

# The Publication Dedicated to Retired Florida Educators & School Personnel



Volume 49, Issue 3  
Fall/Winter 2022

## FREA BULLETIN



Edwinna Williams  
FREA President

Dear FREA Shining STARS,

We recently returned from our symposium visits to all ten districts. As I reflect on the experience, I am truly impressed with our many diverse units and districts. Our visiting team consisted of Harriet Jenkins, Anne Fagan, Districts 1-5 Executive Committee District Rep Donna Harper, and me. We visited both rural and cosmopolitan districts and found, regardless of the size of their community, our members are proud of their profession and dedicated to those communities.

As we drove the highways and back roads, we saw for ourselves the tremendous population growth throughout our state. We also saw the devastation in areas impacted by Hurricane Ian. Please let our members impacted by Hurricanes Ian and Nicole know about

our "Educator in Crisis" Grants. We have more information later in this Bulletin.

All districts were very welcoming and extended their hospitality to our state team. We left very proud of the work you are all doing to demonstrate your concern and love for your communities. Our FREA members invested decades to educating children and caring for our Florida families. After leaving your respective schools you continue your involvement in your communities by volunteering in many different activities. Never doubt the value of your commitment and service to the citizens of Florida. Our state is very fortunate to have such dedicated members and citizens!

A couple of the program highlights we experienced during our symposiums: We met superintendents and campaigning politicians from both parties. Three superintendents, Mr. Stratton from Hernando County, Mr. Hanna from Leon County, and Eydie Triquet from Jefferson County all spoke positively and passionately about their educators. The superintendents confirmed Critical Race Theory (CRT) and other controversial subjects were not taught in their school districts. They encourage parents to talk with the educators in their respective public schools and learn about the actual curricula.

In District 5, the speaker was [Dr. Simmie Raiford](#) and her presentation was around the "STAR theme" supporting our efforts to build our membership.

- **S= Stop** putting off what's important;
- **T= Take** time to give thanks;
- **A= Always** be ready for a great opportunity;
- **R= Reach** out to someone you've lost touch with in your past.

We commend our District Directors and Trustees for the outstanding job they did planning and presenting our symposiums. It was very refreshing to see Directors and Trustees working with Legislative Chairs as well as other Local Unit members to create interesting and entertaining events. We commend you on how pleased we were to see your unity as you created amazing events. With the unity we encountered we know you are building FREA toward a solid and vibrant future.

Please join with us in encouraging past administrators and all



Continued on page 2

**November 20,  
2022**

## Florida Retired Educators Day

The 2022 Proclamation is available for download at [www.FREA.org](http://www.FREA.org) or contact the FREA Office for a Hard Copy to Be Mailed to You.

### FREA Calendar

Full calendar available on FREA website.

November 21 -25	FREA Office Closed
December 7 1:00 EST	Wednesday Wisdom Webinar
December 19 -Jan 2	FREA Office Closed
January 11	Wednesday Wisdom Webinar
January 18	Pre-EC Meeting FREF Scholarship Application Deadline
January 20	FREA Executive Committee
January 23	FREA Board Meeting
January 24	Scholarship Paperwork Deadline
January 31	

For full FREF Scholarship Calendar, please contact:  
[brogdon1@msn.com](mailto:brogdon1@msn.com)

## The FREA Mission

- To safeguard the strength of the Florida Retirement System
- To support public education in Florida
- To provide fellowship opportunities
- To encourage community involvement
- To be a source of information and materials

education colleagues to join and build a stronger FREA representation in Tallahassee. **WE** can accomplish this if we remain united and focused on our **FREA Mission**.

Remember to mark your calendars and join us for our "Wednesday Webinars". (See article in this Bulletin.) We commend Sharon Twyman for her presentation on October 26th involving our Hernando CREA volunteering in the food distribution program. And thank Gretchen Ellison for her terrific presentation yesterday on how use email, Facebook, and your

website to increase your Unit's value to your members, and attract more! Our FREA volunteers are a shining example of our commitment and dedication. Tune in and see what is happening. Our members are busy shining their stars in their communities! Can't attend? The videos are on the FREA website.

In closing, let me share one of Dr. Simmie Raiford's STAR quotes, "**Take** time to give thanks; and **Always** let people know how much they mean to you". **YOU** are a great blessing to our FREA and to me. I am very humbled and honored to serve as your President. I am grateful for your volunteer efforts throughout the state, it is heartwarming. **YOU** have definitely made a difference in our communities.

I hope each of you enjoy the upcoming holidays and share fellowship with your family, friends, and in your faith. Thank you,

*Edwinna*

PS: FREA was established in 1954, and throughout the decades many changes have been seen. In these times, we are learning that our members enjoy attending an **event** rather than a business meeting. Many ideas of how to attract new members to your Units are on the website on the Unit forms and info page.

Ed. Note: Hernando CREA just emailed this fun idea for a Christmas Party or your Unit Meeting!



## Christmas Sock Exchange!

Forget the Ugly Sweater parties, instead, this year do a Sock Exchange party. Buy a pair of fun and brightly patterned and stuff them with an assortment of small treats. Tie them together with a bow. Memorialize the party with a picture of everyone in their new socks!

If you are interested, bring to HCREA Christmas party on Dec. 6. It is totally VOLUNTARY. Limit \$10. When you arrive, see Linda to get a number. Based on your number, you may select a pair of gift socks. We have limited time for this activity, so please do not be late. Questions- Linda 352-238-3257



## GRATITUDE...Do it!

By: Harriett Jenkins - FREA President-Elect

Greetings,

'Tis the season to have a "full supply" of gratitude for all people, places and things. Gratitude is what we give back to the giver and is magnetic as it leaves an unforgettable trail for its recipients to follow.

As I reflect on this past month, I am extremely grateful for participating in 10 (ten) successful, engaging, and productive FREA SYMPOSIUMS in 10 (ten) different, beautiful cities in 10 (ten) fast-paced days. As "one of a kind" photographs capture moments deemed unforgettable, I will record my time spent fellowshiping with Unit and District members in our historical archives as simply a Must-Read. I will cherish the amazing experiences and am especially grateful for the opportunity to meet, greet, and work with countless FREA members face-to-face. What a delightful and informative time had by all in attendance! The presentation of our FREA Draft Handbook, Unit Officer trainings, FRG & AMBA Member Benefits presentations, FREA/FREF operating procedures, scholarships/grants review, legislative reminders, guest speakers, FREF fundraisers, and numerous State Award acknowledgments made Symposium 2022 a huge success. Thank you Districts 1-10 FREA members. You continue to shine and inspire! Job well done TEAM!

If you missed it, be certain to contact your Unit President and/or District Director for important details, notes, and other information in its entirety. We are grateful for the energy, commitment, professionalism, and excellence displayed by all.

Assuredly, having GRATITUDE is an attribute revealed when celebrating during this time of year and is a reminder to be thankful "on purpose". Being grateful reminds us to be appreciative as we look around at home and abroad. Do you really have an appreciation of people and things around you? Here are a few ways to express appreciation:

- ★ Do it verbally. Speak kind words of appreciation.
- ★ Do it privately. When no one else is around, be gentle in expressing your true appreciation and gratefulness.
- ★ Do it publicly. Others need to hear that you know and appreciate what God has blessed you with.
- ★ Do it often...not just once a year at a birthday or an anniversary.
- ★ Do it generously. Go the extra mile when you buy a gift for someone special whom you love and appreciate.
- ★ Do it quickly. If someone has blessed your life significantly, do not wait several months or years to express it. Try to establish the habit of responding to an act of kindness within seventy-two hours.
- ★ Do it cheerfully. When you express your appreciation, do not do it grudgingly as if it is a pain or an effort.

Let us be reminded to count our blessings and reflect on how far we have come as an organization. FREA is amazing in that it provides multiple opportunities and platforms to express gratitude. Whether we are meeting with officials at the School Board office, in classrooms, Legislative offices, sanctuaries/ churches, community buildings, face-to-face with each other, etc., it is a good thing to give thanks." (Psalms 92:1)

Be thankful. Work on it. You will develop an irrefutable and irresistible aura that can make a profound positive worldwide difference in education today... We can do it!



**Harriett M. Jenkins**  
FREA President-Elect

**"A thankful heart is not only  
the greatest virtue, but the  
parent of all the other  
virtues."**

—Cicero



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### FREA Executive Committee

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Ex-Officio

FREA Executive Director Anne Fagan  
[anne@frea.org](mailto:anne@frea.org)

### Request for Proposals for Approved FREA Benefits Providers

FREA is posting this Request For Proposal: Our current benefits providers contracts are up for review. To keep FREA procedures transparent, we are offering this opportunity to any interested parties. Those interested shall meet the following criteria as set forth in FREA's Standing Rules:

#### K. FREA Benefits

1. The Chair of the FREA Benefits Committee is appointed at the discretion of the current FREA President.
2. FREA Benefits Providers shall have these abilities:
  - Statewide personal representation
  - Statewide marketing abilities including print and social media platforms
  - Clear and concise marketing goals in line with FREA mission
  - Provide a minimum of 500 new FREA members to the Association per calendar year.
3. Contracts are to be awarded for 2-3 years, with a review at 2 years.
4. The contract may be extended upon agreement from both FREA and the Benefits Provider.
5. Contracts are legal documents reviewable by attorneys from both sides.

Interested parties shall submit their proposal to the FREA Office between January 1, and March 1, 2023. If not a current Benefits Provider, this proposal must be accompanied by applicants most recent corporation tax return.



## FREA Units By the Numbers

FREA Units, this column is for you. This is your chance to share your activities, events, and successes with all FREA Members. Please send all your happenings to Cecelia Solomon, Information Services Director. Contact the Office if you wish to hard mail, otherwise, please email all photos and articles to: [freainfoservices@gmail.com](mailto:freainfoservices@gmail.com)



**Cecelia Solomon**  
Info Services Chair



**26 – Leon/Wakulla County REA** has been busy! On October 6<sup>th</sup>, the **Leon/Wakulla Retired Educators held a Candidate Meet and Greet**. Nine local candidates spoke to a packed room of retired educators and members of the League of Women Voters. Each candidate was given two minutes to explain who they were and why they were the best candidate. Then each candidate answered a set of questions. Afterward everyone roamed the room, socializing and handing out materials. Our members were also given the chance to ask their own questions. This was well received by the members and the candidates.

On October 7<sup>th</sup>, the District 2 members joined together for their symposium. There were four speakers talking about issues we are all interested in. The Leon County Superintendent of Schools spoke about the impact of charter schools on public education, and the Superintendent of Jefferson County followed and explained the impact of the state taking over the Jefferson County Schools. Since all members of District 2 have the same State Senator, we had both candidates come and speak with us at different times of the day. This allowed our members to pay close attention to both candidates, ask questions, and make their own decisions.

**28 - The Jefferson County Retired Educators** met with the Jefferson County School Superintendent, Eydie Tricquet, and presented her with hundreds of readers for the students to take home. This also opened up a line of communication for the retired educators and the school board. Why?

Jefferson County Public Schools have recently returned after being under Summerset Charter rule for five years. Jefferson County is the first county to be taken over by a charter school. This is a small county with only one school at each level. They serve a total of 750 students. When Summerset took over, they moved the entire school to a new location which was a distance away from where the students lived. In the original school, the library media center was the center of the entire elementary school. It was like a wheel of a bike with the LMC in the center and the classrooms surrounding the center. When the charter school took over, they "forgot" to build a library media center for the elementary school, thus each teacher had to build their own. The books and materials were left in the old school and totally went to waste. Now that the School Board has control again, the school is in need of books for young children. A quote from **Jefferson County Retired Educators**: "We joined FREA not for an eloquent membership, instead we joined to continue to serve our children, community and, more significantly, to promote interest, welfare and encouragement to one another."

**72 – Sarasota REA** At Riverview High School in Sarasota, a school schedule for teen parents allows them to attend classes while their children are nurtured and cared for. A parenting class is one of the classes scheduled for these teens. Additionally, those that are nursing their infants are able to do so before school, during lunch and after their classes. **Sarasota Retired Educators Association** has proudly donated young children's books to this program for the past few years.



**District 2**



**District 4**



George Ellis  
FREA State Legislative  
Co-Chair

## Fall 2022 Legislative Updates in Florida

**"If everybody thinks alike, then somebody isn't thinking".**

General George Patton

Our Florida Retirement System has one of the best Public Pension Programs in the country. You earned your pension benefits, and they continue to arrive like clockwork month after month. How does FREA help you, the retiree? The FREA State Legislative Team works hard for you. To see ways to help us help you, please explore the FREA website and go through the Advocacy Section to find tips, resources, and the facts about how to reach, and teach, your elected officials. Everyone in FREA should understand how to reach their legislators and know how to relay the advantages of the Defined Benefit (Pension) Plan over the Defined Contribution (IRA) Plan. [www.frea.org/legislative](http://www.frea.org/legislative)

**Ongoing Legislative Actions:** The Florida Legislature continues the pursuit of expanding parent choice with a variety of voucher programs that will divert funds from the School District's Florida Education Finance Plan (FEFP). A clear pattern of behavior on the part of the Appropriations and Education Committees shows support for reducing state government in the business of schooling students. This appears to be a continuation of privatizing education in non-profit and for-profit charter schools.

School Districts are finding greater restrictions when using learning and reading materials, opportunities to sue teachers for things they may say that could offend a student or parent, and plans to ease the teacher shortage by hiring non-traditionally trained and non-traditionally certified people from first responders, the military, and industry,

### **Legislative Bills Update:**

Hot items legislatively are also term limits for School Board members, as well as changing to partisan elections for School Board seats. Check out HB7, SB2524, HB1467 for details on this.

HB5007 increased the employer portion of contribution from 3% to 6% for the Investment Plan (Defined Contribution Plan), as it did poorly in contrast with the Pension Plan (Defined Benefits Plan). What does this mean? It costs the school districts more to have a worker in the Investment Plan. After attempts to halt the higher performing Pension Plan (SB84 in 2020), Tallahassee seems to have put the cart before the horse.

**FREA Members Made a Difference:** In 2020, FREA joined with other affected organizations to voice our concerns when, through SB84, the Senate attempted to halt entry of new State employees to the Pension Plan. They wanted to have new hires only enrolled into the Investment Plan. While the bill



**FREA...**  
**...Keeping an Eagle Eye on**  
**Your Pension!**



**The Florida Retired Educators Association (FREA) is a non-profit, non-partisan organization made up of educators, school personnel and citizens who care about public education and the protection of the retiree benefits that are earned through the Florida Retirement System.**

### **FREA 2022-2023 Legislative Priorities**

- 1. Restore, enhance and protect retiree Earned Benefits from the Florida Retirement System.**
- 2. Promote accountability in Florida Public School equitable funding and uniform standards for all educational facilities and organizations that receive state tax dollars.**
- 3. Advocate health and welfare issues for seniors that will ensure retirement with dignity (empowering people to choose how they live as they age); including, but not limited to, support for Social Security and Medicare Benefits, Health Insurance, Cost Of Living Adjustment, and Affordable and Accessible Housing.**

FREA

8950 9th Street N. #105 ~ Saint Petersburg, FL 33702  
[www.frea.org](http://www.frea.org) ~ 727-577-6400 ~ [info@frea.org](mailto:info@frea.org)



(Continued from page 6)

did pass the Senate, thanks to a massive campaign of letters, phone calls, and editorials, spearheaded by FREA members, the House did not take up SB84 and it died in committee. Will there be another attempt by the legislators? Many fear so. We (FREA) feel that we must continue the protection of the FRS in the initial hiring process, by educating new hires and legislators, as to why the FRS is still the best retirement plan for almost every new state employee. Florida has over 1,000,000 state, municipal, county, university, and first responders in the FRS pipeline earning benefits as retirees. We must continue the FRS protections for those that are working hard, and those that have worked hard, to keep our state retirement system strong and vital.

I suggest you use a simple method to find out what is going on and to zero in on our Legislative Priorities using the **C - W - V - I** method.

**CALL** your legislator in their community office or in Tallahassee. (Tip: A phone call carries 20 times the weight of an email.)

**WRITE** emails or mail your legislator by using the contact information in the Advocacy Section.

**VISIT** your legislator in their community office or at the Capitol.

**INVITE** your legislator or a panel of them to your general unit meetings.

(Hint) When you call, write, or visit them - find out who is the scheduler and that will help greatly to expedite the process. We must continue to share our priorities about a strong educational system, a strong FRS, and our desire be active constituents and active voters.

I close by asking the big question: DID YOU VOTE? Our advocacy only works when we Question, Share, Inform, and Act.

### **General George Patton: "Do more than is required of you."**

FREA members demonstrate that our retirees do more, and that they urge the legislature to think of what is best for state retirees and public education in Florida.

### **The Election is Over, Now What Can You Do? Educate Your Legislators!**

Remember, it is your visits that help to develop a relationship with your legislator. Mailing FREA material, or dropping packets at the legislator's office will not create a relationship. If, after several tries to visit your legislator or their staff, you have not made contact, talk to your FREA State or District Legislative Chair about strategies for securing a visit. Contact the FREA Office for contact info. [info@frea.org](mailto:info@frea.org)

- **Don't expect Legislators to be specialists.** Their schedules and workloads tend to make them generalists. Bring quick-look supporting documents and then be ready to explain when asked questions.
- **Spend time with Legislators whose position is against yours.** You can lessen the intensity of the opposition and perhaps change their opinion.
- **Know the opposition.** Know their arguments and position, and
- **Show openness to the knowledge** of counterarguments and respond to them.
- **Don't be argumentative or confrontational.** Speak with calmness and commitment so as not to put him/her on the defensive. Avoid partisanship, rhetoric and jargon.
- **Admit what you don't know.** Offer to try to find out the answer and send information back to the office.
- **Take a stand on the issues, but stay on message.** If you are representing FREA, it is essential that you stay on message on FREA's issues. If you would like to address other issues, set a separate appointment as a private citizen.
- **Don't overload a visit with too many issues.** Be concise, and have a clear, specific agenda: Oral presentation should be limited to 5-10 minutes.
- **Be concise.** Elected officials need brief statements - if they feel they need more detail, they will ask for it.

#### **After the meeting:**

**Thank the person you met with** at the end of the appointment, and follow up with a thank-you note repeating the key points of your meeting.

**Remember to thank the scheduler and any staff members** on the way in and on the way out. They are the ones who you will need to contact the Legislator in the future.





# Greetings From FREF



I hope this finds everyone healthy and safe. Unfortunately, we are still dealing with COVID and its variants. However, I feel the number of cases and the severity have decreased significantly. I believe the majority of our units have resumed meeting in person. For those who are not meeting in-person, I encourage you to continue using ZOOM. How about our-regional symposiums? I hope you benefited from the speakers' expertise and took advantage of the invaluable unit trainings. A lot of hard work went into the planning, and everyone involved did an awesome job.

## FREF's 2022-2023 Scholarship Process

All FREF Unit Chairs and their local high schools should currently have our scholarship application information. For those of you who have been following us for a number of years, you know we have made significant changes in the past three years. Here's a little history:

- ♦ 2019-2020 —We created an online-only scholarship application.
- ♦ 2020-2021—We created a downloadable application for those who do not have access to a computer. They can get a copy from anyone with a computer. We also changed our unit nominee due date from February 15 to March 1, in order to provide sufficient time for the units to conduct their interviews.
- ♦ 2021-2022—We began mailing the award checks directly to the colleges/universities, not the scholarship winners. The checks go out in late July.

### 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/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—<https://www.frea.org/scholarships/>



## Extravaganza Tickets

As in past years, we will be selling extravaganza tickets. Depending on how units are choosing to meet will dictate the process used to sell the tickets.

**Tickets will be mailed to Unit Presidents late November or early December.**

Units meeting via ZOOM will receive specific guidelines. The Office will send those guidelines along with the tickets.



**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 their obituary, “In lieu of flowers, please donate to FREF”.)

The loved ones legacy will live on in the Foundation.



## Volunteer Services

The definition of Volunteerism from Dictionary.com:

the policy or practice of [volunteering](#) one's time or talents for charitable, educational, or other worthwhile activities, especially in one's community.

Here are just a few examples of Volunteerism:



Sarasota Retired Educators Association

members shop for, collect, wrap, and donate shoeboxes full of everyday necessities to Meals on Wheels of Sarasota-Manatee for distribution to seniors during the holidays.



**Diane Bassett**  
State Volunteer Services Chair

As many of you saw on the news, The

Salvation Army of North Port was decimated by hurricane Ian. Their clients are now serviced from Venice and/or Port Charlotte. The Salvation Army in Venice housed 40 disaster relief workers in their gymnasium, who traveled to North Port to distribute food, clothing and hope to those impacted by the hurricane.

Sarasota Retired Educators Association members were proud to donate food and clothing.

I need to brag about

my former high school student, Nicholas Altomare and friend, who took a small boat into the flood waters in Hidden Valley Ranches, to rescue animals trapped by the breach of a levee on the Myakka River. They rescued cats, dogs, chickens,

and a mini horse! The owners were eternally grateful that these young men took it upon themselves as volunteers to perform this service in their community. Volunteerism happens at all ages!



Here are some avenues of opportunity associated with hurricane disaster relief: [Volunteerflorida.org](http://Volunteerflorida.org)  
[Salvationarmyflorida.org](http://Salvationarmyflorida.org) [Redcross.org/volunteer](http://Redcross.org/volunteer)

I believe all of us volunteer in one way or another, but are all service hours reported? Don't belong to a Unit? Report your Member at Large hours to the FREA Office. [info@frea.org](mailto:info@frea.org) If your Unit does not have a Volunteer Services Chair, PLEASE consider stepping into the role. It will be a great service. You will help your fellow members and accrue more volunteer service hours for yourself by recording and reporting your Unit's hours to your District Volunteer Services Chair or to me. That Big Check we present to the Legislators shows that **Every hour counts!** Be sure to check out the FAQ's regarding Volunteer Services on the [FREA.org](http://FREA.org) website.

Thank you for your time, efforts, and consideration!

Yours in Service, FREA State Volunteer Services Chair

*Diane*



## A GOOD TIME TO DISCUSS LONG TERM CARE IS NOW

November is National  
Long Term Care  
Awareness Month

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### 5 REASONS LONG TERM CARE INSURANCE IS WORTH IT:



Protects Your Assets



Takes Pressure Off  
Your Family



Gives You Options For  
Care



May Come With Life  
Insurance Protection



Gives You Peace of Mind





## M@L = Members at Large: DID YOU KNOW?

Some of you may know that I like data. Kinda my thing.

(Ed. Note: We have affectionately called Jody our “Spreadsheet Queen” for years. Her skills are such a gift to FREA and FREF. It was way past time she got her crown.)

Our AMBA Benefits Partner, along with FREA Website interest, have brought in over 4500 State Members to our organization since I started keeping data on our *Members at Large* (M@L) in Sept 2019. Members at Large are not Unit Members... yet, but may be interested in meeting your group and joining you for events and projects. For the M@L reading this article, we value you. Not quite ready to join a Unit yet? Your voice is heard here! Are you a volunteer? Please send your Volunteer hours to the Office. The forms are on the website. Just put M@L in the Unit box. Next year at Convention the Big Check representing the value of all the volunteer hours FREA Members give will include you!

I was able to match the individual M@L to the District and Unit associated with their zip code. The 1<sup>st</sup> group of names 9-14-19 to 10-14-21 was about 3,600. 3104 had FL zip codes. I just received a 2nd batch of 1,029 names from 11/21 to 11-14-22. 886 names have FL zip codes, some have Counites, some have school District retired from. Matching zip codes to Districts and Units will take some time, but I hope to have the completed file to FREA before you receive this Bulletin.

I want to thank our Benefits Partners for helping us grow; as Edwinna Williams said on page 2 “Membership Matters” Almost 11,000 members is an impressive number to convince our legislators to listen to us. It is up to you and your unit members to decide if and how to use this data.



Jody Scruggs  
FREA Membership  
Chair



District 8

### Hundreds of Smiles Across Thousands of Miles

So many photos of wonderful FREA Members, so little space to put them in. The 2,012 mile, 10 District 2022 Symposiums were such an amazing way to reconnect

with old friends and new. Thank you all for your hard work and hospitality. See you at Convention!



District 6



District 3



District 7



District 9



District 10



District 5



District 1



**Cecelia Solomon**  
Info Services  
Chair

## PROTECTION AGAINST SCAMS: Knowledge is Power!

Scams targeting older adults are on the rise.

In 2021, there were a reported 92,371 older victims of fraud, resulting in \$1.7 billion in losses.

How many were not reported? [Source: Nation Council on Aging](#)

Financial scams targeting older adults are costly, widespread, and on the rise. According to the FBI, in 2021 there were 92,371 older victims of fraud resulting in \$1.7 billion in losses. This was a 74% increase in losses compared to 2020. [Source: 2021 Elder Fraud Report, FBI](#)

**The five most common financial scams targeting Seniors are:**

- ⇒ Government impersonation scams
- ⇒ Sweepstakes and lottery scams
- ⇒ Robocalls and phone scams
- ⇒ Computer Tech Support scams
- ⇒ Grandparent scams

The next five: romance scams, COVID-19 scams, investment scams, Medicare/health insurance scams, and Internet/e-mail fraud. [Source: Top 5 Scams Targeting Our Nation's Seniors Since 2015 \(2021\), U.S. Senate Special Committee on Aging](#)



AARP has a Fraud Watch Network designed to help you and your family at [www.aarp.org/money/scams-fraud/](http://www.aarp.org/money/scams-fraud/). There are many articles on scams, how to protect yourself, and what to do if it happens.

Here are some quick tips from AARP if you find yourself in a potential fraud situation:

**Don't answer an unknown telephone number! Why?** Answering the call puts your phone number into a new area that targets you as susceptible, resulting in even more calls, even if you ask them to take you 'off the list'. If the call is important, they will leave a message.

**Don't click unknown links if you are online. Why?** This is the way scammers target your IP address. (Every computer has an IP (Internet Protocol) address, it is like fingerprints for a computer.) Clicking unknown links also opens your computer to viruses, creating a whole another nightmare.

**Don't reply to a text when the sender is not recognized. Why?** Same reason as answering an unknown phone number. It lets the scammers know you are susceptible and can be contacted, resulting in more texts/phone calls.

**Watch your credit card statements: Why?** Even a small amount you are not familiar with should be contested. This is the way scammers test to see if they can try for larger amounts. Report the incident to your local law enforcement agency and to the AARP Helpline.



**Call the AARP Helpline If You Suspect a Scam - 877-908-3360**

**Toll-free service is available Monday through Friday, 8 a.m. to 8 p.m. ET**

**Report the incident to [reportfraud.ftc.gov](http://reportfraud.ftc.gov)**

Fraud and scam victims often feel embarrassed, ashamed, and helpless, and that they caused it. Do NOT feel that way. The scammers are professionals at making you believe what they are saying. A speaker on a recent AARP panel about fraud said "Just because no one was hurt doesn't mean the crime wasn't violent. It took away that person's security." Fraud and scam crimes are hard on all victims, and recovering losses, while almost impossible, reporting them may help someone else. Your best defense? Stop them immediately by not listening. Just hang up, don't answer the text, don't answer the email.

There is help – and hope – as many federal, state, and local agencies are coordinating and collaborating to alert, educate, and stop the fraud and scams. Many sheriffs' offices in Florida have programs and speakers on the topic. Florida AARP Speaker' Bureau has two presentations, *Fraud Watch Basics* and *Government Imposter Scams*. Want to have them come to your Unit Meeting? Contact the office, [info@frea.org](mailto:info@frea.org)



Each FREA Unit's Information Services Chair/contact is receiving a list of sources to share with members, You should also keep these numbers handy: Your local sheriff's office, AARP Helpline 877-908-3360, and the Florida Division of Consumer Services 877-693-5236.

On pages 15 and 16 of the October 2022 *AARP Bulletin* is "Money Sent, Money Lost", an article Written by: Amy Nofziger and Mark Fetterhoff about the dangers of cash transfer apps.

## Cash-Transfer Apps Ripe for Scams

Venmo, Zelle and other services ease digital payments —and fraud - [EN ESPAÑOL](#) 10-7-2022 ART BY CHRIS GASH

In recent years, fraud operators typically have tried to get their targets to send money in one of four ways — gift cards, wire transfers, cyber currency or hard cash — as each is all but untraceable once they receive payment.

Now a fifth form of payment is quickly on the rise: peer-to-peer (P2P) money transfers via popular apps like Zelle, Venmo or Cash App. These services let you send money from a smartphone to a person you know by using funds in a linked bank account or credit or debit card. These transfers are instant and, in most situations, can't be traced.



Looking for a puppy to replace a beloved pet that died, a woman from Nevada went online to find a pet for sale. After getting fake photos of a pup from a seller, she was asked to send \$600 via Zelle. The woman got swindled out of a replacement pooch — and the \$600.

A man from Illinois wanted to buy concert tickets posted on Instagram. He asked to pay by credit card but was pressured into paying \$800 through Venmo. When the transfer went through, the crook actually bragged to the buyer that he had just been scammed and wouldn't see his money again — or the tickets.

A Louisiana woman went online and searched for air conditioners. She found a great deal on a website that only accepted Cash App. She paid \$97.99 from her account, but the air conditioner never arrived.

A spokesman for PayPal, which owns Venmo, says, "We encourage customers who suspect they are the target of a scam to contact customer service directly."

In some cases, scammers are using P2P apps in more sophisticated ruses. Lura Ball, 66, a widowed baker from Los Angeles, was saving money to fulfill a longtime goal of opening a business. On Thanksgiving 2021, she got caught up in a Zelle scam that almost destroyed that dream. (Hear her full story on AARP's The Perfect Scam podcast at [aarp.org/theperfectscam](https://aarp.org/theperfectscam).) The crook called her, pretending to be from her bank, and told her someone was trying to make a large Zelle transaction through her account. Thinking she was stopping the scam, she inadvertently enabled the criminal to empty her account.

"I just lost my business," Ball said in the podcast episode, as the reality hit her. "That's \$18,500. Everything I have. I am absolutely sick. I felt ashamed. I felt sick to my stomach." That story has a relatively happy ending: Her bank eventually agreed to reimburse her. But the scammer got away with the bank's money. Few such frauds end up with the target getting their money back.

### AARP Fraud Watch Network's 5 ways to stay safe

1. Never use P2P transfer apps when engaging with strangers or businesses. For purchases or other transactions, you have much more protection if you use a credit card.
2. If someone you don't know insists on being paid with Zelle, Cash App or Venmo, walk away. The odds are too high that it's a scam.
3. Link the app you are using to a credit card rather than a bank account for more built-in protection. And be sure to pay off the credit card on time to avoid paying interest.
4. Don't click on links sent to you via text or email with a request to update your P2P account information. These are often sent by scammers.

If you do think you've been cheated, always go directly to the app's website to reach customer service. If you do a generic web search for a company's customer service department, fake sites built by crooks often will show up among the results — and you could get hit by a whole other scam.

Have questions related to scams? Call the AARP Fraud Watch Network Helpline toll-free at 877-908-3360. For the latest fraud news and advice, go to [AARP's Fraud Watch Network](#).

# Leisure

William Henry Davies

What is this life if, full of care,  
We have no time to stand and stare.

No time to stand beneath the boughs  
And stare as long as sheep or cows.

No time to see, when woods we pass,  
Where squirrels hide their nuts in  
grass.

No time to see, in broad daylight,  
Streams full of stars, like skies at  
night.

No time to turn at Beauty's glance,  
And watch her feet, how they can  
dance.

No time to wait till her mouth can  
Enrich that smile her eyes began.

A poor life this if, full of care,  
We have no time to stand and stare.



Anne M. Fagan  
FREA Executive  
Director

To the District Directors, Trustees and Everyone for making your District Symposium a success. I am so grateful to you for the time and energy that went into putting the 2022 Symposiums together. I know what a lot of work went into each and every detail, and appreciate you all so much. You all did a beautiful job and no matter how stressed, you each handled everything with grace and warmth.

I hope you have the time to go sit and stare, kind of like I do, at squirrels, or birds, or waves on the shore... whatever it is that allows your mind to disengage...so that you can just "be". Thank you again, *Anne*



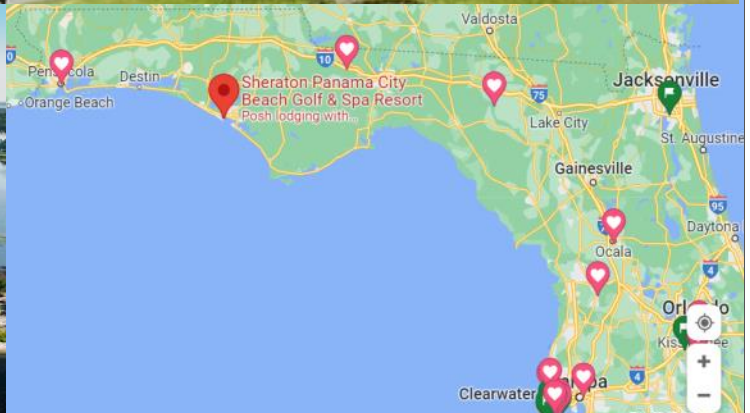
## Save the Date! FREA Convention 2023 ~ May 16-18, 2023

### Bluegreen's Bayside Resort and Spa at Panama City Beach

(Formerly the Sheraton Panama City Beach Golf and Spa Resort)

The 2023 Convention Committee is already putting things into place for a wonderfully entertaining, and educational Convention. Please make plans to join us, as for the first time since 1954, we hold our Convention in the beautiful Panhandle of Florida. President Edwinna Williams has chosen as her theme: "Country-Western Florida Style". Want to help? Contact the FREA Office and we will put you in touch with Anita Schmitt, FREA State Director and Convention Committee Chair. More pictures and the source for the latest up-to-date information is the FREA website. Check back often. [www.frea.org/convention](http://www.frea.org/convention) Please remember to substitute the new name for the old. All else to do with the venue remains the same.

PS: The price? An amazingly low rate of \$167.00 per night. This price is good also for 3 days before, and 3 days after, Convention.





## "Hurricane Ian causes major damage to over half of Southwest Florida school district campuses"

### How Can You Help?

An email from Diane Bassett, Volunteer Services Chair who lives in Venice, one of the areas hard hit by Hurricane Ian: "By the way, Englewood Elementary, 150 N McCall Rd, Englewood, FL 34223 was extensively damaged and was the last school in Sarasota to re-open, on October 18. I volunteer there during the winter for the Venice Area Audubon Society, teaching the "Bird Unit" to second graders. They are an awesome group of teachers!

Even though the school was badly damaged, and classrooms were unusable, the teachers and administrators at the school created "take home meals" and stood outside the school handing them out to the families of students in their community for days after Hurricane Ian. Additionally, I believe their Science Lab is in need of help and is currently non-existent."



#### Adopt a Sarasota County Teacher

Nicole Gravel · Oct 21 · 🌐

Englewood Elementary School Science Lab could use your help!



#### Nicole Gravel

Oct 19 · 🌐

Hurricane Ian is gone, but the damage remains. Here are before and after pictures of the recovery in the classroom. It's not back to normal, but it's getting there! If you want to help our school replace things that were lost in science lab, please visit our wishlist, or reshare:

[https://www.amazon.com/hz/wishlist/ls/29EGEFXU9JM2S?ref\\_wl\\_share](https://www.amazon.com/hz/wishlist/ls/29EGEFXU9JM2S?ref_wl_share)



Englewood EI, you are the BEST!!!



#### Englewood Elementary · Follow

Oct 7 · 🌐

Families, please come by and get supplies! Even if you already came through yesterday, come back!



### From Your President: Hurricanes Ian and Nicole

Florida has really had an eventful year with hurricanes Ivan and Nicole criss-crossing our state. I and other FREA members have lived through Ivan and Michael in the Panhandle; other members have lived through Jeannie, Maria, and the rest of the alphabet, and understand what those impacted by Ian and Nicole are going through. We realize how devastating hurricanes can be if they hit your area directly.

Being retired educators we FREA members want to help. If you can help Englewood Elementary, wonderful! If you know of other schools that were damaged extensively damaged please contact the FREA office. The FREA Units not affected this year can help classroom teachers replenish their lost supplies. In the past, we collected gift cards to grocery, or box stores to distribute to classroom



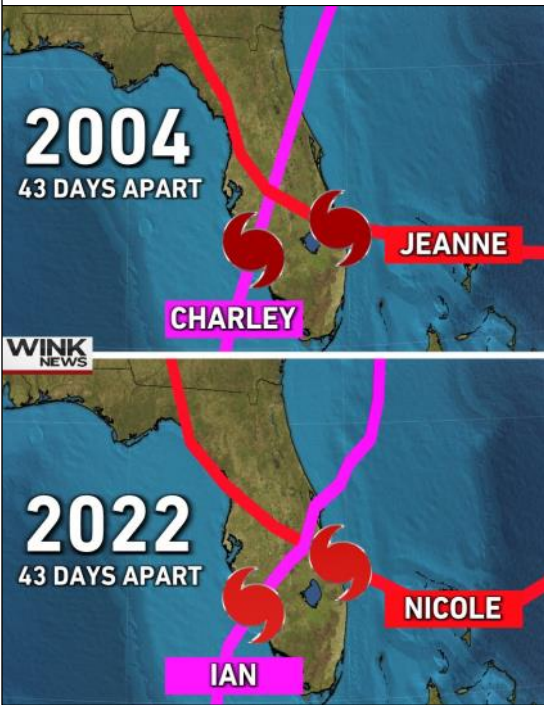
teachers. If you do not know of a school, the FREA Office can facilitate getting the cards to the classroom teachers in need. Just contact Anne Fagan in the FREA Office. Our contact info is on the back page.

With our limited funding we want to assist members in crisis. FREF has a fund to assist in providing membership dues for the year. Those requests go to the District Trustee, with names and contact information. Contact FREF [brogdon1@msn.com](mailto:brogdon1@msn.com) for the Trustee in your area. If you are aware of a member of FREA with in crisis personally, or with extensive property damages, who cannot reach out, contact your Unit President, if you belong to an FREA Unit, or the FREA Office. We have a process to determine the need and for accountability to FREA and FREF. One of the most important criteria is that they have been a member of FREA for five years.

Thank you for your concern and for helping our Florida retired educators and current Florida classroom educators. Unlike the negative impact of the hurricanes, FREA members work tirelessly to make a positive impact on their communities.

Ethel Percy Andrus said it best: To serve, Not to be Served!

*Edwenna*



## VOLUNTEER WITH US!

Become an advocate for long-term care residents today. To learn more call toll-free:

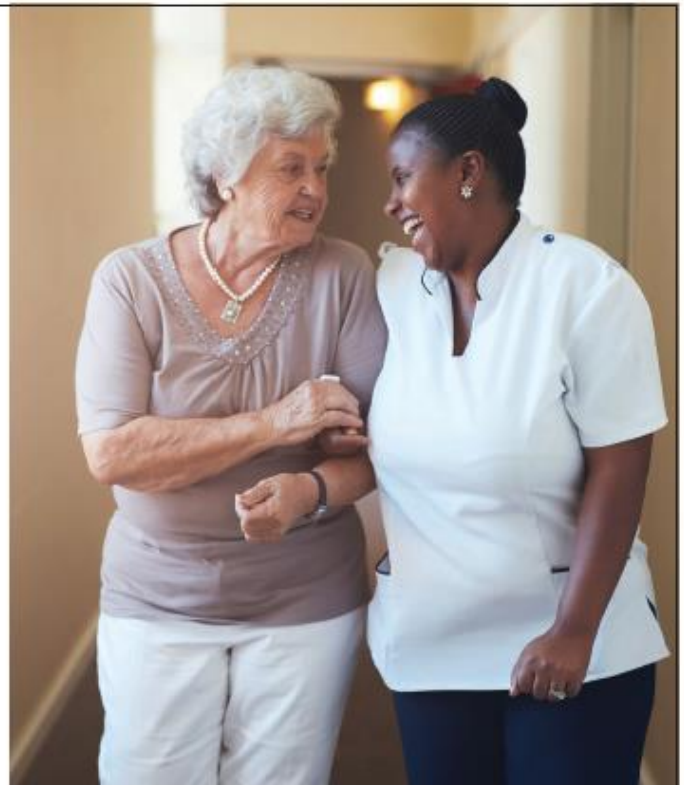
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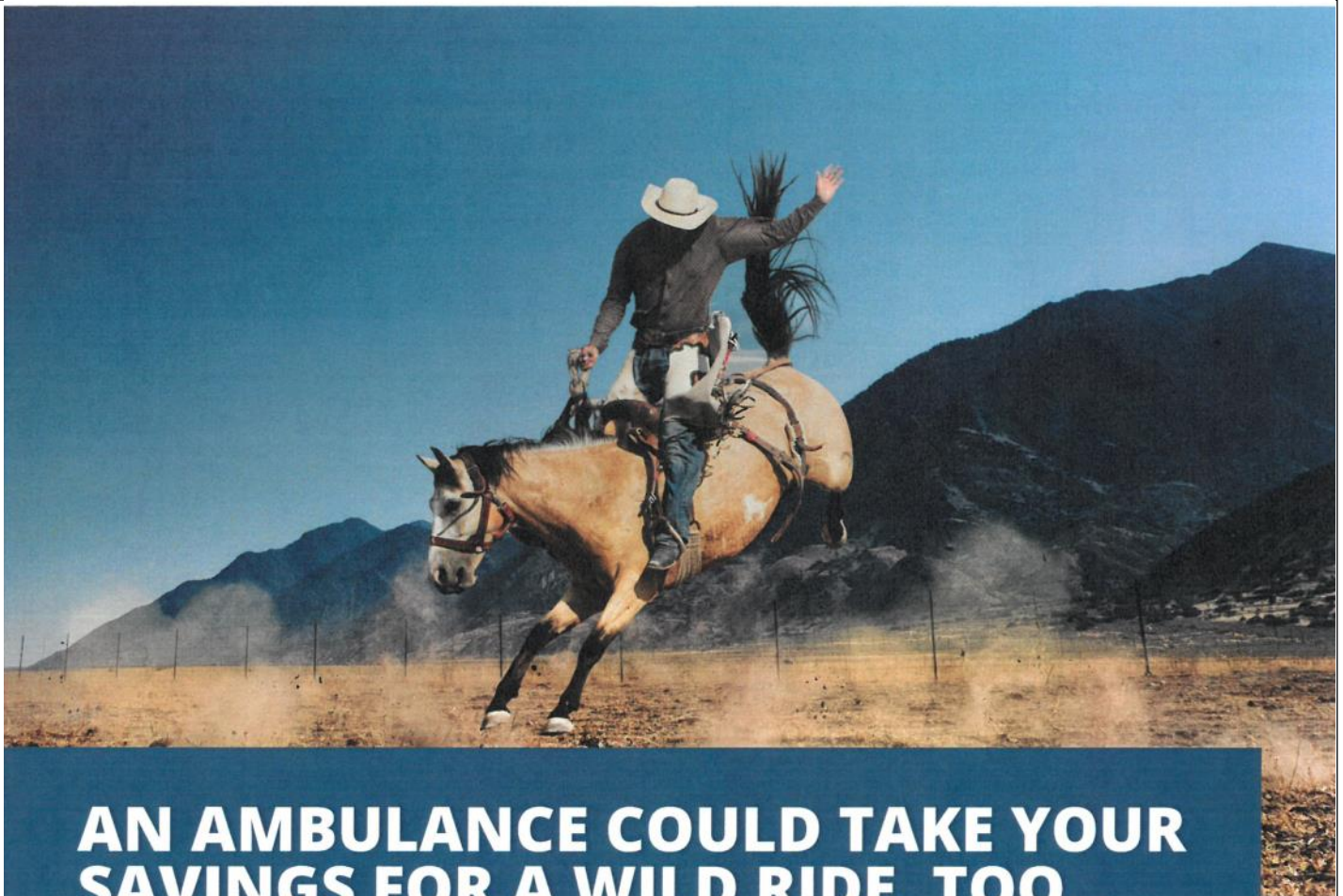
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**FLORIDA OMBUDSMAN PROGRAM**  
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FREA - Florida Retired Educators Association





# In Memory

July 19, 2022 ~ November 16, 2022

## He Lived A Life

Poet: H. N. Fifer

What was his creed?

I do not know his creed, I only know  
That here below, he walked the common  
road

And lifted many a load, lightened the task,  
Brightened the day for others toiling on a  
weary way:

This, his only need; I do not know his  
creed.

What was his creed? I never heard him  
speak

Of visions rapturous, of Alpine peak  
Of doctrine, dogma, new or old;  
But this I know, he was forever bold  
To stand alone, to face the challenge of  
each day.

His creed? I care not what his creed;  
Enough that never yielded he to greed,  
But served a brother in his daily need;  
Plucked many a thorn and planted many a  
flower;

Glorified the service of each hour;  
Had faith in God, himself, and fellow men  
Perchance he never thought in terms of  
creed,

I only know he lived a life, in deed!

Betty	Mc Naul	Broward CREA
Katie	Williams	Broward CREA
Warren	Cox	Broward CREA
Maurice	Benton	Collier CREA
Barnell	Richardson	Duval CREA
Ednell	Chandler	Escambia CREA
Martha	Yarling	Escambia CREA
Barbara	Martin	Highlands CREASP
David	Masters	Lake CREA
Ray	Pottorf	Lee CREA
Irene	Perry	Leon/Wakulla REA
Johnnie	Taylor	Leon/Wakulla REA
Quida	Talley	Leon/Wakulla REA
Betty	Broman	Marion CREA
Johnny	Orr	Miami-Dade CREA
Maude	Scott	Miami-Dade CREA
Frances	Baumgart	Okeechobee CREA
Mary Joan	Gates	Orange CREA
Wilhelmina	Unkefer	Orange CREA
Marilyn Terry	Murphy	Polk REA Unit I
Elizabeth	Mac Neil	South Pinellas CREA

### Members at Large

Alyce	Bates	Gainesville
Betty Lou	Harp	Brandon
Dolores	Worstell	Clifton
Don	Vance	Melbourne
Edward	Simpkins	Pensacola
Elizabeth	McAllister	Lady Lake
Marla	Waxberg	Boynton Beach
Sergio	Escalona	Cape Coral
William	Geans	Lake Wales
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Florida Retired Educators Association  
8950 9th St. N #105  
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**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!**

**We are a Non-Partisan, Non-Political organization. We support those who support our Mission, and include all voices in our membership.**

[www.FREA.org/AboutUs](http://www.FREA.org/AboutUs)

**FLORIDA RETIRED  
EDUCATORS ASSOCIATION**

(727) 577-6400

[www.FREA.org](http://www.FREA.org) — [info@frea.org](mailto:info@frea.org)

Submissions sent to:

[info@frea.org](mailto: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.

**The Last Word ~ Getting Ready for Convention 2023**

Austin, Texas at The Lost Pines Hyatt Resort. AMBA Round-Up let us get in the right frame of mind for Convention. Brisket, the Longhorn Steer, Edwinna and Harriett are relaxing outside, while Anne used a little Boot-Scootin' Boogie, to relieve the pressure of intense meetings and fascinating speakers.

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