



The Retired Educator

Vol. XIX

February-March 2017 -

Issue 3



Message FROM THE PRESIDENT

Dear Members,

As we begin a new calendar year, I believe it is important to look forward rather than backward. Our experience teaches us, change is always around the bend. It is how we react to it that determines the future. Here are a few nuggets of wisdom to ponder:

- Become the change that you want to see in the world. (Eleanor Roosevelt)
- Turn lemons into lemonade.
- Make your mess your message. (Robin Roberts)
- Do you see the glass half full or half empty?
- Do a world of good.
- Good is contagious.
- Are you an optimist or a pessimist?
- Never, never give up. (Winston Churchill)
- Be a survivor.
- Think Win-Win. (Stephen Covey)

I think of myself as an optimist and am looking forward to 2017, continuing to learn and grow. As members of OCREA and FREA, we have many opportunities to foster learning and growth at meetings, cultural events and volunteer efforts. Look elsewhere in this newsletter for ways you can participate. I value your membership and hope to see you at upcoming meetings.

Sincerely,
Dr. Kim Stutsman



FEBRUARY CIVIC SERVICE PROJECT

PET FOOD PANTRY

@ PET ALLIANCE (formerly SPCA of Central Florida)

We all love our pets. Please bring cans / small bags of cat or dog food to the February meeting.

Pet Alliance (formerly SPCA of Orlando) operates a pantry which provides needed supplies to the Meals on Wheels senior citizens for their beloved animals.

OCREA adopted this project for "Pet Food XPress" about seven years ago. It is always a very successful endeavor. Let's continue the good work for our community's two- and four-legged friends.

See you at the February potluck. Bring some people food and some pet food.

Carol Egolf, Coordinator

**OCREA
GENERAL MEMBERSHIP MEETINGS**

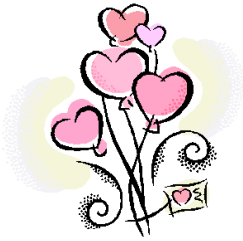
College Park United Methodist Church

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

Due to limited parking, please carpool if possible.

10:00 a.m. Social time and refreshments

10:30 a.m. Program and Business



FEBRUARY 2, 2017

Pot Luck Luncheon

Entertainment

Winter Park High School Men's Ensemble!

Honoring our 90's Club Members.

MARCH 2, 2017

Program

From Farm to Table
Selecting healthy food

Elections

Members sign up to bring snacks and supplies for Ronald McDonald House each month.

Message From the Vice-President in Charge of Programs

Sharon Kochlany, Ed.D.

Wow! It is so hard to believe we are about to embark on a new year. I hope everyone's holidays were wonderful and you were able to spend quality time with friends and families. Right now, my 90-year old dad from Coral Springs is visiting with my stepmother and later today, my sister and her husband will be arriving from Rochester, NY. We will be welcoming the New Year in all together – nothing better!

I want to thank everyone for the well wishes extended to me for my wrist to heal quickly. Your thoughts and prayers mean a great deal and they help me fight through my bouts of frustration when I try to do things I took for granted such as wrapping presents, opening the mail, and typing an article for the newspaper like I am presently doing.

I hope that you agree that our meetings have been wonderful this year! Our president, Kim Stutsman has been an inspirational leader enabling our organization's board members and membership to explore new ideas and get to know one another better.

The presenter at our November meeting, Ericka Dunlap, was wonderful. I found her so likable, gracious, talented, and intelligent. It was a thrill getting a chance to wear her Miss America crown.

The holiday season was welcomed in when we sat in awe of the performances by two of our local high schools at our December "Sounds of the Season" meeting. A big shout-out goes to Susan Brown, retired music teacher and one of OCREA'S Directors for arranging these wonderful musical performances.

The January 5th meeting featured two very informative presentations for us as retirees. Mr. Robert J. Samson, who has professional certifications as a Certified Information Security Officer (CISA) and a Certified Information Privacy Professional (CIPP). In retirement, Mr. Samson serves as a director member on the Central Florida Crime Prevention Association (CFCPA) board. CFCPA helps share crime prevention trends and solutions to the law enforcement agencies within our local communities. He gave us an eye-opening presentation on keeping our data safe, especially in regards to Bluetooth devices. We also learned about laws that relate to us as retirees from a representative from the Sawyer & Sawyer Law Firm.

One of our favorite events is coming up on **February 2nd, 2017**. It is our potluck luncheon with entertainment

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Message From the Vice-President in Charge of Programs continued

provided by the Winter Park High School Men's Ensemble! We will also be honoring our 90's Club Members.

Before we know it, March will be here signaling summer is around the corner. On **March 2nd**, we will learn how produce gets from the farms to our tables and how to select healthy foods. We will also hold elections.

Remember to bring a friend and tell me so that I can stamp your passport. You get stamps for attending meetings, field trips, and bringing new members! The winner who gets the most stamps will get a free membership to OCREA next year.

Speaking about field trips, please join us for another great OCREA field trip! On Thursday, February 16, at 10:15 AM, we will meet at the Polasek Museum and Sculpture Gardens for a guided tour. It is located at 633 Osceola Avenue, Winter Park. The cost is \$4.00. Please put it on your calendar!

Afterward, about 11:30, we will head to The Coop for breakfast, lunch or brunch. Address is 610 W. Morse Boulevard. Come one, come all! (Field Trip information provided by Anne Gardepe)

Contact Anne Gardepe for further information and to let her know if you plan to attend.
annegard64@gmail.com



FREF Scholarship Committee Report

By Gary Moser

Eight graduating seniors in Orange County Public Schools have applied for an FREF Scholarship this year. This is up from three applicants last year. These scholarships are awarded to students who are planning on becoming teachers in the state of Florida. The scholarships are worth \$4000 over four years--\$1000 each year. Your FREF Scholarship Committee will be meeting in January to review the applications and to interview the students. One student will be chosen to represent Orange County at the state level.

These scholarships are funded in part by sales of tickets to the EXTRAVAGANZA, a drawing held at the annual convention of the Florida Retired Educators Association in May. Local units are assigned tickets to sell based on the number of members in the unit. Our unit has been assigned 51 tickets to sell this year. This will raise \$510 toward the FREF Scholarships. The tickets are entered into a drawing at the convention. The 1st prize is \$500, 2nd prize is \$300, and 3rd prize is \$200. In addition, there is a \$100 cash prize awarded to a winner in each of the ten FREA Districts.

I will have the tickets for sale at each general meeting starting in January. The cost for each ticket is \$10 and is tax-deductible. Surely, 51 members out of our more than 300 members would like to buy a ticket and help fund these scholarships on the state level.

The student chosen from Orange County also receives a scholarship from OCREA. This scholarship is named for Ernest and Ruth Hawk who were members of OCREA and instrumental in awarding scholarships on the local level. The scholarship is a one-time award of \$2000 to the chosen Orange County Student. We fund this scholarship in part by our contributions at every meeting to the Little Red School House. So far this school year we have collected \$339 in the Little Red School House.

Thank you for your continued support as we raise money for scholarships on the state and on the local levels.

Why Give?

Scholarships are more important today than ever before. For many talented and gifted young people who dream of going to college, the financial resources may not be available to help them make that dream a reality.

The Election Process Begins

Ann Winn, Nominations Committee Chair

I hope the new year is off to a good start for you. I am excited about the slate of officers that I am presenting for the coming two years. We have four positions up for election in the Foundation (Retired Educators Foundation of Orange County, REFOC) and two positions for the OCREA Board of Directors. We have a healthy mix of experienced and new nominees. For the OCREA board John Gardepe and Christie Woods have agreed to serve two-year terms for director. For REFOC with four positions open we have Juanita Borysewich and Dr. Ann Winn seeking to continue as directors, as well as Dr. Daniel Buckman and Tom Tankson who are willing to accept a new responsibility as directors.

Voting will take place at the April meeting. Nominations from the floor are accepted (please verify that the nominee is willing to serve prior to nomination).

Join us and participate in the election process and please offer them your support during their terms.

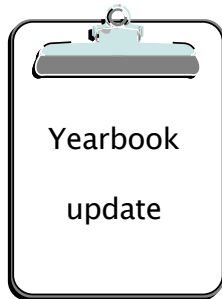
ON THE BALLOT

NOMINATIONS FOR **OCREA DIRECTOR**
2017- 2019

John Gardepe
Christie Woods

NOMINATIONS FOR **REFOC DIRECTOR**
2017- 2019

Juanita Borysewich
Dr. Daniel Buckman
Tom Tankson
Dr. Ann Winn



The By-Laws Committee met and performed an over-all review of the By-Laws.

Section 4.06: VACANCY: If the position of an officer or director becomes vacant by resignation or death, the board shall appoint a replacement to serve until the next election.

That is changed to read:

If the position of an officer or director becomes vacant by resignation or death, the board shall appoint a replacement to serve until the end of the unexpired term.

This was passed by the Board.

On **page 5** of the yearbook under General Meetings, the following sentence was added:

*Ellen James,
By-Laws
Committee Chair*

In the event of inclement weather, OCREA will follow Orange County Public Schools system's decision relating to the closing of schools. Check your local TV station relating to the closing of schools.

This was also passed by the Board.

ON THE ROAD WITH OCREA

Please join us for another great OCREA field trip! On Thursday, February 16, at 10:15 AM, we will meet at the Polasek Museum and Sculpture Gardens for a guided tour. It is located at 633 Osceola Avenue, Winter Park. The cost is \$4.00. Please put it on your calendar!

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Come one, come all!

CONTACT-Anne Gardepe, Cultural Affairs Chair

annegard64@gmail.com





CFE Federal Credit Union News

By Cassie Roach

CFE ANNOUNCES NEW BRANCH HOURS

From time to time, CFE reviews its branch operating hours and services to ensure our members are best served. The following changes to CFE branch operating hours will take effect Wednesday, February 1:

- All branches providing any Saturday services, including full service and drive-thru only, will now open at 9 a.m. and close at 1 p.m.
- The Winter Garden branch will now offer lobby and drive-thru service on Saturdays
- The Longwood branch will be closed on Saturdays
- The Forest City branch and drive-thru will be closed on Saturdays

CFE's revised branch operating hours and services will be printed in February 2017 Currents.

ANNUAL MEETING ELECTION NOTICE

Join us for our 2017 annual meeting, which will be hosted at the CFE Operations Center in Lake Mary on Tuesday, April 4, 2017 at 7 p.m. The following members have been nominated to fill three positions on the Board of Directors.

ERROL GREENE

Mr. Greene has served on the Board of Directors of CFE Federal Credit Union since 1987. He is 1st Vice Chairman of the board, Chairman of the Budget committee, and serves on the Finance, Volunteer Education, and Human Resources committees. Mr. Greene has been a real estate practitioner since 1968 and served in the U.S. Air Force. He received his Bachelor's degree from Florida State University and his Master's degree from Rollins College. His wife, Judi, is retired from Seminole County Public Schools.

JANET BUSH

Mrs. Bush has served on the Board of Directors of CFE Federal Credit Union since 1999, beginning her service in 1993 as a member of the Nominating committee. She currently serves on the Finance and Budget committees and is Chairperson of the Marketing committee. Mrs. Bush served on the Supervisory committee for five years and was Chairperson for three years. She earned a Bachelor of Science degree from Rollins College and worked in the public accounting field prior to joining the finance department at Orange County Public Schools in 1991.

RICHARD COLLINS, C.P.A.

Mr. Collins (Rick) is serving his 6th year on the Board of Directors for CFE. He served on CFE's Supervisory Committee for 15 years and was Chairman since 1999. He currently serves on the Finance, Volunteer Education, and Budget committees. Mr. Collins graduated summa cum laude with a Bachelor of Science degree in Business Administration with a concentration in Accounting, from the University of Central Florida in 1978. He received his C.P.A. certificate in 1981. Mr. Collins performed audits of State and local governments for six years while working for the Office of the Auditor General. He then served in various capacities for the Orange County School District for nearly 11 years with his final role as the Director of Budget and Finance. In 1995, he joined the Osceola County School District where he served as the Assistant Superintendent for Business Services for eleven years. Mr. Collins finished his career serving Orange County Public Schools as Chief Financial Officer for 10 years.

PURSUANT TO THE BYLAWS:

Since there is only one nominee for each position to be filled, if there are no further nominees via the petition process, the election will not be conducted by ballot. If the petition process provides additional nominees, the election will take place via ballot at all credit union branch offices during normal business hours on Tuesday, March 14, 2017.

CREDIT UNION NEWS continued

NOMINATION BY PETITION:

Article V, Section 1 of the Bylaws allows for nomination by petition. Petitions will be available in the office of the Board of Directors (contact Lisa Gomes at 407-896-9411 or 800-771-9411 outside Orlando, extension 2250) as of Wednesday, January 4, 2017 for anyone interested in being nominated by petition. The process provides that such nominees collect the verifiable signatures of 500 members and return such to the Board of Directors' office by Monday, February 6, 2017.

TURBOTAX® FOR YOUR 2016 TAXES

File your taxes the smarter way and save up to \$15 on TurboTax! CFE Federal Credit Union members can get up to \$15 off TurboTax federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Start TurboTax today and save!

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CFE Holiday Closing Dates:

Monday, February 20 - President's Day



Legislative: Pension Plan vs 401k Plan

Richard Gomer, Legislative Chair

South Carolina's legislators have only funded their retirement system at 66.5% (well below the 80%) which is the minimum. The state of Florida is presently funding the retirement system at 86.9%. It should be funded at 100%. South Carolina's Retirement System is in jeopardy because of a combination of legislative decisions, investment underperformance and fewer workers supporting more retirees. Their projected pension debt is \$20 billion. This debt has amassed since 1999. At the present time, public employees can choose the 401k path, but few do so. The state Republican state Treasurer Curtis Loftis believes that the existing system is beyond repair. Within the next five years, the state will have to close its pension plan to new entrants. The state's investment portfolio's current worth is \$28 billion, which is not enough money to invest to make the difference between what the state has allotted for retirement.

Several states have directed new employees to a defined contribution system. The state of Alaska required all new employees into a 401k-like program. The state's pension debt was \$5.7 billion and by 2013 the debt had skyrocketed to \$12.4 billion. It did this because the state did not make contribution payments and fewer employees contributed.

The state of West Virginia had closed its retirement system in 1991 to new hires, but had to reopen it in 2005, partly because teachers could not live on the paltry amounts in their 401k accounts. South Carolina legislators have tried to cut worker's benefits in the past and have realized that they would likely lose a lawsuit, as they had lost in the past.

This information has been sent to the OCREA Board Members but should be sent to all members of the association. Switching to a 401k-like plan will not affect retired teachers now, but will affect teachers

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Legislative: Pension Plan vs 401k Plan continued
somewhere down the road.

It will affect new teachers just getting started in their careers. Even though new teachers are anxious and optimistic about their profession, how many of them really understand the retirement systems? The regular retirement system is a sure thing, but the option of making decisions using the 401k plan also sounds like the way to go.

At the present time, Orange County allows teachers an option of the Florida Retirement System or the Florida Retirement Investment Plan (401k). As more new hires opt for the 401k plan, it will reduce the amount of funds going into the Florida Retirement Account. That will lower the total amount of monies to be invested and future funds will be depleted.

On October 31, 2016, the State Board of Administration reported that Ash Williams (Executive Director and CIO) has given the month's totals of monies under his directions. The total funds under management in the Florida Retirement System is \$178.5 billion. The interest generated by these funds is enough to pay all retirees each month in the Florida Retirement System. The Florida Retirement System is one of the top five retirement systems in the United States. New teachers should know this information before they sign up for a 401k plan.



The Theory of the Dipper and the Bucket

Each one of us has an invisible bucket.

It is constantly emptied or filled, depending on what others say or do to us.

When our bucket is full, we feel great. When it is empty, we feel awful.

Each of us has an invisible dipper.

When we use that dipper to fill other people's buckets by saying or doing things to increase their positive emotions ~ we also fill our own bucket.

But when we use that dipper to dip from others' buckets ~ by doing or saying things that decrease their positive emotions ~ we diminish ourselves.

Like the cup that runneth over, a full bucket gives us a positive outlook and renewed energy. Every drop in that bucket makes us stronger and more optimistic.

But an empty bucket poisons our outlook, saps our energy, and undermines our will. That's why every time someone dips from our bucket, it hurts us.

So we face a choice every moment of every day: We can fill one another's buckets, or we can dip from them.

It's an important choice ~ one that profoundly influences our relationships, productivity, health, and happiness.

Teachers can change the world, beginning with the children with whom they teach.

Have you filled someone's bucket today?



IN MEMORIAM

Shirley Pettit
October 2016

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<i>2016-18 Officers</i>	<i>Directors</i>	THE RETIRED EDUCATOR
<i>President</i> Dr. Kim Stutsman	<i>2015-2017</i> Fleur de Lys Healy	Published in September November February April
<i>Vice-President</i> Sharon Kochlany	Prince Kelley	Orange County Retired Educators Association 2480 Deloraine Trail Maitland. FL 32751-4019
<i>Recording Secretary</i> Betty Sasser	<i>2016-2018</i> Gwyn Mercer	Editors Yearbook - Mildred Dunlap Newsletter - Sue Orth
<i>Corresponding Secretary</i> Margie Wells	Madelyn Gaston	Sunshine Contact Margie Wells
<i>Treasurer</i> Robert Ford	Susan Brown	
	<i>ExOfficio</i> Dr. Ann Winn, Past President Sue Orth, FREF Trustee	



In the event of inclement weather, OCREA will follow Orange County Public School System's decision relating to the closing of schools. If weather conditions have you questioning whether OCREA will meet, tune in to your local news to hear the decision of OCPS.