

The Publication Dedicated to Retired Florida Educators & School Personnel



FREA BULLETIN

Volume 50, Issue 2
Summer 2023



***"Whenever the people are well-informed,
they can be trusted with their own
government."***

Thomas Jefferson

There are new laws in place for voting by mail. Even if you voted in the last election, you may need to re-register to vote by mail. If you are not sure about what is going on in your county, we have compiled below some contact information, links, and websites to help.

We are FREA and We Vote!

How To Request a Vote-by-Mail Ballot

Requests for vote-by-mail ballots must be received in your local Supervisor of Elections office no later than 5:00 pm on the 10th day before an election.

Contact your [local Supervisor of Elections](#) to request a vote-by-mail ballot. You may request a vote-by-mail ballot in person, by mail, email, fax or by phone. Only the voter or a designated member of his or her immediate family or legal guardian can request a vote-by-mail ballot for the voter. Immediate family means the designee's spouse, parent, child, grandparent or sibling of the designee or of the designee's spouse.

As a voter requesting a vote-by-mail ballot you must provide your:

- name
- address
- date of birth
- signature (written requests only)

If an immediate family member or legal guardian is requesting a vote-by-mail ballot for you, that person must provide above information about the voter as well as the following:

- Requester's name
- Requester's address
- Requester's driver's license number (if available)
- Requester's relationship to voter
- Requester's signature (written requests only)

Editor's Note:

To find the phone number for your local Supervisor of Elections, please call 411 (information) and ask for the number. Or click here for a list of the offices: <https://www.myfloridaelections.com/Contact-your-SOE>.

FREA Calendar

| | |
|--------------|--|
| August 14-16 | FREA Board and FREA Foundation August Meetings |
| August 16 | Wednesday Webinar - All about Long Term Care |
| September 4 | Labor Day |
| September 6 | Wednesday Webinar: Age in Place - Join us to learn how to stay in your home with HomeFit. |
| October 4 | Wednesday Webinar: The True Cost of a Cancer Diagnosis |
| November 1 | Wednesday Webinar: The Basics of Medicare Rule #1? Don't wait until you turn 65 to register. |
| December 6 | Wednesday Webinar: Holiday Discounts for FREA Members. |

FREA Executive Committee

| | |
|-------------------------------|--|
| President | Edwinna Williams Escambia CREA edwinnarae@gmail.com |
| President-Elect | Harriett Jenkins St. Lucie CREA HarriettMJenkins@aol.com |
| State Director | Anita Schmitt Escambia CREA anitaschmitt53@gmail.com |
| Secretary | Melanie Waite Santa Rosa CREA melanie7896@gmail.com |
| Treasurer | Gayle Hodges Orange CREA gayle.hodges1991@gmail.com |
| Executive Committee Rep. 1-5 | Donna Harper harper2paint@gmail.com |
| Executive Committee Rep. 6-10 | Pat Watkins cthompson13@cfl.rr.com |
| Ex-Oficio | |
| FREA Executive Director | Anne Fagan anne@frea.org |



Edwinna Williams
FREA President

Dear Members,

Well... Partners, we really enjoyed our round up at the Convention in Panama City Beach! The DJ was terrific, and our cowboys and girls strutted their western duds and high stepping dance routines as they danced the night away. The district members decorated their horses in creative and imaginative representations of their respective districts. A Gulf Coast cultural event was held to celebrate our local custom, "the Mullet Toss". It was a real crowd

pleaser. John Darovec, Manatee CREA, won the contest. More convention pictures are in this bulletin-all pictures are on the FREA Facebook page.

On a more serious note, George Ellis and Larry Carmichael discussed some of the legislative bills passed this year. One of our positive bills

passing, the health subsidy (HIS) has increased as of July 1. New rules regarding DROP are also included in this bill (CS/SB 7024). Our legislative team is convinced that our pensions are in good shape after meeting with the SBA and Lamar Taylor. George has posted more information on the FREA website. We will continue to advocate to restore (COLA) to the 3% Cost of Living annual increase for our members retiring after 2011, including all employees. As you can see, we still have lots of work to do in the future.




Tropical Southern Days



FREA Convention
May 14-16, 2024
Saddlebrook
Resort
Wesley Chapel,
FL

Next year we are saddling up our horses and heading down to Wesley Chapel (north of Tampa) to the Saddlebrook Resort with the theme, "Tropical Southern Days". The accommodations will include two bed/ two bath condos. Unit members can share, and reduce the cost of the rooms. Date, location, and price information are posted on the FREA website with further details in January. Now is a good time to look at tropical outfits at a good price. My husband is looking forward to wearing his tropical shirts.

As the heat continues throughout the summer in our state, I urge everyone to continue checking on all unit members. A phone call means so much and can lift a person's spirit in seconds. Let's activate those phone trees and keep in touch with one another. We can encourage members to invite others to our fall meetings and share words of encouragement during these hot days.



And the Winner is...

Just a few weeks ago, the words, “**And the Winner is...**” echoed throughout Bluegreen’s Bayside Resort at the 2023 FREA Convention in Panama City Beach, FL. The joyous screams, ongoing laughter, congratulatory hugs, and friendly competition made this annual event one that will be fondly remembered as one of the best! The impressive teams, individual/group fellowships, business connections, Florida western-style celebrations, simple fun-filled events, and so much more, were “the icing on the cake” and winning combinations for everyone. “Hats Off” to FREA President Edwinna Williams for another job well done! A special congratulations to all who were winners, delegates, FREA members, and guests! Your presence made the dream work. If you were not able to attend this year, no worries! We look forward to seeing you and yours on May 14-16, 2024, at Saddlebrook Resort in Wesley Chapel. Plan now to attend, as the concept of “WINNING” will be taken to higher heights. It will be an event you must-see and experience in person!



Harriett M. Jenkins
FREA President-Elect

Let’s start preparing now for this new fiscal year and Convention 2024. In case you did not know, winning does not start **around** you---it begins **inside** you. Florida Retired Educators Association is so fortunate to have over 11,000 winning members who have made up in their minds and hearts to continue being a part of the winning T.E.A.M. on the local, district and state levels. Our members are committed and continuously work together to accomplish every goal. What a blessing!

Have you heard the saying, “It begins between your ears”? Your mind is the drawing room today for tomorrow’s circumstances. What happens **in your mind** will happen in time. Mind-management is the top priority to becoming a winner. When you make up your mind, it is just a matter of time.

Did you know, our habits define who we are? There are many habits a person must have as a winner. One very important habit is: “Building A **Good Picture** of Yourself”. Remember, your personal area of expertise, talents, gifts, divine favor, and life choices have allowed you to be in a special and unique category all by itself, “**retirement**”. For that reason, you should always be grateful and confident that you are “The Winner”. Do not have regrets; start looking at where you can be. Begin concentrating on your strong points. Sometimes what you consider a weakness is actually an implanted gift.

Lastly, one common habit that should be eliminated is: “**Wasting Time**”. One of my father’s favorite sayings was, “If you fail to plan, you plan to fail”. Planners are visionaries who know how to win. Planners are masters in details, goal setting, priorities, and order. Learn to avoid non-essentials and energy wasters. Make your time count. Chart your course hourly... daily... monthly. Stay on target. Schedule every small success. Those who are **unwilling to lose**, rarely do. Never, never, never quit. **YOU are the WINNER, ENJOY IT!** *Harriett*

Wheel Turning, Fish Throwing, Unit Growing... Winners!



Left to right: FREF Chair Karla Brogdon, FREA Secretary Melanie Waite, and FREF Vice-Chair Bob Stephens enjoy twirling for FREF Extravaganza winners. John Darovec, Manatee CREA enjoys throwing a winner at the Mullet Toss. State Membership Chair Jody Scruggs enjoys drawing the winner as FREA Executive Director Anne Fagan holds the Unit entries up as high as she can.



Linda Edson
FREA State Legislative
Co-Chair

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



George Ellis
FREA State Legislative
Co-Chair

FREA Legislative Priorities

- FRS - Protecting and Enhancing Retiree Earned Benefits
- Ensuring Accountability and Equity for all schools taking state funds
- Health & Wellness for a Retirement with Dignity for Florida seniors

Below is the summary of a bill that FREA followed closely since it was introduced in the 2023 Legislative Session. This bill was signed into law by Governor DeSantis and took effect July 1, 2023.

What can you do now? Please visit your Legislators in their home offices this summer, thank them for passing this CS/SB 7024, and urge them to take up again the reinstatement of the COLA for the FRS. While reinstatement was proposed, that bill died in committee this year. The reinstatement of COLA, removed in 2011 by the Legislature, will be one of FREA's priorities in the January 2024 Legislative Session. But, we need our members to talk to their representatives, let them know that this is important; and we are watching!

CS/SB 7024 — Retirement

by Appropriations Committee and Governmental Oversight and Accountability Committee

This summary is provided for information only and does not represent the opinion of any Senator, Senate Officer, or Senate Office.

Prepared by: [*Governmental Oversight and Accountability Committee \(GO\)*](#)

The bill makes changes to the Florida Retirement System and the Retiree Health Insurance Subsidy.

The bill changes the normal retirement date for Special Risk Class members who enrolled on or after July 1, 2011, to age 55 with 8 years of service or at any age with 25 years of service in the Special Risk Class.

The bill also makes three changes to the Deferred Retirement Option Program (DROP), effective upon becoming a law. These changes:

- Allow all FRS members, regardless of class membership and occupation, to enroll in DROP at any time after reaching the normal retirement date, rather than within the 1-year period immediately following their normal retirement date.
- Extend the maximum time a member can participate in DROP from 5 years to 8 years, regardless of class membership and occupation, and from 8 years to 10 years for certain K-12 instructional personnel.
- Increase the DROP interest rate from 1.3 percent to 4 percent on DROP accumulations held on or after July 1, 2023.

The bill increases the employer-paid contributions to Investment Plan member accounts by 2 percent of the member's compensation.

The bill establishes the employer-paid contribution rates for each class of employee and officer participating in the FRS beginning July 1, 2023. These rates should fund the normal cost as well as the amortized unfunded actuarial liabilities of the Florida Retirement System.

The bill increases the monthly retiree health insurance subsidy (HIS), from \$5 to \$7.50 for each year of the recipient's service. The maximum HIS benefit is now \$225 per month, up from \$150 per month. The minimum subsidy an eligible retiree can receive is also increased from \$30 per month to \$45 per month. These benefits are funded by an increase from 1.66 percent to 2 percent of payroll of the employers participating in the FRS.

If approved by the Governor, or allowed to become law without the Governor's signature, these provisions take effect upon becoming law, except as otherwise provided.

Vote: Senate 38-0; House 112-0 - signed into law by Governor DeSantis.



FREF Celebrates!



Thanks to the generosity of FREA members, FREF had a very successful fundraising season. Units were very generous. We had 39 items (money, gift cards, scratch offs, & traditional baskets) donated to our Dollars for Scholars room (aka basket room) at our Convention in Panama City Beach.

New Scholarships Awarded

FREF Trustees selected this year's scholarship winners at their March meeting. For privacy reasons, students are listed first name, last initial, & unit that submitted the application. Unfortunately, we had a very small number of applicants.

Rezlyn K. - Manatee

Makayla A.—Lee

Aryanna E.—Hernando

Santina D.—Sarasota

Marie Grein Practicing Educator Grants

The Trustees also selected two practicing educators to each receive a \$1000 Marie Grein Educators Grant. FREF also voted to pay the 2023-24 FREA Associate Memberships for these winners.

Stacie Canfield—Brooksville

Judith Deeley—Dunedin

2023 Extravaganza Winners

District Drawings—\$100 Winners

| | |
|-------------|-------------------|
| District 1 | Ed Stanford |
| District 2 | Mary Spencer |
| District 3 | Demetria Phillips |
| District 4 | Glynnell Presley |
| District 5 | Iva Smith |
| District 6 | Mary Garrett |
| District 7 | Barbara Layhew |
| District 8 | Doris Duxbury |
| District 9 | Durley Hogan |
| District 10 | Kathy Ahonkhai |

Large Group Drawings

| | |
|-------|------------------|
| \$200 | Robert Champagne |
| \$300 | Georgette Ward |
| \$500 | Linda Thweatt |

AMBA Goes the Extra Mile for FREF

FREA's exclusive benefits provider, Association Member Benefits Advisors (AMBA), showed just how much they believe in our FREF mission. They presented our Foundation with a \$1000 check to be used for scholarships for future educators. They also pledged to do this for a total of ten years. Folks, that's a total of \$10,000. **Thank you AMBA!**

**Thank
You**



**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.

2023 President's Award is given to FREA State Membership Chair, Jody Scruggs.



FREA President Edwinna Williams gives Jody Scruggs, aka The Spreadsheet Queen, her Presidents' Award. FREA Executive Director Anne Fagan thanks her for her thousands of hours of volunteer service to FREA. Jody served as the State Volunteer Services Chair, and now serves as the State Membership Chair, plus has held numerous Unit officer positions.

The engraving on Jody's crystal vase:



Every Queen Deserves a Crown
To
Jody Scruggs
FREA's Queen
of Spreadsheets

FREA Membership Moment SUMMER 2023

2022-2023 FREA MEMBERSHIP DATA Highlights

- ◆ New Member Contest won by Bay County REA (Unit received \$100 from FREA)
- ◆ State Membership (affiliated w/Unit) as of Jan 31, 2023 was **2,706**
- ◆ Total FREA Membership as of Jan 31, 2023 was **11,024**

DID YOU KNOW? You can help your unit grow and be recognized by FREA for your efforts!

Membership Growth Award

A unit will receive an award if it increases its FREA membership This year the below FREA Units grew larger. Congratulations to them!
Next year, will your Unit's name be here?

D1 West Jackson:

D6 Pasco

D8 Polk Unit I

D8 Polk Unit II

D9 Indian River

D9 Okeechobee

D9 St. Lucie



Jody Scruggs
FREA Membership

Annual New Member Contest

Each local FREA Unit will be awarded one (1) entry for each new member added from January 1— December 31. The entries will be placed in a drawing for \$100, held at the FREA Convention. The award may be used by the Unit as they so choose.

This year the Winner was Bay County REA.

Will Your Unit Win Next Year?



Mullet Toss: Mark Schmitt readies the mullets. The crowd gathers to watch their teams compete to see who will win. Fortunately, Bonnie Justice the Rodeo Clown, was not needed to wrangle the mullets. PS: No live mullet were harmed in this event.

A Picture is Worth...

...\$8,950,963.81

One \$29.91 FREA Volunteer Hour At A Time!



Diane Bassett, 2nd from left, the State Volunteer Services Chair, stands with several District FREA Volunteers of the Year. Thank You!

FREA members stepped up big time this year. The State of Florida is blessed to have so many education system retirees who retired from teaching, driving a bus, working to keep the lights on, and working as administrators, but never retired from life. FREA members keep making the world around them a better place to live, and making sure that they continue to carry on the message of our founder, Ethel Percy Andrus: "To serve, but not to be served." What a special group of people and thank you to all who contribute in so many ways.



Diane Bassett
State Volunteer
Services Chair

You are amazing!...

....Thank You's Continue



5th Grade Essay Contest Winners Join FREA Members at Convention.



work. Above, President Edwinna sits with her husband Bob and District 3 Director, Bonnie Justice aka Bubbles the Clown.

Below, taking a well deserved break, State Director and



Convention Coordinator Anita Schmitt sits with her husband Mark, and other members of her committee.

And furthermore, Conventions don't happen without the work of many volunteers. Our Convention Committee worked tirelessly to ensure that a good time, and a worthwhile time, was had by all. Some members even put their families to



Do you have a “Brain Book”?

Happy New (Fiscal) Year to FREA and all Units. This also means it is time to make New Year’s Resolutions! Since it is now the start of the FREA New Year, this is a great resolution for you: develop your “Brain Book”.

Do you have a “Brain Book”? Don’t worry! The book is not about your brain – it’s about what’s *in* your brain. All of us have procedures for everyday activities such as banking, grocery shopping, doctor visits, etc., and keeping track of the paperwork involved with so many things in our lives. We could spend hours on the best ideas for putting our affairs in order – Oh, a subject for another column! – but today’s topic concerns written procedures for what you do for your local REA, and, for some of you, your district and/or state level volunteer service for FREA.



Cecelia Solomon
Info Services Chair

“Brain Books” were mentioned during a discussion at a recent FREA Board meeting.

Definition: A “Brain Book” is a list and/or a manual that covers everything you do for your “job” so that someone can smoothly take over for you when you move on to another position, move out of state, or any other number of reasons.

I am proud to say I have now finished a four page “brain book” for FREA Information Services. The manual also mentions using a flash drive and 3-ring binder used to store related information to make the book as comprehensive as it could be. (Note: I will gladly share this guide with you, as long as you remember it is written by a volunteer for a volunteer position.)

What exactly can be included in this Brain Book?

- The description of the committee
- Top Ten List of Things to do Right Away
- Notes to help the new person
- Passwords if necessary
- The Mission, Purpose, Goals, and Responsibilities.
- A list of important dates for the committee

“LEARN from the past, BUT you are the Chair now, let it reflect you and your strengths, that’s why you were selected. Most of all...HAVE FUN!”

Thank you to *all of you* that contributed! PS: I am now working on “Brain Books” for three other organizations where I volunteer! *Cecelia Solomon*

FREA Board members were asked for suggestions.

There were three common items in almost all replies, with suggested priority for the list:

1. Familiarize yourself with the FREA Bylaws, Handbook, and Standing Rules
2. Read the local Unit Bylaws
3. Contacts list for communication.

Some of the other suggestions received were:

“When you need a volunteer, research says you usually need to ask three times.”

“For Presidents and Treasurers: Learn how to create/build a budget.”

Units “By The Numbers”

Unit 47 – Citrus County REA jubilantly jumped from our annual Spring Treat Event to our Installation of Officers. Each year members bring “goodies” to stuff containers of treats that are delivered by our members to the 25 School District Staff lounges. At the May meeting, new officers were installed to kick off our upcoming year. Current President Nancy Reynolds shared an Installation Ceremony centered on flowers leading us to look forward to the blooming of a new year with new ideas and events to come.

The new officers installed are: President Frank Pifer, VP Margaret Williams, Secretary Barbara Olson-Fleming, Treasurer Margie Harper. Also at this meeting AMBA representative, Steven Ruef shared a wealth of information about benefits, and a few were new to our members. So, this presentation was a definite “benefit”!

Unit 64S – The South Pinellas REA’s May meeting was an interesting and very moving account by member Paula Walker and her husband Don of their trip to Normandy. Everyone was very interested in hearing about the adventure and learning about that awful time in World War II.

Unit 71 – The Manatee CREA will soon deliver our Little Free Library to a local neighborhood. The library was built by our own Susan Darovec. This special project has been in the works for the past year and was made possible by member donations. We already have many books to fill it and replenish – again thanks to our generous members.



(Do you have news about your Unit? Please send, with photos, to Cecelia: buckysmom@tampabay.rr.com.)



BENEFITS STILL FIT?

CONSIDER ADDITIONAL INSURANCE COVERAGE

As your life changes, consider some of these benefits and discounts from **FREA & AMBA:**

- Dental & Vision Plans
- Long Term Care & Home Health Care Insurance
- Medical Air Services Association (MASA)
- Cancer, Heart & Stroke, Accident, and Disability Insurances
- Medicare Solutions
- Final Expenses Whole Life & Guaranteed Acceptance Life Insurance
- Annuity
- American Hearing Benefits (AHB)
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Learn More: **1-877-556-4582**

myambabenefits.info/frea

FREA - Florida Retired Educators Association



FREA Contracts with Association of Member Benefits Advisors (AMBA) as their Exclusive Benefits partner.



To celebrate the creation of a long-term partnership with FREA to be their sole benefits provider, AMBA surprised FREA Chair Karla Brogdon with a \$1,000 per year donation to the FREA Scholarship Fund. This will create, at the end of 10 years of donations, a named scholarship for AMBA. And will ensure that the FREA can continue in its mission of scholarships for future teachers, grants for current teachers, and funds for past educators in crisis. Congratulations to all for continued success and creating a partnership that will benefit FREA members through enhanced benefits, and FREA scholarship recipients with financial assistance.

2023 FREA Wednesday Educational Webinar Series – 1:00 p.m./ Noon CST

| Month | AMBA Topic | Description | Registration Link |
|-------------------------------|--|---|---|
| July 26th Noon/1 p.m. | Emergency Transportation on issues in Florida | Unregulated ground and air ambulance services continue to cost Florida residents millions of dollars each year for emergency transportation. Insurance and Medicare pay only a portion of the cost. What can you do to make sure an ambulance or helicopter ride doesn't eat up your savings? Join and find out! | https://ambabenefits.zoom.us/webinar/register/WN_DPAIKydlS-W2U2xhUgmn-w |
| August 16th Noon/1 p.m. | All About Long Term Care | Explore the myths and realities of what is covered when it comes to Long Term Care. Does Medicare cover anything? What about my major medical plan? Are there any options? Do I even need it? Join us to find out all the answers as we break down what Long Term Care is and how it impacts generations of your family. | https://ambabenefits.zoom.us/webinar/register/WN_mXj-nDhBSImnwXC8PY-IA |
| September 6th Noon/1 p.m. | Home Fit | An overwhelming majority of us want to live our aging years at home, but only 15% of our homes are fit for safe living as we age. Join us as we explore how to make you home safe from fall risks and other challenges to independent living. We'll discuss financial safety and organization tips too. | https://ambabenefits.zoom.us/webinar/register/WN_GNim2e2SOyUN8qul5Y6zA |
| October 4th at Noon/1 p.m. | The True Cost of a Cancer Diagnosis | The physical toll of a cancer diagnosis is often met with an equally difficult emotional and financial toll. Medicare and most insurance covers a significant portion of the treatment, but studies show that nearly 60% of the total cost of care after the initial treatment is not covered by any form of insurance. Come find out why and what the possible solution is to avoid a significant financial impact to you and your family. | https://ambabenefits.zoom.us/webinar/register/WN_-vgHHJyOQmOPriubunOh_g |
| November 1st Noon/1 p.m. | The Basics of Medicare | How do I make sense of this Medicare Alphabet Soup? What does A&B have to do with F, D, H, G, and N? When do I sign up and what is covered? You might be surprised at what's not covered with Medicare. Join us to get a good, basic overview of Medicare so that you can make the informed decisions whether you are already on Medicare or soon will be. | https://ambabenefits.zoom.us/webinar/register/WN_x7PNvKHLQuW-QB5sKo1pkQ |
| December 6th Noon/1 p.m. | Holiday Discounts for FREA Members | The Holidays are here and whether you're shopping, dining out, or planning travel to a warm weather location, FREA has a way for you to save money. Join us for the latest discounts that are free as part of your FREA membership. | https://ambabenefits.zoom.us/webinar/register/WN_SxekZtTXSHGaGNxP6XylHg |



FREA is pleased to offer FREA Members the world,

This is your trip - something you've planned for and dreamed about. Your time, and how you choose to spend it, is priceless. Collette has been doing this for a long time. Since 1918 in fact. To see all info on a trip, just click the photo

Florida Retired Educators Association presents...

Spotlight on Paris

with Optional 2-Night Paris Post Tour Extension

April 23 - 29, 2024



Book Now
& Save
\$100
Per Person

Florida Retired
Educators
Association Members
receive an additional
\$250 off
per person!

Upgrade to **Elite Airfare!** see inside for details



For more information contact
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Please refer to booking #1190016

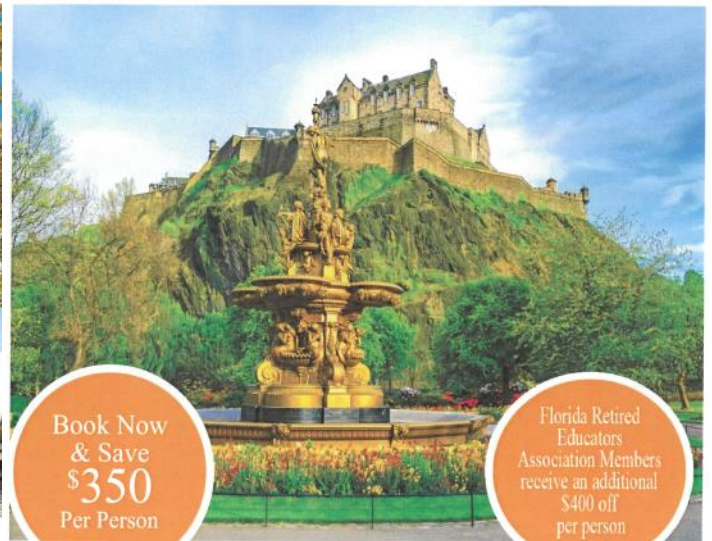
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Florida Retired Educators Association presents...

Exploring Scotland & Ireland

with Optional 3-Night London Pre Tour Extension

May 5 - 17, 2024



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July 12 - 20, 2024



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Florida Retired Educators Association presents...

Rome & the Amalfi Coast

with Optional 3-Night Florence Pre Tour Extension

September 25 - October 4, 2024



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Per Person

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For more information on extensions and options for this tour visit
<https://gateway.gocollette.com/link/1186970>

In Memory

March 16, 2023 ~ July 19, 2023

| First Name | Last Name | Unit | First Name | Last Name | Unit |
|------------|-------------|--------------------|--------------|-----------|------------------------|
| Cynthia | Paulson | Alachua CREA | Betty | Traweek | Santa Rosa CREA |
| Eddie | George | Alachua CREA | Doris | Kingry | Santa Rosa CREA |
| Marjorie | Ayers | Alachua CREA | Duane | Broxson | Santa Rosa CREA |
| Herman | Hughins | Bay County REA | Joye | Peacher | Santa Rosa CREA |
| Joanne | Cox | Bay County REA | Pasco | Gibson | Santa Rosa CREA |
| John | Hope | Bay County REA | Willie Agnes | Knighton | Seminole CREA |
| Claudia | Finlayson | Broward CREA | Bruce | Dutton | South Pinellas CREA |
| Frances | Welch | Broward CREA | Barbara | Saraduke | St. Lucie CREA |
| Jean | Childers | Broward CREA | H | Granitz | St. Lucie CREA |
| Mary Lou | Deering | Broward CREA | Edna | Gardner | Sumter CREA |
| Robert | Green | Broward CREA | Elberta | Ritchie | Sumter CREA |
| Wayne | McWhinney | Broward CREA | Willene | Le Fevre | Suwannee/Lafayette REA |
| Arlene | Kincaid | Charlotte CREA | Mary Lou | Deeley | Volusia CREA |
| Joe | Kirkland | Columbia CREA | Lawrence | Bryan | West Jackson REA |
| Members | | | At | | Large |
| Joe Ann | Jones | Dixie CREA | Alan | Sands | Port Saint Lucie |
| Delores | Bolden | Duval CREA | Arlene | Grossman | Delray Beach |
| JoAnn | Buggs | Duval CREA | Barbara | Shontz | Sarasota |
| Mamie | Brightman | Duval CREA | Barbara | Riedy | Miami |
| Ruby | Raymer | Duval CREA | Bette | Halberg | Media |
| Ethel | Coleman | Escambia CREA | Blake | Landor | Gainesville |
| Gordon | Eade | Escambia CREA | Claire | Hill | North Palm Beach |
| Maggie | King | Gadsden CREA | David | Resnick | Wellington |
| Florine | Schultz | Hernando CREA | Edward | Simpkins | Pensacola |
| Peter | Diulio | Hernando CREA | Gloria | Katz | Boca Raton |
| Rita | Spillers | Hernando CREA | Gwen | Thompson | Wilton Manors |
| Olive | Fabisiak | Lee CREA | Henry | Plotnick | Needham |
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| | | | William | Parm | Port Orange |
| | | | William | Flaherty | Palm Beach |

**"The grave
itself is but
a covered
bridge,
Leading
from light
to light,
through a
brief
darkness!"**

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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!

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The Last Word

The FREA Delegate Convention attendees had a lot of fun, but they also did the jobs they were there to do. They elected District Directors., voted on the new FREA Bylaws, and also the upcoming years' FREA budget. They had several breakout sessions to choose from: "Legislative Strategies", "Women of the Mayflower", and "The One Two Punch of Senior Scams and Inflation". At right:

New District Directors are sworn into office. They serve two years. Below, Delegates voted at the General Session.

Well done Convention Delegates and Attendees. See you next year at Saddlebrook!



President Edwinna Williams swears in the newly elected District Directors. From l-r: Dr. Donald Leech, D5; Laura Hodges, D3; Emily Berry, D6; Linda Stephens-West, D8; Bonita Williams, D9; and Dr. Susan Colton, D10.

