

The Publication Dedicated to Retired Florida Educators & School Personnel



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Fall 2021

FREA BULLETIN



Anne M. Fagan
FREA Executive Director

And...the holidays are upon us. Seems like Halloween was just here. Oh wait, it was. And... here come the Christmas commercials. Please, Madison Avenue, can we just take a breath?

I have my turkey ordered for Thanksgiving. One thing off my list. This year we face not only COVID concerns, but prices rising at rates that make my checkbook (okay cash card) cringe. And yet, I am grateful to have my health, my family, and a terrific organization to work for filled with amazing people. The saying is: This too shall pass, not this too shall stay. So the future? I will keep ignoring the news I cannot control or change and spend my time and energy on the parts of the world that I can make better.

What the heck is Manic Monday? A series of fun, informative, and interactive webinars hosted by me, Nancy Hosie, and Jon Green of the Association of Member Benefits Advisors. We have already held 2 of them. The first webinar was on being an FREA member and a program called MemberPerks that outlines all the ways you can save money on dining, travel, flowers, car rentals, etc., by registering for the program. You can watch the webinar and learn how to do that [here](#). The second presentation was called Long Term Care 101 and outlined some of the facts and the myths surrounding this important subject. You can watch that webinar by clicking on the link on the FREA website.

www.frea.org

How to sign up for the upcoming webinars? We send the invites via email to all FREA members a week or so ahead of time, and then send reminders. You can see a list of the upcoming webinars by [clicking here](#).

We invite all Units to request your AMBA or FRG Benefits Representative to present a program at your Unit meetings. Meetings can be done in-person, or virtually. Information is on the website. [Click Here](#).

A blessed and safe Holidays to you all! *Anne*

*Just Another
MANIC
Monday With Anne
and Nancy*



Hello, my friends,

Last year at this time I wrote about thankfulness. And I find the same topic on my mind now. I am so thankful for family and friends and for our terrific FREA team. As some of you know, I was unable to participate in the Symposium zoom meetings. I am focusing on family as my husband undergoes a few months of cancer treatments.

At our August Board of Directors meeting, I introduced the following

quote from Henry Ford as a guiding theme for this year:

From the legislative activities to defeat SB 84, to the October Regional Symposiums, to 2022 FREA Convention, our goal has been to work together and to enjoy the success achieved. At convention, we will use the Wizard of Oz characters to celebrate working together to achieve the goal of a thriving and growing FREA.

I am sorry I missed the Regional Symposium meetings. I was very much looking forward to seeing your faces and hearing your ideas. Many thanks to Anne Fagan and Edwinna Williams for being the force behind producing those zooms. And to Linda Edson, Larry Carmichael, George Ellis, Zayne Smith of AARP, and our Legislative team members for the excellent presentation on legislative advocacy the first morning of each regional meeting. In addition to George's excellent guided tour through the new Legislative Toolkit section of the FREA website, we were presented with up-to-date information on state and local legislative outlook. If you missed the program, check out the

Continued on page 2



Nancy Hosie
FREA President



Continued from page 1 Hosie

recordings on the FREA website. [Click here.](#)

Continued from page 1 Fagan

At the Symposium sessions, we saw some excellent presentations by our approved benefits providers, Florida Retirement Group (FRG) and Association Member Benefits Advisors (AMBA). The representatives are eager to assist our members and units. In addition to meeting the representatives, participants were given an overview of the benefits offered and a discussion on ideas to increase unit membership.

I was most looking forward to the second morning of the zoom Symposiums, which included the district meetings and the brainstorming sessions where you shared strategies that have worked for your units. Ten district meetings resulted in a long list of ideas. Check the column by Cecelia Solomon, FREA State Information Services Chair, in this bulletin for a summary of those ideas.

Over the next few months, the FREA Office, the Executive Committee, the Board of Directors, and the FREF Board of Trustees will be conducting business as usual on your behalf. Are you ready to tackle a list of Member-at-Large to invite them to unit events? Those lists were sent to your Presidents just recently. Do you have books for donations? Remember to request labels! This is the season for legislative advocacy and the FREA Legislative Team is gearing up to take your message to Tallahassee in January. And, as always, the FREA staff, officers, District Directors, and Trustees are ready to answer your concerns.

FREA is also in the midst of Convention planning. Mark your calendars for a few days of celebration, socializing, and sharing on May 24-26. Come prepared to dance the night away as your favorite Wizard of Oz character. 2022 is an election year for FREA. The convention delegates will be electing a new President Elect, as well as some District Directors and FREF Trustees. I will be confidently passing the gavel to Edwinna Williams. I predict great things for FREA under her leadership.

On a personal note, I wish to acknowledge the passing the past month of Jamie Colborn. Jamie was the District Director for District 9 who recruited me to take over that job. She kindly shared her experience and (happily) the accumulated contents of FREA materials from her closet. Jamie was a wonderful District Director and friend.

Enjoy the holidays ahead. This is a time for celebration and reflection. I wish you all the best and look forward to 2022. Fondly

Nancy Hosie

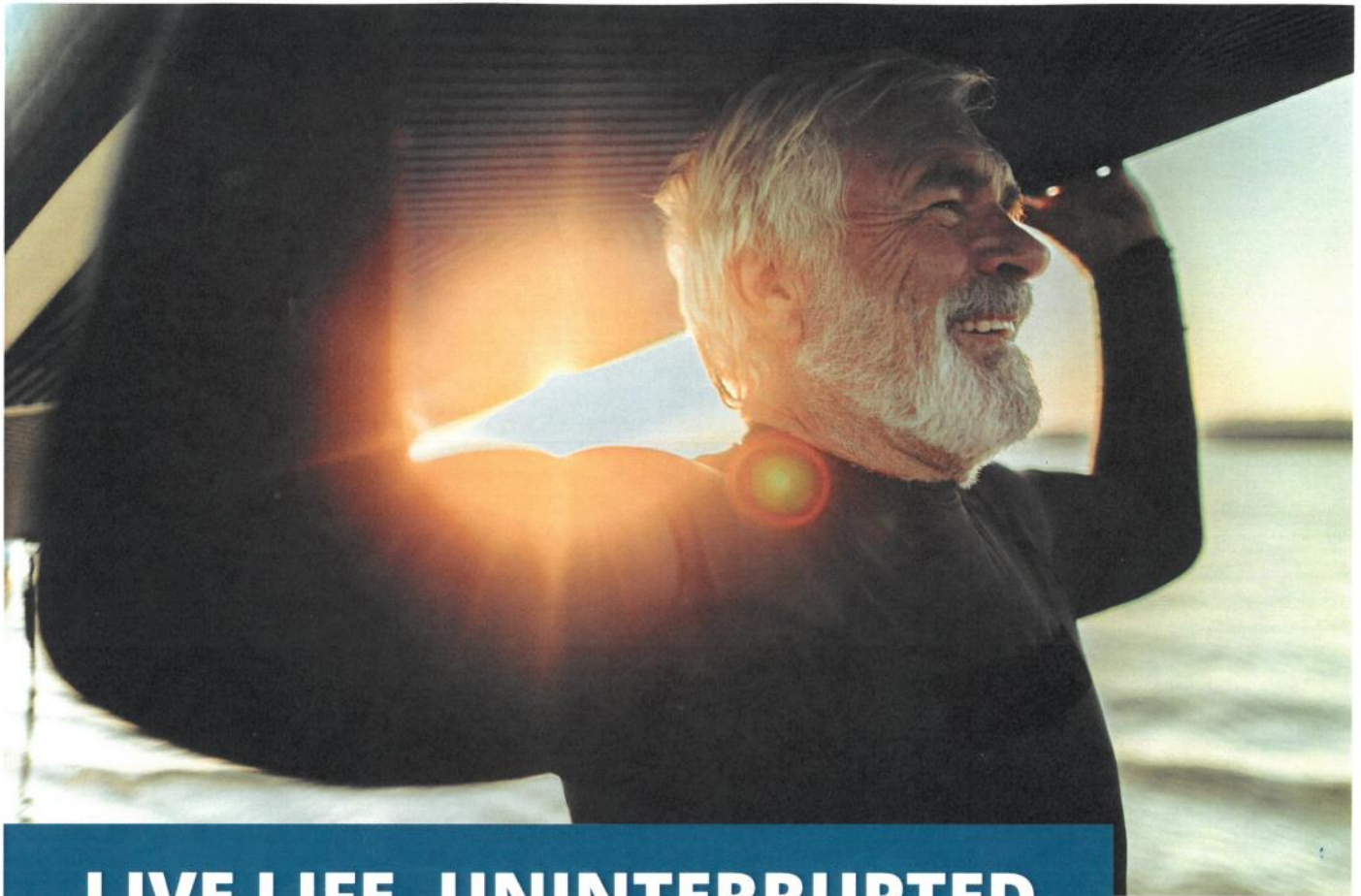


**You have a CHOICE
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I CHOOSE to feel BLESSED.

I CHOOSE to be THANKFUL.

I CHOOSE to be HAPPY.



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FREA - Florida Retired Educators Association





Greetings From FREF

I hope this finds everyone healthy and safe. At this time last year, we were looking forward to COVID being a distant memory. Unfortunately, we are still dealing with COVID and its variants. Once again, our wonderful FREA members continue to amaze me. Whether meeting in-person or through ZOOM, I have heard of some very creative and innovative events. While ZOOM

is not the ideal way of doing business, unfortunately, for some it is a safer 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 and the information was very informative.



Karla Brogdon
FREF Chair

Updates to the 2021-2022 FREF Scholarship Process

Over the years, certain resource materials (i.e. Unit FREF Handbook) have changed. Last year's scholarship season was very challenging.

Due to COVID, people were having to fill in for their unit FREF officers and had no guidelines to follow. Some had done the job years ago and were not aware of some of the changes. Others were totally new and had no experience or guidelines.

This year, all unit FREF officers received a packet with current information and training was offered through the symposiums. We are striving for consistency.

Current Scholarship Criteria

- ◆ Seniors graduating from an accredited Florida high school (public or private)
- ◆ Unweighted GPA of 3.0 or higher
- ◆ Minimum test scores –SAT - 1000 or ACT – 22
- ◆ Must attend an accredited Florida college/university (public or private)
- ◆ Must teach in Florida following graduation. A copy of the OFFICIAL FLORIDA PROFESSIONAL TEACHING CERTIFICATE must be sent to the State FREA Office. The scholarship requires recipients to teach in the State of Florida for one year for every year the scholarship was awarded. If not, they must repay any scholarship monies received.
- ◆ **Application, directions, and a list of required information can be found on our website—www.frea.org.**

Inflation Getting You Down?

**Do Some Good
and Maybe
Gain Some
Cash!**



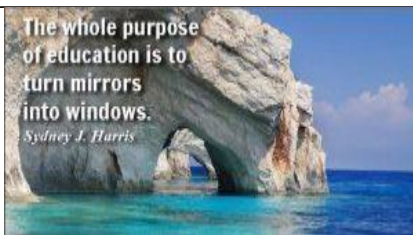
**Extravaganza Tickets
Going on Sale Soon!**

**What if your Unit is meeting
virtually?**

**Tickets are being sent this
month to each Unit's
President.**

**Units meeting in person can
sell as they always have.**

**Virtual meeting guidelines
from last year will be
included with the tickets.**



Practicing Educator Grant Application Application Submissions Begin on September 1. Deadline is February 15.

Do you know, or are you currently, a practicing educator in a Florida school? Do you have a project that you would love to do with your students, but cannot get the funding? The Marie Grein Practicing Educator Grants are here to help. Each year grants of \$1,000 are awarded to the winning educators who apply. Winners have done

everything from buying a French horn, to starting a robotics club, to buying wobble chairs for autistic students, and more. Interested? Download the application and good luck!



Build a “They Continue to Care” Legacy

for your departed loved one.

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”.)

The loved ones legacy will live on in the Foundation.

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**May 24-26, 2022 the FREA Convention
Returns to the DoubleTree Hilton at SeaWorld!**



**Let's
Celebrate
Coming
Together
Again**

to continue the rewards of a purpose-driven life, and the fun, of being an FREA Member.

Planning is just beginning, so all ideas are welcome. We are going back through the evaluations from last year and will pay attention to what worked, and what didn't.

Updates will be on the website as we make them, so please stay tuned, and Save the Dates!

**"Coming together is a beginning,
Staying together is progress,
Working together is success."**

Henry Ford



**'National Take a Hike Day' Basket
November 17**

Rules:

Baskets must be self contained.

No extra parts or pieces please. Remember, whoever wins them has to get them to their car.

Minimum Value: \$50

Unit Name, "Day of" name and calendar date, and contents, must be readably displayed.

**Back by Popular Demand!
There are lots of National "Day of..." Left!**

**Celebrate Every Day "National Day Of..."
Basket Contest for FREF 2022 Fundraising.**

You've seen the goofy 'National Day of' Holidays on the news.

- National Apple Pie Day
- National Dance Like a Chicken Day
- National Hot Dog Day
- National Twilight Zone Day
- National Buttermilk Biscuit Day, etc.
- National Chocolate Day.
- National Hole in My Bucket Day

Have your Unit pick your 'Day of' and make a basket for the FREF Fundraiser at Convention this year. Think of the bragging rights (and money), you will have by winning one of our 3 categories:

Tastiest Basket

Quirkiest container

Best Combined 1 Day 'Days of' Basket.

E.g. on May 13th it is National Crouton Day, National Apple Pie Day, and National Fruit Cocktail Day and...National Frog Jumping Day. Some days have 7 or 8 'Days of'. Use a minimum of 3 and have fun!

List of 'National Day Of' is available on the website or from the Office.

(You can still do National Holidays: 4th of July, Thanksgiving, etc.)

Symposium 2022 Looked to FREA's Future - And it is Bright!

How do you keep an organization vital, strong, and growing?

Stay connected using the 4 C's:

Concern, Community, Communication and Change.

The Symposium created a forum for sharing ideas and ways of keeping membership in FREA on both the state and local levels, relevant, engaging and enjoyable. The opportunity to speak face to face after so long, albeit through a video screen, was welcomed by many of our FREA leaders. And the ability to do it in groups of 8-10 people in virtual breakout rooms, really created a terrific synergistic sharing of ideas. [Click here for the entire list](#)

On the website is the full list of ideas - below we expounded on how the 4 C's can be used with the ideas to create FREA's Future!



Yes, we are Concerned about our members: Virtual meetings. Both a blessing and a curse. Are some of your members missing? Has attendance dropped off? Does "I wonder what happened to..." run through your mind occasionally? Time to head back to the 20th century and pick up the phone. Check in with those missing members. At your next meeting ask the attendees who they have missed seeing and have the contact information for them so that they can reach out. (Contact the FREA Office for this info. info@frea.org.)

How do we keep our Community spirit and stay connected with our communities? Just 3 ideas

from Symposium: 1. Contact local clubs (Tiger Bay, Optimists, VFW, etc.) that are holding events, and give out small items with your unit names on them/water bottles; or contact the FREA Office for giveaway items. Have information available on FREA Membership Benefits and all the activities your unit does. 2. Volunteer to judge events, History Fair, Science Fairs etc.. 3. Habitat for Humanity - pass out water to volunteers doing the building.

Communication is complex these days-what kind do you choose?

Use a little of everything. Going back to live get togethers? A Virtual Hybrid is a great way to reach everyone. Have someone bring a laptop with external speaker/microphone and wide angle camera and let members Zoom in. Zoom Speakers: Physical therapists, Veterans groups, men and women, Guardian ad litem, Haunted house tours via zoom, Speakers from the Arts: authors, painters, exercise classes. Don't just meet. Let the Executive Committee meet. Your Member gatherings can be social events, travel and local trips to see area venues and museums.

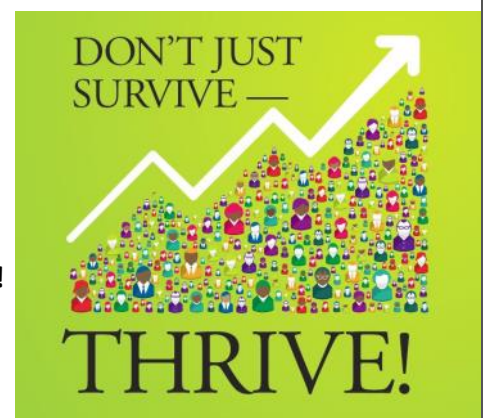
You can survive, but Change is necessary to thrive. Be it an organization or a human, studies have shown that if we do not adapt and change we become stagnant. Think of a pond covered by green scum. Not pretty, right? But add the change of fresh water flowing and you have a clear blue lake brimming with life.

Why use these ideas? Your mind or your local organization needs fresh ideas. A stagnant mind or organization is not healthy and will not survive. It may take time, but ultimately failure will occur.

Reach out! Help us to help you!
The Office is here, and the Board is here, to support you in any way necessary.



"What if we don't change at all ... and something magical just happens?"



FREA-FREF Call for Nominations 2022

Nominations are needed to fill vacancies and/or to replace leaders whose terms have expired. The Nominations Committee requests that all current FREA leaders assist by developing a file of qualified members who may be willing to serve. To be most effective, it is vital for all FREA-FREF positions to be filled with someone committed to serve on the Leadership Team and support the FREA-FREF Missions. FREA District Directors, FREF Trustees, State and District Committee Chairs, Unit Officers, in fact *all* appointed and/or elected leaders at the local and state levels are key components to the continuity of operations for FREA to succeed.

Let's all nurture potential leaders and develop a file, so whenever a vacancy occurs it may be filled as soon as possible. Use the FREA Handbook & Information Guide; Articles of Incorporation, By-Laws & Standing Rules for better understanding of FREA Governance. www.frea.org/about-us/

Did you know? Most great leaders begin their careers as great followers. They learn to lead by following a good leader. The best leaders know how to inspire and engage followers to become leaders. The most important quality a leader can possess is the ability to motivate members to participate and contribute their time and talents. Great leaders know that great followers are necessary for growth development in any organization. Both roles, leaders and followers, are necessary to maintain a successful organization.

- Who did you follow and learn from to become who you are today?
- Who is following you as a leader?
- Do you believe in the future of FREA and FREF?
- Do you honor those who came before you and wish to leave a strong and vibrant organization as a legacy?

Then...continue to be guiding stars who REACH OUT supporting each other with stellar service. Whether you are leading the way or following the leader, be the best you can be as together we REACH FOR THE STARS!

SHINE ON...

Pam Schwartz
FREA Nominations Chair



FREA's Current District Leaders - Will You Join Them?

| | Nominee Needed |
|----------------------|----------------|
| FREA President-Elect | * |

FREA District Directors - June 2022

| District | Name | First year | Reelect Term 2 | Final Term End | Nominee needed |
|----------|--------------------|------------|----------------|----------------|----------------|
| 1 | Anita Schmitt | 2020 | 2022 | | * |
| 2 | Linda Edson | 2020 | Temporary | | * |
| 3 | LeAnne Karstedt | 2018 | 2020 | 2022 | * |
| 4 | Alonzo Braddon, Jr | 2016 | 2018 | | * |
| 5 | Mary Madison | 2020 | 2022 | | * |
| 6 | Vicki Coleman | 2019 | 2021 | 2023 | |
| 7 | Deborah Thomas | 2018 | 2020 | 2022 | * |
| 8 | Cathy Thompson | 2019 | 2021 | 2023 | |
| 9 | Felicia Bruce | 2019 | 2021 | 2023 | |
| 10 | George Ellis | 2021 | 2023 | | |

FREF Trustees - June 2022

| District | Name | First year | Reelect Term 2 | Reelect Term 3 | Nominee needed |
|----------|----------------------|------------|----------------|----------------|----------------|
| 1 | Melanie Waite | 2018 | 2021 | 2024 | |
| 2 | Gil Gamache | 2019 | 2022 | 2025 | * |
| 3 | Carson Ealy, Jr. | 2019 | 2022 | 2025 | * |
| 4 | Margaret Williams | 2017 | 2020 | 2023 | |
| 5 | Stephanie Manwell | 2017 | 2020 | 2023 | |
| 6 | Robert Stephens | 2018 | 2021 | 2024 | |
| 7 | Karla Brogdon | 2018 | 2021 | 2024 | |
| 8 | Debra Dykes Kornhaus | 2021 | 2024 | 2027 | |
| 9 | Harriett Jenkins | 2021 | 2024 | 2027 | |
| 10 | Judith Mager | 2019 | 2022 | 2025 | * |

Guidelines for Nominations:

- ⇒ A letter of nomination is sent to the FREA Office. (Self-nominations are not allowed.)
- ⇒ The nominee writes a letter stating willingness to be considered and to serve if elected or appointed.
- ⇒ The nominee provides a biographical sketch and photograph.

Send this information by email or mail to the Nominations Committee Chairman at the FREA Office.

Email: FREA Nominations Chair: info@frea.org

Mail: FREA Office - Nominations Chair
8950 9th St N #105
St. Petersburg, FL 33702

Timeline:

- ⇒ December 1st: Candidate nominations submitted
- ⇒ January FREA Board Meeting: Review of Nominees
- ⇒ Spring FREA Bulletin prior to elections: Nominee information published



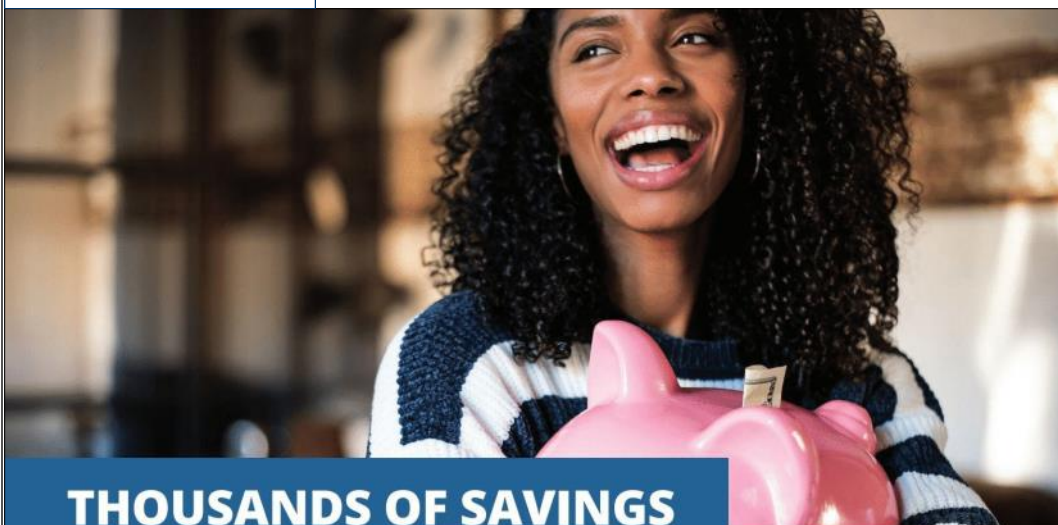
Jody Scruggs
FREA State Membership
Chair

FREA FALL 2021 Membership Moment

DID YOU KNOW? FREA Membership is Open to All!

General Member: Any person may become a General Member if: they are retired from the education field under the Florida or Teacher Retirement System with 5 or more years of service; or they are retired from the educational system of any other state; or they are retired from any privately funded or parochial school with 5 or more years of service

Associate Member: Any person may become an Associate Member with access to all FREA activities and Benefits. An Associate member cannot vote on FREA business, hold state office, or serve as a delegate to the FREA Delegate Convention.



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Members save 15% at 1-800-FLOWERS when they call or shop online! Code: AMBA

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Code: GS530005355936 (Not all products are eligible)

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Vacation Rental Worldwide to save up to 40% on weekly vacation stays at only \$399 a week. Call 844.367.6433 and mention Passport to learn more.



Did You Know?

The Department of Defense Dependents Schools (DODDS) is a network of schools, both primary and secondary, that serve the dependents of United States military and civilian United States Department of Defense (DoD) personnel in three areas of the world; Europe, Pacific, and Eastern United States and Caribbean areas. United States Contractor personnel supporting the Department of Defense overseas are eligible to send their dependents for a fee. The schools themselves are operated by the Department of Defense Education Activity (DoDEA). This school system is the tenth-largest American school system.

General Member includes retired University and DODDS personnel as well!

Associate Member includes anyone who wants to join FREA!



FREA Volunteers: Making a Difference in Florida

Nine hundred seventy-six (976) Florida Retired Educators Association

members reported 150,197 Volunteer Services hours in 2020. According to the Bureau of Labor Statistics your efforts saved the State of Florida a total of \$4,085,358.40.

Harriett

Harriett M. Jenkins

FREA State Volunteer Services Chair

Hello FREA Members-At-Large!

Would you like to be part of our mighty FREA Volunteer Corps? Some already are, and you can be too! If you live in an area with no Unit, or do not belong to one, but still do volunteer work, your dedication and desire to keep giving back to the world around you can still be counted. Just send your hours and where you volunteered, to the FREA Office, and we will send them on to the State Volunteer Services Chair to be counted.

Volunteer Services District Chairs 2021-2022

Contact Info on Website in Members Only Section

| District | Last | First | Local Unit |
|----------|-----------|---------|-----------------|
| 1 | Waite | Melanie | Santa Rosa |
| 2 | Faircloth | Annada | Franklin/Gulf |
| 3 | Woodfaulk | Flora | Taylor |
| 4 | Shuyler | Laura | Sumter |
| 5 | TBD | TBD | |
| 6 | TBD | TBD | |
| 7 | Roe | Susan | Manatee |
| 8 | Pessaro | Karen | Central Brevard |
| 9 | Scuderi | Kathy | Martin |
| 10 | Drago | Darcia | Broward |

| Dist # | Units Members Reporting | Total VS Hours Adult, Youth, & Members-at-Large) | \$ Value @ \$27.20 per hour |
|----------------|---|--|-----------------------------|
| 1 | Bay - 1 Escambia - 37 Santa Rosa - 40 West Jackson - N/A | 11,670 | \$317,424 |
| 2 | Franklin/Gulf - 5 Gadsden - 25 Jefferson - 4 Leon/Wakulla - 9 | 15,705 | \$427,189 |
| 3 | Dixie - 15 Madison - 28 Suwannee/Lafayette - 40 Taylor - 22 | 11,469 | \$311,956 |
| 4 | Alachua - 18 Citrus - 26 Columbia - N/A Levy/Gilchrist - 9 Marion - N/A Sumter - 18 | 8,199 | \$223,012 |
| 5 | Baker - N/A Duval - 37 Nassau - 28 West Volusia - 26 | 9,383 | \$255,217 |
| 6 | Hernando - 14 North Pinellas - 28 Pasco - 10 South Pinellas - 28 W Hillsborough - 10 | 9,632 | \$262,004 |
| 7 | Charlotte - N/A *Lee - N/A Manatee - 72 Sarasota - 15 | 16,265 | \$442,408 |
| 8 | Central Brevard - 31 North Brevard - N/A Lake - N/A Orange - 34 Osceola - 31 Polk 1 - 22 Polk 2 - N/A Seminole - N/A | 24,363 | \$662,673 |
| 9 | Highlands - N/A Indian River - 47 Martin - 46 Okeechobee - N/A St. Lucie - 60 | 16,561 | \$450,459 |
| 10 | Broward - 58 Dade - 28 Palm Beach - 54 | 26,949 | \$733,012 |
| TOTAL S | 976 | 150,197 | \$4,085,358 |

Thank you for your commitment, time, talents, expertise, and beautiful smiles. Teamwork makes the dream work.

Margaret Poppell's Literacy For Life Project (MPLLP) is the Legacy Gift That Keeps on Giving

Citrus County Retired Educators Members placed over 1,500 MPLLP book labels in books for the Friends of Citrus County Library System and the Supplies4Success Store of the Citrus County Education Foundation.

It is amazing when a program takes off the way the MPLLP has. Sandra Doughman of the Citrus County REA requested so many book labels of the FREA office that she was apologizing. And there were definitely no apologies necessary. We love seeing books given to anyone who needs or wants them. PS: Harriett Jenkins, the State Volunteer Services Chair is looking forward to seeing how many volunteer hours all that book label sticking added up to...Great job y'all!

Photos clockwise: Margaret Williams, FREF Trustee keeps on going with label after label. Martha Spindler, CCREA Secretary only has a few hundred books left to do. A volunteer from Delta Kappa Gamma and Norma Haas, CCREA member are filling the banana boxes. Sandra told me that they used not only 20 banana boxes, but dozens of others. CCREA President



Nancy Reynolds is dwarfed by the amount of books donated. And off they go. With help of Maggie, who runs the Supplies 4Success Store, Sandra Doughman, Past CCREA President loads up one of the vehicles used to transport the over 1500 books. Well done! (PS: One more photo on back page.)




FREA's Legislative ToolKit is Up and Running

The best defense is good offense. Truer words were never spoken when dealing with the Florida Retirement System (FRS) Pension Fund and the Florida Legislature's never-ending attacks on it. We have talked in the past about how we need to get into our legislators ears and educate them on the fact that the pension fund is just fine, and they should LEAVE IT ALONE.


How do you do that? We have put together a wonderful resource page for you on the website. You can utilize these resources to call or visit your legislators and present them with facts and figures, not just emotion. Emotion is good while you are there, but having tangible evidence to email or leave behind, strengthens your argument. Below are just a few of the tools. More can be seen, downloaded and used, on the Legislative Page on the FREA website:

www.frea.org/legislative-advocacy


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Legislative Advocacy
Scholarships, Grants, & Contests ▾
Members Only ▾
Unit Information- Forms ▾

Member Benefits-Click Dropdown Link ▾
Events ▾
Join or Renew Today! ▾



FREA...

...Keeping an Eagle Eye on Your Pension!



FREA Legislative Committee Mission:
To fulfill the FREA Mission of promoting the well-being of retired educators and school personnel by establishing relationships with groups and agencies that also endeavor to protect retirees' physical, mental, and financial health through legislative action.

FREA 2021-2022 Legislative Priorities

- Support legislation designed to provide adequate and equitable funding for every student, and uniform standards for all schools receiving taxpayer money.
- Advocate funding for school safety to promote:
 - Positive mental health
 - Secure facilities
 - Appropriate crisis response
- Protect the Florida Retirement System (FRS) Trust Fund, especially
 - from attempts to divert FRS funds from the purpose prescribed by the Florida Constitution and Statutes
 - for management of FRS Trust Fund for the security and profitability of its investment
 - for legislation to fully fund the Florida Retirement System
- Work to inform new hires about the advantages of choosing the Defined Benefit Retirement Plan (pension) for career school employees.
- Advocate for an annual 3 percent Cost of Living Adjustment (COLA) for all members of the FRS.
- Support legislation designed to provide affordable and quality housing, health care, and financial security for Florida Retirement System beneficiaries.
- Maintain the Florida Retirement System Health Insurance Subsidy (HIS) Trust Fund and work to acquire additional increments to maintain parity with other government entities and local governments.

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AARP IN THE STATES

The Florida Retirement System (FRS) provides a defined benefit (DB) fund for public employees. It offers a modest but stable monthly income over a retiree's life. DB pensions help to recruit and retain experienced employees.

The spending from the pension checks of the 456,312 retired public employees helps support:

- \$18.2 billion in economic output in Florida
- 123,246 jobs paying \$5.9 billion in wages supported by retiree spending from public pensions in Florida
- \$2.7 billion in federal, state, and local tax revenues based on spending of pension benefits in Florida

Pensions are a good deal for taxpayers:
Funding of public employees pensions is shared by employers and employees. Non-FRS employees contribute 1% of their pay into the fund. Year-time investment income earned by the fund does most of the work. In fact, between 1993 and 2014, taxpayers' net employee contributions paid only 25.2% of the cost of pension benefits in Florida.

Key facts about the plan and its benefits:

- 500,111 Total active members of Florida Retirement System
- 48% After a 30-year career, a pension benefit from FRS will replace 48% of an employee's pre-retirement income.
- \$1,894 Average pension benefit paid to retired FRS members each month.

Pension benefits are a good deal for the economy too:
Each dollar "invested" for Florida taxpayers (employees) in these plans supported \$4.57 in total economic activity in the state.

\$1.00 → \$6.67

To Receive FREA Legislative Calls to Action via Text

Text to Phone #: 81411

Message: FREAMEMBERS

We will NOT send you a text unless there is an immediate action to take by calling/contacting your lawmaker, etc.

Message frequency may vary. Message and data rates may apply.

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Legislative Visit
Report

Educators, It is Time to Gently Educate Your Legislators!

Raise your hands. How many of us really understand what an Unfunded Liability is? I sure didn't, at least not well enough to explain to legislators why it is not a problem for the Florida Retirement System pension. Not until District 10 Legislative Chair George Ellis sent me the below information. Okay, now I understand. Having said that, how many of our Florida legislators do you think understand what an unfunded liability is? We can probably say, not very many. On the FREA website Legislative ToolKit page this is just one of the tools available under the Legislative Resources tab.



What is an Unfunded Liability?

Back in 2007 Florida's Pension fund was fully funded.

This meant if every member of the Florida Retirement System (FRS) retired in 2007, on the same day, everyone would get paid their pension.

So in 2007, since other areas of the state budget needed money, the legislature chose to redirect state payments away from the FRS for several years. At the same time, the stock markets suffered from the Great Financial Crisis.

Those 2 factors caused Florida to have an unfunded liability.

This means, if every member of FRS retired tomorrow, there would not be enough money to pay all of their retirement costs. Currently, Florida can pay around 87% of this cost or they are about \$37 billion short of being fully funded.

Scary, right? Yes, EXCEPT...Not every one of the over 600,000 (https://www.dms.myflorida.com/workforce_operations/retirement) active members of the FRS is retiring tomorrow.

How to further simplify further what an unfunded liability is?

Think about your house mortgage, if you have one. Let's say you owe \$100,000 on your mortgage. You signed a note that said you would pay it back over 30 years. Your house is worth \$200,000 now. That means you have an unfunded liability of \$100,000 or 50%. If the bank contacted you tomorrow and said they wanted all their money right now, most would not be able to pay them.

What can you do?

When legislators start throwing around unfunded liability as an excuse to change or diminish the FRS, let them know you are educated on what an unfunded liability is, and gently educate them on why they should leave the FRS alone.

Next year is an election year, and your Legislative team thought we could, while not relax, at least not be on defense. Wrong. Right now, in the pre-legislative session meetings where bills are drawn up, there is a discussion beginning regarding your pensions. Relax? Not when we discover that this happened in Tallahassee the end of October...

The Government Oversight and Accountability Committee met Wednesday to discuss the Florida Retirement System (FRS).

What can you do right now? Educate yourself. Educate your friends. Educate anyone and everyone, so when our Legislative team heads for Tallahassee in January they know that they are representing an educated and engaged FREA membership.

Need more proof that we need to fight? See the graphic on Page 14. *Chipping Away at FRS Benefits.*

Let's Go! FREA Legislative Days January 31 to February 3, 2022

Thank you to all our FREA members for the \$4.00 or more that you voluntarily include with your FREA dues. That money allows your District and State Legislative officers to talk with your elected representatives and attend committee meetings in Tallahassee, defending our FREA [Legislative Priorities](#) and protecting your Pension Fund. Your District Legislative Committee Officers appreciate your support as they brave the murky and swampy halls of Tallahassee - on behalf of all FREA members.

FREA Legislative State Co-Chairs
 Mr. Larry Carmichael
 Ms. Linda Edson

| |
|--|
| District 1 Donna Sessions Waters Escambia CREA |
| District 2 Ms. Linda Edson Leon/Wakulla REA |
| District 3 Ms. Leanne Karstedt Suwannee/Lafayette |
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| District 10 Evelyn Odom Palm Beach CREA |
| District 10 Sue Colton Broward CREA |

CHIPPING AWAY AT YOUR FRS PENSION PROGRAM AND BENEFITS

1970

The Florida Retirement System began as the effort to consolidate the Teacher's Retirement System, State & County Officers and Employees Retirement System, and the Highway Patrol Retirement Fund.

2002

(401K) The Investment Plan (Defined Contribution or DC), became an option to the FRS Pension Program (Defined Benefit or DB)

2011

New retirees entering the FRS Program after 2011 lost significant benefits:

- The full retirement for new retirees changed from 30 years of service to 33 years
- Vesting for benefits changed from 6 years of service to 8 years
- Full retirement calculations changed from best 6 years of earnings to 8 years
- The (COLA) Cost of Living Adjustment for new hires was stopped. If you were already employed you could receive a COLA for years worked prior to 2011. All years worked after 2011 were without a COLA. E.g., if you worked 20 years with a COLA prior to 2011, and 10 years after 2011; you received a COLA for the first 20 years of service, but not the last 10 years. (This was to be revisited in 2016. It never was.)

2018

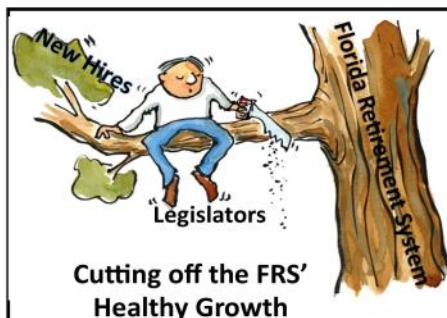
The FRS default changed from the FRS Pension Program to the Investment (401K) Program. A window of time was provided to make one change of program status.

FREA fought this change successfully for four years. When a carve out for police and fire was created, we lost the battle.

2021

The Florida Senate Bill SB84 was passed in the Senate, but failed to pass in the House thanks to FREA Members who mobilized a massive email and call campaign.

This bill would have ended the choice, for new hires, between the FRS Pension Program or the Investment Program. New hires would be forced into the Investment Program.



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Remembering lives well led and all the joy they brought to the world.

In Memory

July 14, 2021 ~ November 5, 2021

FREA Unit Members

| | | |
|-----------|---------------|---------------------|
| Virginia | Seal | Bay County REA |
| David | Sigler | Broward CREA |
| Helen | Munnings | Broward CREA |
| Esther | Burton | Broward CREA |
| Betty | Richards | Central Brevard REA |
| Donna | Shafer | Emerald Coast REA |
| Mary C | Miles | Emerald Coast REA |
| Valona | Brookins | Escambia CREA |
| Julius | Fisher | Gadsden CREA |
| Bernice | Hurn | Indian River REA |
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| Paul | Ley Jr | Lee CREA |
| Bennie | Mosley | Leon/Wakulla REA |
| Aldorsie | Harris | Leon/Wakulla REA |
| Joyce | Wright-Wilson | Madison CREA |
| Lorene | Grant | Martin CREA |
| Donna | Whitten | Miami-Dade CREA |
| Georgia | Shaw | Miami-Dade CREA |
| Mary | Jones | Miami-Dade CREA |
| Joyce | Hopkins | Miami-Dade CREA |
| Sandy | Hoover | Miami-Dade CREA |
| Antonio | De La Luz | Miami-Dade CREA |
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| Peggy | Dennard | Nassau CREA |
| Patricia | Maher | Orange CREA |
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| Jamie | Colborn | Saint Lucie CREA |
| Nevis | Herrington | South Pinellas CREA |
| Gladys | Mc Coy | Sumter CREA |
| Barbara | Coto | W Hillsborough REA |
| Jessie | Morland | West Volusia CREA |

FREA Members at Large

| | |
|-----------|-------------|
| Susan | Bingham |
| Dorothy | Borenstein |
| Edith | Bridges |
| Doris | Browning |
| Joan | Cellura |
| Patricia | Cobb |
| Sara | Gibbs |
| Syd | Gordon |
| Darcie | Gordon |
| Alvin | Grossbard |
| Ruth | Harris |
| Arnold | Heitz |
| Herbert | Inselberg |
| Ira | Kistenberg |
| James | Kitchens Jr |
| Carl | Kolb |
| Howard | Krizer |
| Frank | La Senna |
| Earl | Lennard |
| John | Losak |
| Adele | Mitchell |
| Joyce | Money |
| Warren | Nelms |
| Donald | Perham |
| Vincent | Planco |
| Pilarnesh | Ramon |
| Allen | Rantz |
| Marie | Rendueles |
| Myrna | Sater |
| Mary | Scheck |
| Ralph | Scheffler |
| Edward | Schwartz |
| Marvin | Smiley |
| Terry | Tabor |
| Henry | Trumbower |
| Eva R | Walker |
| Bronia | Weisberger |

2015-Jamie with good friend and current FREA President, Nancy Hosie at a District 9 Workshop. Jamie recruited Nancy as her replacement and as Nancy puts it, look where she is now.

We say Good-Bye to Former District 9 Director Jamie Colborn

"You play the hand you're dealt. I think the game's worthwhile." c.s. Lewis.

Jamie

Colborn, FREA District 9 Director, was very successful in playing the hand that she was dealt. She earned her B.Ed. from the University of Florida and her M.Ed. from Florida Atlantic University while afflicted with unidentified Attention Deficit Disorder as well as an undiagnosed learning disability in comprehension. Licensed in National and School Psychology, Jamie retired from the St. Lucie School System as the Student Support Specialist after 33 years of enriching the lives of those with Specific Learning Disabilities and the Emotionally and Mentally Handicapped. She worked with her local Saint Lucie Unit as a member of the Scholarship Committee. Jamie was a rare Third generation Floridian. That means her family remembers Florida in the age before air conditioning, learned how to stay cool without it, and played the hand they were dealt. Rest well Jamie, you retire from the game of life a winner.



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

We are a Non-Partisan, Non-Political organization . We support those who support our Mission.

www.FREA.org/AboutUs

FLORIDA RETIRED EDUCATORS ASSOCIATION

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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.



A Parting Shot

Citrus CREA members donated books, and time for hours and days, ensuring the joy of literacy was shared with their fellow county organizations. From I-r: Terry Rooks, Phyllis Bolin, Nancy Reynolds, Pat Gilman, and Sandy Doughman.

