

***The Retired Educator***

# Vol. XXI November­—December 2018 January 2019 Issue 2

**OCREA Website: www.OCREA-fl.org**

**Message from the President**

Dear Members,

It was wonderful seeing so many familiar faces at our first meeting held on September 6th. We also had several prospective members who attended, and I personally thank you for being there and hopefully you will become part of the OCREA family. I do consider us family because we are always there for each other when needed. The brunch was wonderful thanks to the food contributions brought in by board members. A big thank you goes out to Dr. Gayle Hodges, our vice-president, and her husband for cooking the hams that were thoroughly enjoyed. Another thank you needs to be extended to Sue Brown who arranged for our fabulous entertainment provided by the Edgewater High School a cappella vocalists, Flying High, under the direction of Mr. Alex Glover. They were absolutely mesmerizing.

I think that everyone will agree that our very own Gary Moser gave us an awesome presentation on genealogy. I know I learned a great deal about a topic that quite honestly never interested me before. It peaked my curiosity so much that I attended and very much enjoyed the field trip to the Genealogy Department of the Ocoee Branch Library on September 24th.

In an attempt to make you more a part of OCREA’s direction and goals, we surveyed the members at the September 6th meeting to determine the charities that meant the most to our membership so that we can focus on assisting these charities at our meetings. OCREA will continue to contribute to The Adult Literacy League. The other two organizations that had the most support on the survey were the Ronald McDonald House and The Russell Home. Bring in items such as paper goods, household and personal items and pop-top tabs for The Ronald McDonald House to every meeting. We will inform you what we will be doing to assist The Russell Home in the near future. Due to selecting organizations of your choice, there are errors in the yearbook as to donations needed at each meeting. You are encouraged to continue to contribute to these charities on your own, but we will not be facilitating these contributions this year. We will vote each year for the two charitable organizations that we will promote in addition to The Adult Literacy League.

I wish you the most joyous and safe times with your family and friends as we approach the holiday season.

Dr. Sharon Kochlany, President OCREA



**OCREA**

**GENERAL MEMBERSHIP MEETINGS**

**First Thursday of each month Sept.—May (except January)**

#### College Park United Methodist Church

##### 644 W. Princeton St., Orlando

(Located on the corner of Princeton and Edgewater Dr. Entrance is across from Publix on Harvard at the back of the church. If the parking lot is full, parking is available along Harvard.)

**Each month members sign up to bring snacks and supplies for Ronald McDonald House.**



**Thursday, November 1, 2018**

**10:00 AM** Social gathering and refreshments

**10:30 AM** Program and Business Refreshments: General Membership D—G

**Speaker: Joy Dickinson, Columnist for the Orlando Sentinel**

***“Legendary Educators in Orange County”***

**Thursday, December 6, 2018**

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**10:00 AM** Social gathering and refreshments

**Refreshments**—General Membership H–L

**Program**

Music for the Holiday Season

**Sunridge Middle School and Evans High School Students**

**VOLUNTEER SERVICES: Joanne Canarelli**

Judith Hayes has graciously accepted the co-chair Volunteer Services.  Please welcome her.

As a group during our last general meeting, the highest voted organizations that were chosen for us to support during 2018-19 year were:

* **The Russell Home, located at 510 Holden Avenue, 407-855-8063,** was the first nonprofit institution in the country for brain-damaged children with no government support.  The home consists of a nursery, dorm, playrooms, living room areas, kitchen and large laundry room.
* **Adult Literacy League** located at 345 Michigan Street Suite 100, 407-422-1520. You can meet your student at your selected location as often as you and your student agree. Training is provided.  [www.adultliteracyleague.org](http://www.adultliteracyleague.org)
* **Ronald MacDonald House:** There are 3 houses in Orlando. For the one nearest you, please call 407-206-0957.

For opportunities to help, please visit [www.rmhccf.org](http://www.rmhccf.org)

There are numerous opportunities for you to count as volunteer hours.  Please remember ASK- Any Simple Kindness as you complete your Volunteer Monthly Sheets during the meetings or email me at my new email jbc610@outlook.com.

**Volunteer Opportunity: Orange County Regional History Center-**a Central Florida Arts & Cultural museum is seeking tour guide volunteers, available one morning per week, starting at 10am.  History Center tours explore the Florida Aquifer, co-existing with wild animals, and learn about Natives, Pioneers, cattle & citrus, transportation & tourists.  Volunteer benefits include RSVP affiliation, invitations to volunteer events, 100-hour membership award & more!

**Your time and talents can truly make a difference.**

The Orange County Regional History Center seeks active, vibrant volunteers for guiding school groups through the museum galleries.

**Help us bring the past to life**

The rewards are rich as you help future generations learn and grow. We also offer volunteer opportunities as department interns, hosts at our events, and assistants in the Joseph L. Brechner Research Center.

• Have fun while helping children

• Inspire tomorrow’s change-makers

• Learn fascinating tales from the past

• One-day-a-week commitment

• Refer a friend and receive two free admission passes

For more information about docent training and to register, please contact our volunteer coordinator,

Diane Masciale, at [407-836-8523](callto:407-836-8523) or e-mail her at [Diane.Masciale@ocfl.net](mailto:Diane.Masciale@ocfl.net).



**Congratulations**

**Minerva Green**

**OCREA**

**Volunteer**

**of the**

**Year**

**Information Services: Debra Dykes Kornhaus**

Greetings! The fall season is approaching, and your G.O. Bags are packed! Wonderful!  
Have you packed Get Organized (G.O.) Bags for family members and pets? Time to make preparations for everyone. Utilize the website: [www.ready.gov/make-a-plan](http://www.ready.gov/make-a-plan).  
  
Be prepared and pack your FREA membership card also. Access the FREA card's website for continuation of your FREA/ OCREA Active Member or Associate Member benefits and discounts. Do you need an FREA/OCREA membership card? Do you need a replacement card? Contact the FREA Office:  [(727) 577-6400](callto:(727)%20577-6400) FREA website: www. FREA. org   
  
Questions or concerns? Please contact:   
OCREA Information Services Chairperson   
Unionlady4ever@gmail.com

**MESSAGE FROM OUR VICE PRESIDENT AND PROGRAM CHAIR: Dr. Gayle Hodges**

I hope you have enjoyed the first two programs this year. We are continuing to bring you programs with the theme “OCREA: Making A Difference” in mind. For November we will have Historic columnist for the Orlando Sentinel, Joy Dickinson. She is known for her articles such as “Schoolbooks change-riches of reading remain” and “Beloved book looms in readers memories”. She is also a freelance writer and has written several books about Orlando. Her talk to us will be called “Legendary Educators in Orange County”.

December, we celebrate the season with the sounds of music. Both the Sunridge Middle School and Evans High School students will be providing vocal entertainment for our listening enjoyment. Both groups will give us the respite we need during this chaotic time of the year.

**Just a quick reminder that we have no meeting in January.**

**Corrections Please**

If you have found in the yearbook that your information is wrong, or we don’t show an email address for you please help us correct the situation. Email your corrected information to [OCREA2018@gmail.com](mailto:OCREA2018@gmail.com), so that the data base can be corrected. Remember we will be going digital, so email addresses are important for you to continue to receive information from our organization.

**Cultural Affairs: Anne Gardepe**

Let’s refresh our knowledge of local history at **Fort Christmas Historical Park**!

We will meet there on **Friday, November 9, at 10 AM** for a tour of the fort and the 7 historic homes, 1 ½ hours. The cost is $3 for seniors---such a deal! Please plan to bring a bag lunch for yourself and a dessert to share (optional). There will be a pavilion reserved for us.

The park is located at 1300 N. Fort Christmas Road (CR 420), Christmas, FL, 32709. Find a map and much more information at [www.nbbd.com/godo/FortChristmas/.](http://www.nbbd.com/godo/FortChristmas/)

Please plan to join us for "A Christmas Story" at the Garden Theatre in Winter Garden on December 15, 2 PM matinee. We will do lunch at 12:30 at **The Whole Enchilada** across the street from the theatre, and possibly dessert after. Everyone needs to arrange their own tickets ASAP either online or at the box office. Senior ticket price is $30 and there is a $3 fee if ordered online at www.GARDENTHEATRE.org. The box office is at 160 W. Plant St. Winter Garden 34787 and it is open 12-4 Tuesday-Saturday.



**OCREA Website: www.ocrea-fl.org**



**The Retired Educators Foundation of Orange County (REFOC): Christie Woods, Scholarship Chair**

The Retired Educators Foundation of Orange County (REFOC) scholarship team met the last week of September to review the scholarships which will be available this school year.

* The Educator’s Scholarship application for teachers pursuing a master’s degree is due February 1st.
* The Academic Scholarship for high achieving seniors is due April 1st.
* The final scholarship application, the Technical Scholarship for those students in one of the five OCPS Technical Colleges is due August 1st.

Please refer to our OCREA website to familiarize yourselves with our Scholarships so you can refer appropriate students and teachers to them.

**The Florida Retired Educators Foundation Scholarship: Janice Quint, FREF Scholarship Chair**

The Florida Retired Educators Foundation (FREF) has a three-fold mission: (1) “to build community between retired educators and future teachers by providing assistance through scholarships;” (2) “to provide assistance to retired educators in financial crisis;” and (3) to “aid in publishing scientific works of significance related to the education field.” The major portion of the money raised by the Foundation is used to award scholarships to future teachers. We will nominate one Orange County high school senior for the FREF scholarship in February. The number of scholarships awarded by the Foundation is determined by the amount of money the Foundation raises for this year.

Application packets for the FREF Scholarships will be personally delivered to each high school by members of the Scholarship Committee this month. The application is also on the OCREA website. The application deadline is December 12, 2018.

The Orange County senior who is selected to represent our Unit in the FREF scholarship competition automatically receives the Ernest and Ruth Hawk Scholarship. This one-time $2,000 scholarship is awarded every year to the selected student and is not contingent on the student winning the scholarship in the state competition.

The Orange County Retired Educators Association established the Joe Wallace Scholarship through FREF. It is named for Joe Wallace who was instrumental in the creation of the Orange County Retired Educators Foundation. REFOC is our local foundation which also awards scholarships.

**OCREA Website: ocrea-fl.org**

Do your little bit of good where you are. It’s those little bits of good put together that overwhelm the world. —Desmond Tutu

**News from CFE**

**EARN A $50 VISA® E-GIFT CARD WHEN REFERRING MEMBERS**

As a member of CFE Federal Credit Union, you’re in a great position to reward yourself with some extra funds this holiday season.

From October 1 to December 31, 2018, you can earn a $50.00 Visa e-Gift Card for each new CFE member you refer who also opens a CFE Savings account, a CFE Checking account, and signs up for a $50.00 direct deposit (minimum/per calendar month).

Some additional features of this referral promotion include:

* There is no limit to the number of e-gift cards you can earn
* A successful referral requires that the new member open a CFE Savings and CFE Checking account with a $500 minimum direct deposit to CFE
* Member and referrals must be at least 18 years old to participate in this promotion
* New member referrals are eligible to join the program after signing up for CFE membership as well

Start referring and earning your $50.00 Visa e-Gift Cards today! To learn more about CFE’s 2018 Member Referral Program, visit mycfe.com/referral.

A successful referral is contingent upon the new member (referral) opening a CFE Savings, CFE Checking, and signing up and for CFE Direct Deposit with a minimum of $500.00 deposit per calendar month by December 31, 2018. Must be 18 years of age or older to participate. 2A valid working email address is necessary to collect your $50.00 e-Gift Card. No other method of collecting gift cards is available for this promotion. The email address provided during registration by the member and the referral must match the email address on file with CFE to ensure delivery of Gift Card. 3Gift cards will only be awarded to current member (referrer) and new member (referral) after successful membership referral conditions are met. Gift cards will be distributed via email only on November 15, 2018, December 14, 2018 and January 15, 2019 and February 15, 2019.

**SHOW YOUR SCHOOL PRIDE IN STYLE WITH A CFE SCHOOL SPIRIT DEBIT CARD**

High school pride is a special kind and now you can display your own School Spirit debit card from CFE whenever you make every day purchases.\*

Whether you’re a supporter of the Boone Braves, St. Cloud Bulldogs, or any other public high school located in Orange, Osceola, or Seminole County, you can now choose the School Spirit debit card that donates $.03 per transaction to your school district of choice.

Each time you use your School Spirit debit card to make a purchase, you’re improving the quality of education available to students in Central Florida classrooms. And that is something to be proud of!

* CFE will donate $.03 per transaction to the school district associated with your card
* Whether you swipe, sign, insert or enter your PIN, you’ll earn donations for your school district
* The more you use your high school debit card, the more money you raise to support education in your school district

To get your CFE School Spirit debit card, visit your nearest branch or call the Contact Center at 407-896-9411 or 800-771-9411 outside Orlando.

\*Debit card images subject to change. CFE Savings or Checking account necessary to obtain CFE School Spirit debit card.

**PROTECT YOURSELF WITH THESE FIVE DEBIT CARD USAGE TIPS**

Debit cards are a convenient financial method-of-payment that CFE offers in a wide variety of design choices to match your personal style. While debit cards are very popular and provide easy access to funds for everyday purchases, they are also susceptible to fraud and sometimes just aren’t the best method of payment to consider.

Here’s a list of some ‘no-noes’ to consider when it comes to using your CFE debit card.

1. **Online Shopping Habits**

Shopping online for everything from dog food to your niece’s upcoming sixth birthday party has become a common and convenient method to make necessary, everyday purchases. However, when using a debit card online for such purchases, a debit card holder can invite potential trouble. Since the debit card is linked directly to a checking account, any card numbers that are intercepted by financial fraudsters will link directly to your checking funds.

Thankfully, the Federal Reserve’s Regulation E covers debit card transfers. As long as the cardholder notifies the credit union within two days of discovering that the card or card number has been stolen, a consumer’s liability for fraudulent purchases is capped at $50.00. While Regulation E may protect consumers financially, the hassle of filling out necessary paperwork to get the appropriate amount of money put back into your account might make you think twice before using your debit card online.

1. **Recurring Payments**

Recurring payments are the set-it and forget-it approach to using debit cards. When used appropriately, recurring payments can create a convenient method of paying monthly subscription services without the hassle of remembering that the monthly payment is upcoming.

However, those subscription charges sometimes become unwanted charges that continue to be assessed despite repeated attempts to cancel their recurrence. Think “gym membership”. When that’s the case, it’s best to consider using your CFE credit card to make those recurring payments. In the event the subscription isn’t cancelled, it’s easier to have a charge removed from your credit card than cash returned from one retail merchant to your credit union account.

1. **The New Customer Experience**

If you’re a first-time customer in a store, consider skipping the use of your debit card the first couple of times you buy. Before you hand over a card that links to your checking account, why not get a feel for how the business is run, how you’re treated, and the quality of the merchandise?

1. **Big Ticket Dispute Resolution Scenarios**

If you’re looking to purchase a new washer and dryer for your new home or perhaps even a car, debit cards are usually not the way to go. Why? Well, beyond the obvious reason that most people don’t have huge surpluses of cash to use toward large purchases, a debit card provides you with fewer consumer purchase dispute protections. Furthermore, some credit card benefits include extended warranties. And in some situations, such as renting a car, some credit cards also offer additional insurance in case of an accident.

1. **Pay-at-the-Pump Gas Stations and Suspicious ATMs**

Criminals are getting better at disguising skimmers and making them harder to detect in places such as gas station self-service pumps. Unsuspecting consumers are often unaware their information has been compromised until it’s too late and larger amounts of money have been fraudulently used. ATM skimming is on the rise and until payment systems are mandated to be EMV compliant in October 2020, ATM skimmer fraud will remain a threat. For now, always inspect the machine or card reader the next time you use an ATM or self-checkout lane.

**CFE Holiday Closing Dates:**

Monday, November 12, 2018 – Veterans’ Day

Thursday, November 22, 2018 – Thanksgiving Day

Tuesday, December 25, 2018 – Christmas Day

Tuesday, January 1, 2019 – New Year’s Day

**ORANGE COUNTY RETIRED EDUCATORS ASSOCIATION PO Box 678236**

**Orlando FL. 32867 Address Service Requested**

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**Orlando, FL**

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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.