



The Retired Educator



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THE RETIRED EDUCATOR

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Orange County Retired
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to send thinking
of you cards to those
who are ill
or
to send sympathy
cards to members or
families.

PRESIDENT'S CORNER

By the time this newsletter gets to you I hope Florida is out of the very cold weather and we are back to seasonal temperatures. But not too hot.

Our January program was outstanding. The scheduled speaker, a representative from the FDA, did not show up. However, Ginger Rudiger, caregiver for Lucille Bateman, volunteered to present a program. Her talk about organizing, purging, food safety and expiration dates invoked comments of "oh, yes", "been there, done that". She struck a cord in each one of us. We laughed, commented and shared experiences. Members were still smiling and sharing as they left. It was one of the best programs OCREA has had and we have had outstanding ones. Thank you Ginger for getting our New Year off on the right foot and giving us lots to think about.

It is hard to believe that it is time to change the guard. Ann Winn has put together an outstanding slate of officers for OCREA. We will be in good hands for the next two years. Make it a priority to be at the February meeting. We will have a paper vote this year and every vote will count. But how to choose—that is the question.

February's Pot Luck Luncheon is something we all look forward to each year. You will not want to miss this favorite social event of the year. There will be food, music and door prizes.

Sue Orth

Sue Orth



HOSPITALITY FOR FEBRUARY MEETING

Please plan to bring a side dish (vegetable, potato, pasta, salad etc) to share with our members. For planning purposes we usually have about 75 attend this luncheon. The OCREA board members will provide the meat and special dessert. 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 Jo Coleman and Mary Long

Carol Egolf, Jean Forest, Phyllis Tacey, Patricia Johnson, Blancia Hernandez, Mary Long, Fran Winesett, and Julia Greene have signed up to bring goodies for the Ronald McDonald House.

Thought for the Day -- Martha Florey

Credit Union News

By Nancy L. Whitecavage

New Year's Resolution

Every December 31, 45% of Americans make resolutions for the year ahead. Topping the list of New Year's resolutions are weight loss, spending time with family, and quitting smoking. Also popular are resolutions dealing with better money management and debt reduction.

Research proves resolutions are valuable since people who make specific resolutions are 10 times more likely to attain their goals than people who don't.¹

Here are seven steps to get you started on your financial fitness plan:

1. Evaluate your financial health, and admit it's not where you want to be. Decide where you want to be, and set a goal.
2. Track your spending for 30 days. Record every expense to identify where your money is going.
3. Then develop a budget. Use CFE's free budget worksheet available online at: mycfe.com/services/FinancialEducationCenter.htm.
4. Find "extra" money. Can you cut expenses such as cable, internet, and/or dining out? Or sell unwanted items to generate extra cash.
5. Pay yourself first. It's important to start building an emergency savings account for the unexpected so you don't have to rely on credit cards.
6. Make a plan to get out of debt.
 - List all of your debts and their monthly payment amounts.
 - Start by paying off one debt at a time and adding any extra money you can afford to your monthly payment. Depending on your situation, you may want to start with the smallest balance first or the debt with the highest interest rate.
7. CFE's new online tool, Debt In Focus, can help you get started and stick with it. It's a free and anonymous service that delivers a personal action plan. Visit the Financial Education Center on mycfe.com to get started today.

1 Source: Auld Lang Syne: Success predictors, change processes, and self-reported outcomes of New Year's resolvers and nonresolvers, by John C. Norcross, Marci S. Mrykalo, Matthew D. Blagys, University of Scranton. *Journal of Clinical Psychology*, Volume 58, Issue 4 (2002).

Education Exchange College Grant Applications Available

Applications for the 2010 Education Exchange College Grant program will be available in all CFE branches later this month. The program is open to all college-bound high school seniors and will provide a total of \$50,000 in grants to deserving students based on scholastic achievement, community involvement, financial need and essay responses. The entry deadline is March 15, 2010. Judging takes place from March to May each year.

Grant recipients are announced each June. A total of four \$5,000 and thirty \$1,000 grants will be awarded in July.

To enter, students must mail their completed applications to the ACCEL/Exchange Network for judging at: **The ACCEL/Exchange Network**, 250 Johnson Road, Morris Plains, NJ 07950.

Overview of the Credit Card Act of 2009

In May of 2009, President Obama signed the *Credit Card Accountability, Responsibility, and Disclosure (CARD) Act of 2009*. The Act introduces credit card reforms intended to strengthen consumer protection in the credit card market, and several of these reforms are scheduled to take effect on February 22, 2010.

Since CFE never engaged in the unfair credit card practices targeted by the Act, many of the regulatory changes will be transparent to CFE cardholders. However, CFE's credit card statement format, disclosure language, and system methods will be changing in accordance with the new regulations. To help members understand the Act and its affect on CFE, a Webpage on mycfe.com has been established. Visit mycfe.com/creditcardact to review a summary of the law, an explanation of how CFE cardholders will be affected, answers to frequently asked questions, and links to helpful resources.

Funds Availability Rules Changing (Regulation CC)

The Federal Reserve Board is restructuring check-processing operations within the Federal Reserve System. The Federal Reserve's check-processing infrastructure will become a single check-processing region that is located in Cleveland by early 2010. A single check-processing region will result in checks no longer being considered nonlocal for purposes of Regulation CC. A single check-processing region will subject some checks to faster funds-availability schedules and all checks will be considered local.

New Saturday hours at the following CFE locations:

Kissimmee and Oviedo Branches
LOBBY NOW OPEN EVERY SATURDAY!

Lobby 9:00 a.m. to 1:00 p.m.

Drive-thru 8:00 a.m. to 1:00 p.m.

Weber Branch

NOW WITH EXTENDED SATURDAY HOURS!

Lobby 9:00 a.m. to 1:00 p.m.

Drive-thru 8:00 a.m. to 1:00 p.m.

In Memoriam

Mrs. Ouida Reynolds
Nov 29, 2009

Mrs Hallie B. Kimble
1/1/2010

COMMUNITY SERVICE

Arleen Stalnaker

Please report all of the time you spent volunteering since March 1, 2009. The deadline for turning in Community Service hours is the OCREA March 4th meeting. The members that have reported the most volunteer hours are Carol Egolf, Joan Giles, Ouida Harmon, Elizabeth Kerly and Fran Winesett. Two places that could use your help are Second Harvest of Central Florida (407-295-1066) and the Leukemia & Lymphoma Society (407-899-4141).

The Girl Scouts are looking for volunteers. To find out what positions are available contact

Cindy Light
Volunteer Development Manager
Girl Scouts of Citrus Council, Inc.
341 North Mills Avenue
Orlando, FL 32803
(800) 367-3906 ext. 1239
Direct line: (407) 228-1624
Fax Number: (407) 894-0966
www.citrus-gs.org

Our mission - Girl Scouting builds girls of courage, confidence, and character, who make the world a better place.




Literacy Henrietta Sebag

We are commencing a new year and we need more volunteers for our literacy program. We have 373 members and only 22 persons involved. So help yourself, some other and our organization and please become a literacy volunteer. We thank you.

Don't forget to bring in your favorite book to display at the next general meeting. Give new ideas to others and earn an hour's credit as a Literacy volunteer.



NOMINEES FOR 2010

 Our bylaws indicate that as February nears it is again time for elections. As you know, officers serve for two years and then are eligible for re-election if they wish. We have both candidates running for new offices and candidates who wish to continue in their current offices. We are appreciative of all the nominees for their willingness to serve the Association. I am pleased to announce the following candidates for offices on the Board of Directors in the coming two years.

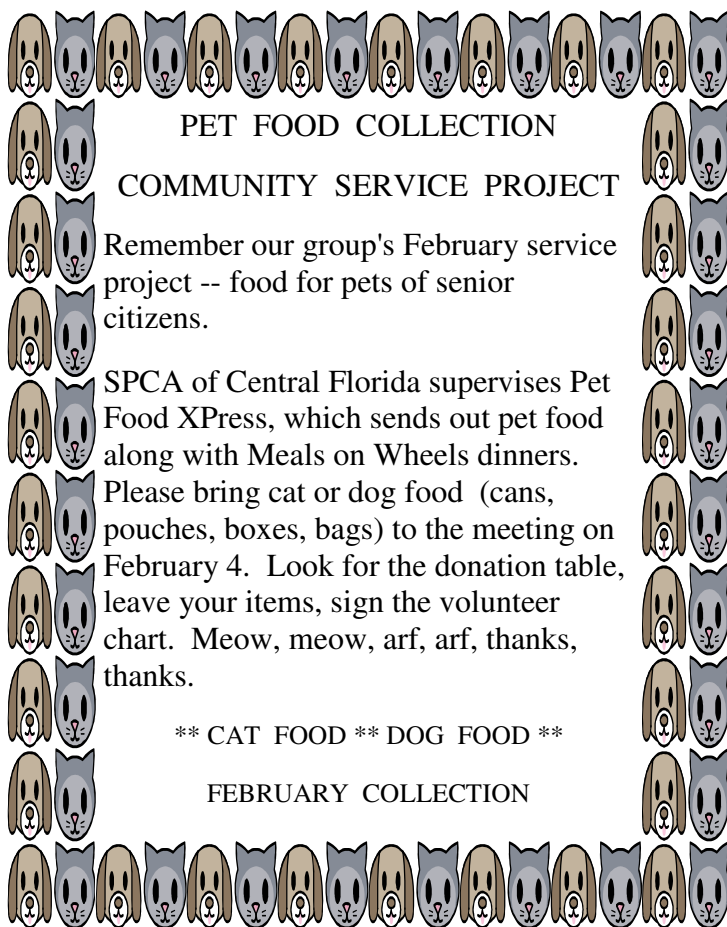
- | | |
|-------------------------|----------------|
| President | Margie Wells |
| Vice President | Richard Gomer |
| Secretary | Shirley Pettit |
| Corresponding Secretary | Eleanor Kenyon |

Directors *Please note that we will vote for and elect only three of the four candidates for Director.

- Walker Mae Lock
- Lois Kolski
- Dianne Esquinaldo
- Elaine Sloan

Please make your attendance at the February meeting a priority; so, that you can participate in the election of our officers for 2010-2012.

Dr. Ann Winn, Nominating Chairperson



PET FOOD COLLECTION

COMMUNITY SERVICE PROJECT

Remember our group's February service project -- food for pets of senior citizens.

SPCA of Central Florida supervises Pet Food XPress, which sends out pet food along with Meals on Wheels dinners. Please bring cat or dog food (cans, pouches, boxes, bags) to the meeting on February 4. Look for the donation table, leave your items, sign the volunteer chart. Meow, meow, arf, arf, thanks, thanks.

** CAT FOOD ** DOG FOOD **

FEBRUARY COLLECTION

**GENERAL
MEMBERSHIP MEETING**

Thursday, February 4, 2010

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

Hosts & Hostesses

Members please bring a salad or vegetable dish to share.

Board members will provide the meat dish
and special dessert

PROJECT: Pet Food Donations



*****Door prizes**

Please plan to attend

Due to limited parking, please carpool if possible.



valentine Smile

On Valentine's Day we think of those
Who make our lives worthwhile,
Those gracious, friendly people who
We think of with a smile.

I am fortunate to know you,
That's why I want to say,
To rare and special people:
Happy Valentine's Day!

Sue

By Joanna Fuchs
www.poemsource.com



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