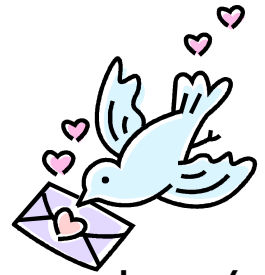




# The Retired Educator



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## THE RETIRED EDUCATOR

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Orange County Retired  
Educators Association  
P.O.Box 677325  
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President  
Sue Orth

Vice-President  
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Recording Secretary  
Shirley Pettit

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&  
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### Contact

**Tom Ard**  
**407-896-9224**  
to send thinking  
of you cards to those  
who are ill  
or sympathy cards to  
members or their  
families.

## PRESIDENT'S CORNER

Once again the annual Birthday Potluck Luncheon was a success. Loretta Dow and Ric Murdock treated us with an outstanding musical program of love songs and old favorites. And did you see that dessert table? One would get a sugar rush just walking by it. Thanks to everyone that contributed a dish and helped set-up and clean up.. Once again Carol Egolf outdid herself.



Did you notice that Channel 13 was there and interviewed Margie Wells and Ruth Hawks? It was suppose to air on Feb 10th or 12. Did anyone see it? The Reporter said she saw the notice in the Orlando Sentinel and put it on her calendar. Thank you Frank and Patricia Johnson, our Publicity Co-Chairs, for your efforts on our behalf.

Our new Retirement Chair, Jean Forest, is visiting the OCPS Retirement Seminar this Tuesday, Feb10th at Olympia High School. This is just another way we recruit new members.

Plan Ahead — In **April** we will have the Canine Crusaders with us. They are a very special group of therapy dogs that visit nursing homes and medical facilities. Most of us have owned and loved a pet. So we want you to find that picture and bring it to display. You may own a collection of cat, horse, or dog figurines that you could share. In the meantime you will not want to miss our **March** program on getting those vegetable on our table.

*Sue Orth*

## GENERAL MEMBERSHIP MEETING

**Thursday, March 5, 2009**

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

**10 a.m. Social Hour**

**10:30 a.m. Program & Business Meeting**  
Presenter: Richard Gomer  
Topic: Growing Green in Central Florida



There is nothing like growing and enjoying those greens from a garden. There are a few simple rules to follow to be a successful gardener in Florida. I will tell you what I do to make sure that I have those vegetables on the table. *Richard Gomer*

### Hosts & Hostesses

Members with last names beginning with N-S

### PLEASE PLAN TO ATTEND!

Due to limited parking, please carpool if possible.

## Credit Union News

By Nancy L. Whitecavage

### CFE Grows to Serve Clermont

It's now more convenient than ever for residents of South Lake County to enjoy all the benefits of CFE. The new Clermont branch is now open at 1500 Oakley Seaver Drive, Suite # 13, in beautiful Clermont. Come by and meet Carlotta Kemraj, Clermont's friendly branch manager, and learn how she might meet your financial needs.

### MYGreenCFE

Going green with your finances is easy with CFE's new MyGreenCFE, a collection of green financial solutions. Now you can enjoy financial stability, while also living up to your eco-responsibility.

The MyGreenCFE paperless checking account comes with a translucent green check card displaying an inspired earth design that makes a green statement each time you use it. For every qualifying purchase, your card earns reward points that can be redeemed for travel, merchandise or gift certificates, or donated to support one of our designated Florida environmental charities! Plus we offer discounted green loans for high fuel-efficient autos and energy efficient home repairs.

When you **open your MyGreenCFE checking account between February 9 and Earth Day, April 22, you'll receive a free green tote bag.** To learn more visit [mygreencfe.com](http://mygreencfe.com).

### Get Driven ... to Invest in America

CFE has teamed up with GM and Chrysler to help our members *Invest in America*. All eligible current and new members have the unique opportunity to get a great discount on a new vehicle from GM or Chrysler. While the discounts vary depending on which vehicle you choose, everyone will drive away with a great deal. Depending on your choice, you could save thousands of dollars.

The deal gets even better when you finance your vehicle with CFE. Thanks to our low loan rates, your savings will quickly add up. For more information on *Invest in America*, visit [mycfe.com](http://mycfe.com), and refer to promotions page.

### Celebrating 100 Years of Credit Unions

It's a celebration! Credit unions have been helping people for 100 years. The first credit union in the United States was La Caisse Populaire Ste-Marie or St. Mary's Bank, which was organized on November 24, 1908, in Manchester, New Hampshire. That single opening represented the beginning of a wonderful movement that today flourishes. A recent study found there are currently about 8,260 credit unions in the United States, totaling over 90 million members.

CFE would like to thank its members for their continued loyalty. We're happy to be a part of the credit union movement for 70 plus years!

## Literacy News

Good news! We have passed the thousand mark with 1031 literacy volunteer hours. You still have time to turn in your hours, until March 5. Then that's it for this year and we can start all over again. The Science Center is looking for volunteers for their classes. If you have a scientific bent and would like to spend an hour or two there, as a volunteer, call Sara Clark, at 407-514-2223. So keep those hours coming in and GOOD LUCK!

### 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: \_\_\_\_\_

### Special Projects

Carol Egolf

#### PET FOOD XPRESS

Thanks to all who brought cat and dog food to the February meeting. This Community Service project is always a great success; each year the stacks of bags and cans have grown. Special appreciation to Fleur Healy for taking the goods to the local SPCA and to Frank Johnson and Richard Gomer for loading everything in her truck. We are already looking forward to the collection next year, even with the additional task of sort and counting the bags, cans, and pouches. We can do it -- yea, OCREA members!



#### OCREA SHIRTS

They're royal blue. They have our logo printed in white. They are the new unit shirts. Polo-style with ribbed color and sleeves.

Many board members have them now and anticipate wearing them to district workshops and state assemblies as well as to some of our local meetings. Each shirt costs \$14.00 (a bit more for a size bigger than XL). A list has started for the second batch; minimum order is 12. Contact Carol Egolf @ 407-896-1836.

**HOSPITALITY FOR MARCH MEETING**

Our hosts for the March meeting will be members with last names beginning with N-S They will bring a refreshment to share with our members at the March 5th general meeting. Please have your goodies at the meeting by 10:00 AM.



Greeting us at the door will be Jean Forest & Betty Yandle.

A centerpiece will be provided for us by Blanca Hernandez.

Carol Egolf, Joan Gates, Julia Greene, Ouida Harman, Blanca Hernandez, Mary Long, Elaine Sloan, Arleen Stalnaker have signed up to bring goodies for the **Ronald McDonald House**.

Thought for the Day -- Mae Lock

**COMMUNITY SERVICE**  
Arleen Stalnaker, Chairperson

All volunteer hours have to be turned in by the March 5th meeting in order to have the report sent to the state by the deadline. So far we have 77 members that have contributed 9,545 community service hours. Elizabeth Kerley is our Volunteer of the Month.

**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: \_\_\_\_\_

**In Memoriam**  
**Kathleen B. French**

**Information and Protective Services**  
Phyllis Tacey

**SEVEN WAYS TO PROTECT YOUR CHARITABLE GIVING**

1) **NEVER GIVE TO A CHARITY OVER THE PHONE** who you do not know. Ask for printed material in the mail helping you to make a wise decision. If they have nothing available by mail, **HANG UP!**

2) **GIVE TO LOCAL ORGANIZATIONS** with a history of at least 10 years of service.

3) **LOOK FOR ENDORSEMENTS BY RECOGNIZED LEADERS**

Their reputation is on the line and most have the contacts to “check out” the organization you are considering.

4) **ASK FOR SPECIFICS** on what your gift will really accomplish.

5) **DEMAND FINANCIAL CREDIBILITY.** Look for the logos of accrediting organizations that verify financial trustworthiness.

6) **APPRCIATE FRUGALITY.** If the printed materials look too nice, the charity could be spending too much on graphic design and printing.

7) **EXPECT A REPORT BACK.** When a charity is meeting real needs in the lives of real people, they will want to let you know how your gift has made a difference. Expect a report back.

**GENEROUS GIVING DESERVES A GENEROUS RESPONSE.**

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**FREF REPORT**

FREF Chairperson Chris Couch

Contributions to the Scholarship Fund for  
Jan. 2009

General Meeting: \$97.54 Little Red Schoolhouse  
Book Sales: \$7.00  
Board Meeting \$19.00

# **FREF Extravaganza**

This year the FREF Trustees have designed a new *Future Teachers' Fund...FREF Extravaganza...* to ensure that there will be enough money to continue the scholarship program we began in 1984. FREF spent \$57,000 this school year on scholarships for future Florida teachers. Next year it will take approximately \$50,000 to fund those students already in the pipeline...one of whom is ours. Money for scholarships primarily comes from our stock portfolio plus donations from units. Because the stock market has not been kind to us this year, we must make additional money to make up this loss

Our fundraiser is different this year. For a **\$10.00 tax deductible** donation one may purchase a ticket that will enable a winner to win one of four prizes: The Grand Prize is a 43" Plasma HDTV, First prize is a Garmin Portable GPS, the Second Prize is a Canon PowerShot Digital Camera, and the Third Prize will be a 19" HDTV. Winners will be drawn at the last session of the Assembly to be held at the St. Petersburg Hilton the last week in May and the winner does not have to be present to win. Your help is appreciated and vital. See Chris Couch for a ticket.

Ellen James, FREF Trustee District VIII

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