



The Retired Educator

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THE RETIRED EDUCATOR

Published By

Orange County Retired
Educators Association
P.O.Box 677325
Orlando, Florida 32867

President
Sue Orth

Vice-President
Margie Wells

Recording Secretary
Shirley Pettit

Corresponding Secretary
Eleanor Kenyon

Treasurer
Robert Ford

Editorial Team
Mildred Dunlap
&
Sue Orth

Visit us on the web
at
www.ocrea-fl.org

Contact

Mary Mixner
407-841-1310

to send thinking
of you cards to those
who are ill

Tom Ard
407-896-9224

to send sympathy
cards to members or
families.

PRESIDENT'S CORNER

Welcome to OCREA and another year of great activities and fellowship. I hope your summer has gone well. Our Vice President Margie Wells has put together an outstanding array of programs we will enjoy at the General Meetings. You will not want to miss a one. Check your 2008-09 Yearbook and the website for a complete list.

Our Chairman for Cultural affairs, Ann Carmine, has several outings planned. The first one on September 25 to The Marine Science Center, lunch at Down the Hatch and then a cruise to view the historical sites is going to be a popular one. I plan to bring my check on Sept 4th to guarantee my spot.

Mildred Dunlap, our yearbook editor, had a real challenge this summer as almost all of it needed retyping. We adopted those new by-laws this year. So she wants you to check your personal information carefully and notify her or Bob Ford if there are any corrections or changes.

Communication is a very important part of any organization. In addition to the yearbook and newsletter we have our website and telephone tree. These wonderful members do an outstanding job of notifying the membership of upcoming meetings and gathering data such as your volunteer hours. Many hands make a job lighter and Alice Meister would like to have more people at the phones. Call her or when you pick-up your name-tag tell her you would love to join this special group.

At the heart of an organization are the members. Did you know that of the 342 members; 54 Live in Florida outside of Orange County and 26 live out of state? Bring a friend, a new retiree or someone who just has not come to a meeting recently and join us Sept 4th.

Sue Orth

MEMBERSHIP UPDATE

As of Aug. 8, OCREA has 342 members for the 2008-09 year. Invitations to join were mailed to retirees from 2007 and 2008, but so far very few have opted to become members.

Membership applications will be available at the Sept. 4 meeting, and Bob and Ruth Ford will be collecting the \$40 from anyone who wishes to join. Our goal was to surpass last year's total of 365 members, which means everyone needs to try to get one new member! Questions? Phone Bob or Ruth Ford at 407-644-7092.

Ruth Ford, Membership Chair

HELP PUBLICIZE OCREA

If you know of local/neighborhood publications in which we could freely advertise our monthly OCREA meetings, please provide our publicity chairpersons Frank & Patricia Johnson with the name and email address of those publications--or better yet, bring them sample copies. Also, since Frank & Patricia do not actually subscribe to or receive all the publications we currently advertise in, if you ever see a notice about OCREA in some paper you are reading, please bring a copy to Frank & Patricia at the next meeting so they can see how our notices appear in various papers. Thank you.

Frank Johnson

Credit Union News

By Nancy L. Whitecavage

A Message from CFE's President - CFE is Strong & Secure

On behalf of CFE, I wish to thank our members for entrusting us with the important responsibility of protecting your financial interests. In response to troubling news reports concerning recent financial market events, we want to reassure our members that CFE continues to be strong and a leader in the credit union movement.

Financial security has been a strength and priority of CFE Federal Credit Union for over 70 years, during times of both economic prosperity and challenge. We have consistently maintained careful lending policies, conservative investment practices, and a strong capital base, enabling the credit union to remain stable.

We appreciate the opportunity to answer any additional questions you may have about your credit union. Please email us at info@mycfe.com.

Our promise is to always be there with each step along the individual financial paths of our members. Our genuine commitment, steadfast protection, and unending support can only come from the most trusted of friends.

Joseph A. Melbourne, Jr.



President and CEO

CFE's Strength and Stability and Your Protection Through the National Credit Union Share Insurance Fund (NCUSIF)

As a CFE member, you can have peace of mind knowing:

The National Credit Union Share Insurance Fund (NCUSIF) insures your deposits at CFE up to \$100,000 for non-Individual Retirement Accounts and up to \$250,000 for Individual Retirement Accounts (IRAs). CFE provides excess share insurance through an independent 3rd party for your IRA for an additional \$250,000 in coverage for a total IRA coverage of \$500,000.

Different types of account ownership may increase the amount of coverage you have. To understand your own individual share insurance protection, visit

<http://webapps.ncua.gov/ins/>

*****Important note when using the NCUA share insurance estimator:** If you have set up your account with beneficiaries listed, (considered a payable on death account), select the **Revocable Trust Account** description instead of "Share/Share Draft/CD" to maximize the insurance calculation.

The NCUA is the federal agency that charters and supervises federal credit unions. The NCUA insures deposits in federal credit unions through the National Credit Union Share Insurance Fund (NCUSIF), a federal fund backed by the full faith and credit of the United States government. The NCUSIF is similar to the FDIC insurance fund, which insures deposits at banks.

*The NCUSIF is well financed and regulated.
No member of any credit union has ever lost money insured by the NCUSIF.*

CFE's capital ratio is over 11.48%. Capital is a key indicator of an organization's financial position, and according to the NCUA, CFE is a *highly capitalized financial institution*.

CFE has been highly rated for its safety and soundness by the NCUA. CFE participates in a detailed and stringent examination conducted by the NCUA each year.

CFE's Supervisory Committee, which acts as an independent audit committee, has hired two audit firms to monitor the safety and soundness of CFE to ensure that the membership is protected. Each year, the supervisory committee has been able to give an unqualified statement that CFE is in good financial shape.

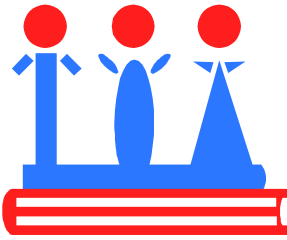
Bankrate.com and **Bauerfinancial.com**, two independent firms which rank the safety and soundness of financial institutions have both ranked CFE among the highest-performing financial institutions. Bauer Financial has given CFE 5 stars, its highest rating.

CFE has always maintained careful lending policies. CFE serves in a stewardship role for its members. As such, the credit union has never become involved in subprime lending. Instead, we maintain careful lending policies so CFE remains strong and is a safe haven for our members' deposits.

For more information and to view frequently asked questions regarding NCUSIF insurance, visit

http://ncua.gov/publications/brochures/insured_funds/funds.pdf or visit mycfe.com.

Literacy News



We are almost halfway through our Literacy volunteering year- March through February.

I hope you have been busy volunteering for literacy this summer. Be sure to bring all of your summer hours to the September meeting. There will be

many more opportunities for volunteering once school starts.

Remember to keep track of your hours!

VOLUNTEER OPPORTUNITY

The Adult Literacy League needs new adult volunteers to serve as tutors to eager adult learners in the tri-county area. There are 75 prospective students on the waiting list. More help is needed. The next Tutor Training Class will be held on Saturday, October 11th from 9 a.m. to 4 p.m. Interested persons may call the agency at 407-422-1540 or on the web at www.adultliteracyleague.org

Phyllis Tacey for Henrietta Sebag

COMMUNITY SERVICE

There is a community service form below and there will be one in your chair at the OCREA meeting. Fill out a form and return it at the meeting, or mail it to me, phone or even email. Please make sure to include all of your community service hours for March, April, May, June, July, and August. You can put the total for the six months on one form. This is a quote from John Wesley, "Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as you ever can."

Arleen Stalnaker

COMMUNITY SERVICE

Volunteer Report

Record your hours on the form below and bring it to the next meeting or mail to Arleen Stalnaker

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: _____

FREF Report

Our 2007 FREF Scholarship recipient, Jeanese Edmond is in her sophomore year at Florida State University and the 2007 Ruth and Ernest Hawk Scholarship recipient, Jessica Hornbuckle is enjoying her sophomore year at the University of Central Florida.

A reminder that contributions to the paperback book collection are appreciated and all proceeds from the sales go into the scholarship fund. Paperback books sell for \$1 each.

Members are invited to contribute to the Scholarship Fund as the Little Red Schoolhouse is passed at each general and board meeting.

FREF Chairperson Chris Couch



Cultural Affairs

Ann Carmine

All educators get the term "field trips", so as your Cultural Affairs chairperson, I will use that term for our "outings". If you have suggestions about places we should explore or shows to enjoy, please let me know via e-mail at carmina1012000@yahoo.com or phone me at 407-876-4372.

On **September 25**, we will "piggy back" with a Sanford Seniors group tour. We will meet at the College Park United Methodist Church for our coach departure at 8:00 AM. The trip goes first to the Marine Science Center at Ponce Inlet to learn about their rehab of injured sea turtles. Next we will have lunch at Down the Hatch Restaurant. Then on to St. Augustine for a 1 hour 15 minute cruise on the Victory III to view the area's historical landmarks. We will return to the church about 6:00 PM. **Cost: \$66.00** per person, including transportation, lunch, cruise, Marine Science Center and driver gratuity.

Two events at The Plaza Theatre near Colonial Plaza are of interest:

- Oct. 23 – Nov 9 (excluding Mondays and Tuesdays) will be "HATS! The Redhats Musical"
- Feb. 25 – Mar 8 (excluding Mondays and Tuesdays) "Driving Miss Daisy" starring 3-time Emmy award winning actress Michael Learned.

Plaza Theatre tickets would cost \$33.00 per person for groups of 15+.

Matinee performances are on Wednesdays and Thursdays at 2:00 PM.

When I receive the fall newsletters from "Group Tour Specialists" and "Life's a Trip Tours", I will add to our agenda of events. We have SUCH a good time going places together, so let's plan LOTS of FUN!

*This is more than a meeting
It's a little break in life
To enjoy the company of special people*

**OCREA GENERAL MEMBERSHIP
MEETING**

Thursday, September 4, 2008

College Park United Methodist Church

(located at corner of Edgewater & Harvard across from Publix)

10:00 a.m. Continental breakfast & Social hour

10:30 a.m. Program and Business

PROGRAM: *Welcome Reception*

Hosts & Hostesses:

OCREA Board members A-J

Sure hope you will be there

Due to limited parking, please carpool if possible.

HEALTH CORNER

Welcome back and I hope everyone enjoyed a healthy and fun filled summer! This year, I will again be encouraging you to be proactive about your health .

Remember to continue to build your physical strength, flexibility, balance and endurance; to plan nutritional diets, and to schedule regular visits and health screenings with your doctors and dentist. In addition, make sure you frequently engage in activities that will help maintain strong mental cognitive abilities and continue to volunteer to help others, which in turn will help you to maintain a cheerful mood. As the year progresses we will be discussing additional ways to be proactive with your health.

I look forward to seeing you all at the general meeting in September – a good time to engage with old friends and to meet new ones.

Lois Kolski

FLIP TOPS

Have you been saving the flip tops over the summer? Please bring them to the September meeting because OCREA will be collecting them again for Ronald MacDonald House.

Flip tops are found not only on soda cans, but on many pet foods, soups, fruit and vegetable cans. Some are big and different colors. That doesn't matter, we take them all!

Last year we collected about 50 pounds, but we can do better. Can we double that?

YES WE CAN! EVERYONE CAN HELP!

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ORANGE COUNTY RETIRED EDUCATORS ASSOCIATION
P.O. BOX 677325
Orlando, FL 32867-7325
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