



The Retired Educator



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THE RETIRED EDUCATOR

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Orange County Retired
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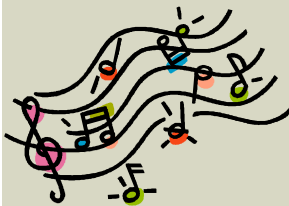
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&
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at
www.ocrea-fl.org

PRESIDENT'S CORNER



Our first Happy 2008 newsletter begins with this issue for the long leap year month February. We have several upcoming events to preview. Read on.

We again will hold our February Potluck luncheon/meeting. Beverages & meat will be provided by board members; others need to bring salads, vegetables, & desserts. Have your dishes on the serving tables by 11:15 am, please. Loretta Dow will delight us with music for Valentine's Day. Don't forget the pets; our spring civic project is cat and/or dog food, cans/boxes/bags, for Pet Food Xpress.

There are interesting programs as well as special activities planned all the rest of the OCREA year.

- 1) Be sure you are up-to-date on reporting Community Service & Literacy volunteer hours. Check with Arleen & Henrietta. FREA deadlines are near.
- 2) In March we will have our scholarship fundraiser white elephant silent auction. What have you set aside for this sale?
- 3) April displays -- travel/tourist souvenirs. I have 7 items; how about you?
- 4) Before we know it, it will be time for the May luncheon.

Take your vitamins; we're going to be busy.

Carol Egolf

GENERAL MEMBERSHIP MEETING

Thursday, February 7, 2008

College Park United Methodist Church
(located at corner of Edgewater & Harvard across from Publix)

11:15 a.m. Arrive for Luncheon

11:30 a.m. Pot Luck Luncheon
Special music by Loretta Dow

Hosts & Hostesses

Members please bring a salad, vegetable dish or dessert.
Board members will provide the meat dish.

PROJECT: Pet Food Donations



***Door prizes

PLEASE PLAN TO ATTEND!

Due to limited parking, please carpool if possible.

Credit Union News

By Nancy L. Whitecavage

CFE Grows to Serve Oviedo

CFE's newest full-service branch just opened its doors in Oviedo and is ready to serve you. Come visit our newest location at 1948 West County Road 419 (also known as Chuluota Road) in Oviedo, near Sanctuary Blvd. This is the 14th branch that CFE has opened in our continued effort to make financial transactions convenient for you. Stop by and meet our friendly Oviedo branch manager, Michael Langhorst, and his staff to learn how they can meet your financial needs. Hour of operation are:

Lobby:

Monday - Thursday: 9 a.m. - 5 p.m.

Friday: 9 a.m. - 6 p.m.

Drive-thru:

Monday - Thursday: 8 a.m. - 5 p.m.

Friday: 8 a.m. - 6 p.m.

Saturday: 8 a.m. - 12 p.m.

Do You Know What 0% Vehicle Financing REALLY Costs?

Is 0% financing the best deal? There's so much to think about when buying a vehicle that it's easy to get confused about your financing options. There are several things to consider before you decide if 0% financing is your best option.

Less than 10% of the population qualifies for 0% financing

If you have outstanding credit and qualify for 0% financing, you could save money. As long as you're willing to accept the possibility of limited terms, pre-payment penalties or larger down-payment requirements, this could be a viable option.

Rebate vs. 0% financing

Sometimes, taking the vehicle rebate and financing at CFE's competitive rate will save you more money than the dealer's 0% financing.

0% financing may not be available on all models

Often, 0% financing is available only on current dealer stock, which could limit your choice of colors and options. Other limitations may include specific models only. Additionally, you may not be able to negotiate the price of the vehicle because of this special financing option.

0% financing may restrict your repayment terms

Typically, the repayment terms for 0% financing are limited to 12 to 36 months, which could strain your monthly budget. If longer payment terms make better sense, you may have to move up to a higher rate. Remember to read the fine print of all 0% financing offers and get the answers you need beforehand. That way, you'll have a better understanding of what it means for you.

Literacy News

Congratulations to Mildred Dunlap and Inge Ballas who have collected 80 hours for the month of November. Everyone must remember that February is the last month this year for collection of hours. It must be turned into the state at the end of February. So please remember to note your hours and then make sure you turn them into me. Also, we now have 27 literacy volunteers, which of course does not make us a winner in the state. No matter, we are still the most vibrant unit in District 8. So keep on volunteering!

Henrietta Sebag

LITERACY HOURS

Record your hours on the form below and bring it to the next meeting, report them to the phone tree callers or mail to

Henrietta Sebag

Check your yearbook for address

Name _____

Month(s) _____

Tutoring _____

Libraries _____

Schools _____

Miscellaneous _____

of hours from the above total that benefited young people: _____



Nineties Club

At the December meeting, two more of our members were inducted into this prestigious group of 25 members. They are Rachel Bosma of College Park, MD who celebrated her 90th birthday on July 16 and Doris Young of Bella Vista, AR, whose birthday was on Sept. 25th. These two ladies are long time members and were very active in OCREA before moving out of state.

A birthday cake was presented to the club members who were present.

The traditional crystal apple and a Certificate of Recognition were sent to each of the two new members.

Congratulations to Rachel and Doris!

Julia Greene



**HOSPITALITY FOR
FEBRUARY MEETING**

Please plan to bring a side dish to share with our members. The OCREA board members will provide the meat dishes. Please have your goodies at the meeting by 11:15 a.m. Lunch will be served at 11:30.

Greeting us at the door will be Martha Florey and Jean Workman.

Carol Egolf, Julia Greene, Mary Long, Sue Orth, Henrietta Sebag, Nancy Singley, Elaine Pennington and Fran Winesett have signed up to bring goodies for the Ronald McDonald House.

Thought for the Day -- Jo Coleman

Sanitation Engineer -- Fran Winesett

SPECIAL PROJECT DAY

PET FOOD. Please bring cat and/or dog food. Board members will transfer the donations to Pet Food Xpress for distribution to needy seniors.

COMMUNITY SERVICE

Did you make a New Year's Resolution to get more involved in community service? Eighty of our members have given over eight thousand volunteer hours in the last nine months. It is hard to measure all of the good they are responsible for. It will also be difficult to chose just one for the Volunteer of the Year since so many are deserving of this honor. We will be turning in a report to the state for all of the volunteer hours from March 1, 2007 to March 1, 2008. So make sure all of your volunteering time is accounted for during this twelve month period.

COMMUNITY SERVICE

Volunteer Report

Volunteer hours may be reported to the phone tree callers, recorded on the form below and brought to the next meeting or mailed to

Arleen Stalnaker

Check your yearbook for address

Name: _____

Month: _____

Church _____

Civic/Community: _____

Ecology/Environment: _____

Hospital/Hospice/Private: _____

Personal Help: _____

Schools: _____

OCREA: _____

FREA: _____

Misc. (List Activity) _____

Total hours _____

of hours from the above **total** that benefited young people: _____

Information and Protective Services

PROTECTING YOURSELF FROM IDENTITY THEFT

Be sure your bank, doctor's office, and other businesses protect personal information.

1. Never carry your Social Security card, Social Security number, birth certificate or passport unless necessary.
2. Social Security numbers or phone numbers should not be put on checks.
3. Identifying information should not be given over the phone or the Internet to someone you do not know or on a **cellular or cordless** phone.
4. Shred all personal documents before placing them in the trash.

Get a credit report from the three national credit reporting agencies every year.

To order your Free Annual Credit Report

Visit annualcreditreport.com

This is the **only one** authorized website.

Call toll-free: 1-877-322-8228

Mail your completed Annual Credit Report Form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Many other websites offer "free credit report" or free credit scores," or "free credit monitoring." But be careful. These sites are not part of the official annual free credit report program. Some of these "imposter" sites direct you to other sites that try to sell you something or collect your personal information. Do not contact the nationwide consumer reporting companies directly. They only provide free annual credit reports through the website, phone number, and address above.

This information is put out by the FTC (Federal Trade Commission). To file a complaint or get information on consumer issues, visit ftc.gov or call toll-free 1-877-FTC-HELP (1-877-382-4357).

Phyllis Tacey.

FREF REPORT

A motion was made to change the name of our Ruth S. Hawk Scholarship to include Ruth's husband, Ernest. The motion was unanimously approved. Ernest Hawk served as president of OCREA in 1978-79, was an FREF Trustee, and chairman of the Scholarship Committee for many years. The name of the scholarship will be the Ruth and Ernest Hawk Scholarship.

Income from the Little Red Schoolhouse
January General Meeting \$60
Book Sales General Meeting Dec.\$13
Book Sales General Meeting Jan. \$11



NEED A RIDE ?

Want to attend meetings but need a ride? Phone tree volunteers and Board members will try to match you up with a driver. Tell your phone caller or contact Carol Egolf or Alice Meister.

Don't Forget!

General Meeting Feb 7th
Potluck Luncheon

Bring Pet Food for the companions of needy seniors

Bring or send your Volunteer hours to
Arleen and Henrietta

Retirement Seminar
2/12 Ocoee High School
In the school's cafeteria at 4:00 PM.



It's time to Vote Slate of Candidates for 2008-09

President	Sue Orth
Vice President	Margie Wells
Recording Sec.	Shirley Pettit
Corresponding Sec.	Eleanor Kenyon

Directors	Housing Board
Richard Gomer	Julia Greene
Elaine Sloan	David Greiat
Walker Mae Lock	Robert Ford
Diane Brown Espi-	

Julia Greene,
Nomination Committee Chairperson

Recipe for Love

Ingredients

2 Hearts Full of Love
2 Heaping Cups of Kindness
2 Armfuls of Gentleness
2 Cups of Friendship
2 Cups of Joy
2 Big Hearts Full of Forgiveness
1 Lifetime of Togetherness
2 Minds Full of Tenderness

Stir daily with Happiness, Humor and Patience.
Serve with Warmth and Compassion, Respect and Loyalty.

~ Author Unknown ~

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