet or booklet displaying pictures of members working past, present or future in the community
- Formally invite local and/or virtual business owners/organizations to speak about their volunteer opportunities
- Helping the disabled
- Post pictures of members Volunteering at events/activities on social media (Facebook, Instagram and Website)
- Publish a brief "Needs Assessment" to determine what volunteer opportunities members are seeking and their personal needs to make it happen.
- Record and submit ALL Volunteer Services hours to your local Unit Chair MONTHLY (or as requested). UNRECORDED HOURS GO UNNOTICED AND UNCOUNTED! Zoom Meetings count too!

Why Florida Retirement Group?

Florida Retirement Group is an insurance and financial services agency serving the pre-and post-retiree market Florida-wide. We pride ourselves on clearly explaining and simplifying the insurance and investment landscape.

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. With over thirty years of combined experience, Florida Retirement Group advisors have helped thousands of individuals and their families protect their wealth in retirement.

Florida Retirement Group and their licensed advisors specialize in areas including health insurance for Medicare beneficiaries, long-term care insurance, life insurance, estate planning, and independent financial planning.

As an insurance agency broker, Florida Retirement Group has relationships with many of the highest rated insurance companies and the highest quality financial (800) 595-8891 institutions. Florida Retirement Group strives to find the right insurance http://www.flretirementgroup.com/

or financial portfolio to fit your needs and goals.

At the Florida Retirement Group, we work for you!

Harriett Jenkins **FREA Volunteer** Services Chair





admin.orlando@flretirementgroup.com

G

Linda Edson & Larry Carmichael FREA Legislative Co-Chairs

Election 2020

Submitted by Linda Edson FREA Legislative State Co-Chair

What a year this is! The Presidential, state and local elections are over. Whether your candidates won or not, at least the commercials have ended and that makes us all winners. Now is the time to reach out to your elected officials and congratulate them on their win. These are the people we will be working with in the near future and we want them to know who we are. If possible, call them or stop by their office with a message of congratulations.



FREA: Keeping an Eagle Eye on your Pension!

The leaders of our state legislature are already talking

what they are planning, but I'm sure they forgot the reason FRS is unfunded. During the 2008-2009 recession, money slated for the FRS Trust fund, went to help other projects. However, even with the unfunded liability, we are one of the top performing and funded pension plans in the nation. For over a decade the controlling forces in the state have tried to change our pension plan little by little, so be prepared to call your state legislators if this should come up this year. The committee meetings are starting soon, I'm not sure if visitors will be allowed into the capitol. For up to date information, please join

my email list: <u>edsonl@nettally.com</u> .



Shirley Beville Anita Fave Kathlyn Barno Anne Christine Dorothy Edward Hall Sr Billy Ernest Thorne John Linda Mary Baker Roger Mott Myra Catherine Reid Harry James Cyrial Nola Wilson Thomas Fannie Helen Pope Henry Hiram Lillie Lucille Mabel Margaret Cash Nathaniel Olivia Rayner JOYCE Gilbert Webb Jeanne Robert Jenkins Tommie Maurine Ana Ann Doyle Erma Esther Iola Jean Felton Joan Bean Marvilene Sage Willie Harper Barbara Row

Bonnie

Griffin

Alachua CREA Bullock **Broward CREA** Mullarkey **Broward CREA Broward CREA** Newsom **Duval CREA** Jenkins **Duval CREA** Mc Curdy **Duval CREA Duval CREA** Daughdrill **Escambia CREA Escambia CREA Eichelberger Escambia CREA** Telatovich **Escambia CREA Escambia CREA Escambia CREA** Ponder Franklin/Gulf REA Jackson **Gadsden CREA Hamilton CREA** De Vane **Hamilton CREA** Galloway **Holmes CREA Indian River REA** Daniels **Jackson CREA** Prigeon Leon/Wakulla REA Leon/Wakulla REA Trammell Leon/Wakulla REA Green Jr. Leon/Wakulla REA Scott Leon/Wakulla REA Leon/Wakulla REA Alexander Leon/Wakulla REA Hausman Leon/Wakulla REA Mc Pherson Leon/Wakulla REA Leon/Wakulla REA Hargrett Fetzner Leon/Wakulla REA WRIGHT **Madison CREA Manatee CREA** Colwell **Manatee CREA Manatee CREA Marion CREA** Fordham / Prokop **Martin CREA Miami-Dade CREA** Martinez **Miami-Dade CREA** Johnson **Miami-Dade CREA Miami-Dade CREA** Villaverde **Miami-Dade CREA** Nassau CREA Nassau CREA Nassau CREA **North Brevard REA** North Brevard REA

In Memorium June 23 to November 13, 2020 Life is fragile.

We're not guaranteed a tomorrow. sogive today everything you've got.

Tim Coo

William Justice Lillie Gamble Otto Betty Claritta Freeman Dorothy Greene Harry Lambert Mildred Jones Elizabeth Miller Hardin Peggv Remick Mary **R** Jeanne Gilley Agnes Bellamy Betty Warren Amelia Skolnik Charles Nabors **Clemmie James** Mollie Boone Leona C Hays Alice Alphonse

Ann Bernard Betty Charles **Cvnthia** Doris Elizabeth Garv Gerald Harvey James Jay A John Lou Margaret Margie Marvin Maurice Michael Norman Robert Sheila Shirlee Stuart **Sylvia**

Virginia L

Pollack

Warren

Heit

State

State

State

North Pinellas REA Orange CREA Dickman III Orange CREA Alexander Palm Beach CREA Palm Beach CREA **Palm Beach CREA Palm Beach CREA** Polk REA Unit II Seminole CREA Seminole CREA **South Pinellas CREA South Pinellas CREA Sumter CREA Sumter CREA** W Hillsborough REA W Hillsborough REA W Hillsborough REA W Hillsborough REA West Volusia CREA **Prendergast State** Hobbley State Rampil State Masters State Hayes State Watkins State Stein State **Mc Pherson State** Marrone State Gilbert State State Lenowitz Gordon State Stokes State State North Hampp State Nicholson State Phelan State Stewart State Lindenbaum State Ingber State Peters State **Nierenberg State** Greenleaf State Shapiro State Levin State

11



Florida Retired Educators Association 8950 9th St. N #105 St. Petersburg, FL 33702 ADDRESS SERVICE REQUESTED

FLORIDA RETIRED EDUCATORS ASSOCIATION Affiliated with NRTA: AARP's Educator Community 8950 9th St N #105 St. Petersburg, FL 33702 (727) 577-6400 www.FREA.org — info@frea.org Submissions sent to: info@frea.org EDITOR'S NOTE: The editor has exercised the privilege of editing Bulletin material where space was limited or when similar information was received.

> Planning has Begun! Save the Date & Join Us! FREA Convention May 25-27, 2021 at the DoubleTree By Hilton Orlando at SeaWorld





