

The Publication Dedicated to Retired Florida Educators & School Personnel



# FREA BULLETIN

Volume 52, Issue 3  
Fall 2025

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**Harriett Jenkins**  
FREA President

Dear Fellow FREA Members,

As we enter this season of gratitude and reflection, I'm reminded of the power of connection—the kind that uplifts, empowers, and multiplies. Our theme, *"Each One, Reach One – Together We Thrive,"* is more than a slogan. It's a call to action. Each of us holds the ability to inspire, encourage, and extend the legacy of service that defines FREA. Whether through mentoring, volunteering, or simply sharing a kind word, your reach matters. And when we reach together, we thrive together.

**Mark Your Calendars: FREA Virtual One Day Convention 2026 – May 27th**

Planning is already underway for our *One Day Virtual Convention*—a dynamic celebration of unity, innovation, and legacy. This event will be packed with inspiration, updates, celebrations, and opportunities to connect across Florida. I encourage every member to plan now to participate. Let's make this our most inclusive and engaging convention yet! Whether you attend with your local Unit or from the comfort of your home, Convention 2026 will be EPIC and a day designed just for you! Stay tuned for upcoming registration details.

**Introducing the Convention Newcomers Award**

We're thrilled to welcome fresh faces to our statewide Convention 2026 gathering. The *Newcomers Award* will honor first-time attendees and celebrate their enthusiasm, engagement, and commitment to FREA's mission. If you're new to our convention experience, this is your moment to shine! This award recognizes the Unit in each District with the highest percentage of first-time Convention attendees. Each registrant will specify their first-time attendee status at registration. We look forward to meeting and celebrating with you.

**Virtual Unit Spotlights – Let's Celebrate YOU!**

Beginning this month, I'll be hosting *Virtual Unit Spotlights*—a joyful showcase of your local events, accomplishments, and community impact. Unit Presidents will schedule interviews via email, and together we'll highlight:

- Upcoming and past local Unit events
- Photos and stories from field trips and celebrations
- Volunteer of the Year recognitions
- 5th Grade Essay Contest winners

FREA Calendar 2025-2026	
November 14	Executive Committee Meeting
November 16	Florida Retired Educators Day
Nov 24-28	Thanksgiving-Office Closed
December 14-22	Chanukah
December 22-January 5	Office closes for holidays
January 12-March 11	Florida Legislature in Session
January 15	MLK Day—Office Closed
January 27	Executive Committee Meeting—Zoom
January 28	FREA Board Meeting—Zoom
February 2-5	FREA Legislative Days
March 9	FREF Scholarship Meeting—Zoom
March 11	Florida Legislative Session Ends
May 11	FREF Meeting
May 12	Benefits, Executive Committee, FREA Board Meetings—Zoom
May 25	Memorial Day—Office Closed
May 27	2026 FREA Virtual Convention

For more calendars [Please click Here](#)

Continued on page 2

Save the Date ~ May 27, 2026

FREA VIRTUAL CONVENTION 2026

# ONE DAY ONE VOICE ONE VISION

Each One, Reach One – Together We Thrive!

President Continued from page 1

- Unit milestones, achievements and more

These spotlights will be shared across our platforms, amplifying the incredible work happening in your Unit. Let's celebrate your legacy and inspire others to join the movement as "Each One, Reach One".

### Convention Attendance Award – Celebrating Unity in Action

The Convention Attendance Award is a prestigious recognition presented to the Unit in each District that achieves the *highest percentage of registered members* for the 2026 One Day Virtual FREA Convention on May 27th. This award honors not only numbers—but the spirit of engagement, excellence, and unity that defines our FREA family.

These winning Units exemplify the very best of our organization across several professional categories:

- **Leadership Engagement:** Active participation from Unit officers who model commitment and inspire others to follow.
- **Member Mobilization:** Creative outreach strategies that encourage registration, participation, and shared purpose.
- **Communication Excellence:** Clear, consistent messaging that keeps members informed, excited, and connected.
- **Collaborative Spirit:** A culture of teamwork, inclusion, and mutual encouragement that strengthens the Unit from within.

### Happy Thanksgiving & Happy Holidays

As we gather with loved ones this season, may we carry the spirit of **thankfulness** into every corner of our lives. Whether around the dinner table or in quiet moments of reflection, let us honor the blessings of life, health, community, legacy, and purpose. FREA is grateful for each of you—for your service, your stories, and your heart.

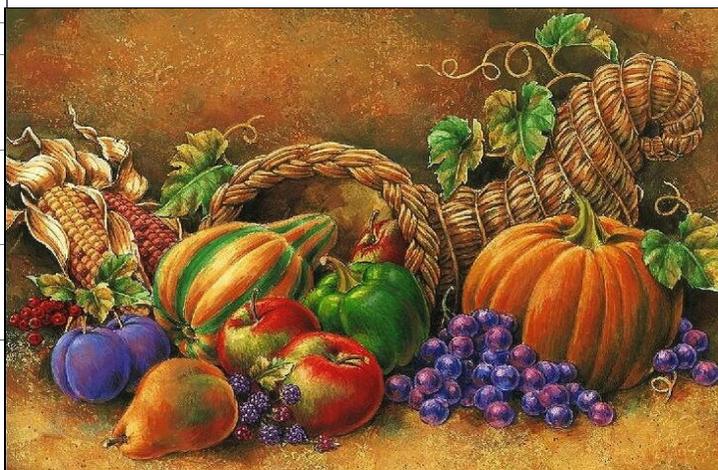
Convention Timeline Download <a href="#">Click Here</a>		
CONVENTION 2026 Timeline		
May 27, 2026	Activity	Presenter
<b>10:00 AM —12:00PM</b>		
10:00—10:30	Opening Session/Welcome/Introduction	FREA President Harriett Jenkins
10:30-10:35	Thought For the Day	First Gentleman Elvin Jenkins
10:35-10:40	*Minutes	FREA Secretary Melanie Waite
10:40-10:45	*Budget—Treasurer Presents results of Delegate Vote	FREA Treasurer Gayle Hodges
10:45-11:05	*Election Results for President-Elect and District Directors 1,4,5,7 and changes to Bylaws.	FREA Past President Edwinna Williams
11:05-11:15	<b>Break</b>	
11:15-11:45	Volunteer of the Year Announcements—Awards and Certificates to be sent to the District Directors	FREA Volunteer Service Chair Monica Johnson
11:45—12:00	5th Grade Essay Contest—Posters and Reading by Chair	
Lunch		
Closing Session ~ 1:00 PM—3:00 PM		
1:00—1:05	<b>Open</b>	Harriett Jenkins
1:05—1:20	FREA Memorial Service	FREA Memorial Services Chair Sue Colton
1:20 —1:35	*Installation of Officers	Edwinna Williams
1:35—1:40	Membership Contest Winner	FREA Membership Chair Jody Scruggs
1:40—2:05	FREF Announce Certificates of Recognition, FREF Extravaganza Winners	FREF State Chair Karla Brogdon
2:05—2:30	Outgoing President Message—Attendance Award, Newcomer Award	Harriett Jenkins
2:30—3:00	Incoming President Message/Introduction of State Chair Officers	FREA Incoming President Carrie Frye
Adjourn Convention 2026		

*"Gratitude turns what we have into enough, and unity turns what we share into strength."*

—Anonymous

In closing, thank you for being the heartbeat of FREA. Your leadership, your faith, your loyalty, and your commitment to excellence continue to light the way. Let's keep reaching—one by one, heart to heart—because *together, we truly thrive.*

With gratitude and joy,



FREA Executive Committee	
President	Harriett Jenkins St. Lucie CREA HarriettMJenkins@aol.com
President-Elect	Carrie Frye Seminole CREA cfrye@att.net
Secretary	Melanie Waite Santa Rosa CREA melanie7896@gmail.com
Treasurer	Gayle Hodges Orange CREA gayle.hodges1991@gmail.com
State Director	Linda Stephens Polk II REA lindawest0552@icloud.com
Exec. Committee District Director Representative 1-5	Donna Harper harper2paint@gmail.com
Exec. Committee District Director Representative 6-10	Pat Watkins patdanwat@msn.com
Ex-Oficio	
FREA Executive Director/Newsletter Editor	Anne Fagan anne@frea.org



## Call for Nominations ~ Looking For Leaders

As a Florida Retired Educators Association (FREA) Past President and former District 1 Director, I was honored to serve, and believe becoming an FREA leader is a wonderful opportunity. It is an opportunity to step into a leadership role on the state level. Our President-elect and 10 District Directors are all active members of the FREA leadership team. As an FREA leader you will have a voice and will be a part of the team making decisions and inspiring other educators throughout the state to support our Mission.

FREA state leaders, are integral to giving us a strong voice in Tallahassee while advocating for our pensions. This is crucial not only to our current retired educators and school personnel, but also future Florida Retirement System (FRS) Retirees. I encourage each member to recognize the importance of serving, or if you cannot serve, please recommend a leader in your Unit to join our FREA Board of Directors leadership team.

Detailed information on the nomination process is below and available from the FREA Office [info@frea.org](mailto:info@frea.org).

Thank you, Edwinna Williams, Past FREA President

**Nominations Deadline: December 15** We are currently seeking nominations for the 2026 election – Job Descriptions are available in the FREA Bylaws and Standing rules on the FREA website or by contacting the FREA Office.

**Nominations are being sought for FREA President-elect** who will serve a two-year term as President-elect, a two-year term as President, and a two-year term on the FREA Board as Nominations Chair.

**Nominations are being sought for FREA District Directors.** District Directors may serve two, two-year terms (4 years) and **must be nominated each term.** Districts that are open for nomination for new or renewing District Directors are:

### District Directors:

**District: 1 – Nominee needed**

**District: 4 – Nominee needed**

**District: 5 – Nominee needed**

**District: 7 – Nominee needed**

Any General FREA member may be considered for President-Elect. Any General FREA member within the districts above may be considered for the District Director. Nominees for these positions must be members in good standing.

### Nominations documents:

- A letter of nomination. **Self-nominations are not accepted.**
- Nominees must be State FREA General Members (not Associate) in good standing
- An acceptance statement from the nominee indicating a willingness to be considered and to serve, if elected.
- If the nominee is NOT already serving in the position, the nomination documentation shall also include a biographical sketch, and a photograph.

**All nominating materials should be emailed or mailed by December 15, to: [info@frea.org](mailto:info@frea.org) OR**

**FREA Nominating Committee, 8950 9<sup>th</sup> St. North Suite 105, St. Petersburg FL 33702-3047**

- After the December 15 deadline, should a second Call for Nominations be necessary, that Call for Nominations shall only apply to those positions not having an accepted Nominee.
- After the December 15 deadline, any other nominations shall be made from the floor of the Convention in accordance with Section 9.01 of the FREA Bylaws.
- The documentation received for nominations will be reviewed by the Nominations Committee.
- All nominees will be notified of Committee action.
- Nominees selected for the slate will be contacted for reaffirmation of willingness to serve.
- The biographical sketch and photograph will be published in the Spring issue of the **FREA Bulletin** as required by the FREA Bylaws.

**Because the 2026 FREA Convention will be virtual,**

**Ballots will be mailed to FREA Unit Delegates on April 23, 2026.**

**Completed Ballots must be received by the FREA Office no later than May 15, 2026**



# Greetings From FREF



I hope this finds everyone healthy and safe. Hopefully, the weather has treated all of you better this year.

Due to budget constraints, FREA will be holding a virtual convention in 2026.

This means that, unfortunately, we cannot have a Gift Basket room. The Gift Basket room is one of FREF's major fundraisers, helping fund scholarships for future educators and practicing educators grants for current teachers. In lieu of the Gift Basket room, and prior to Convention, FREF is researching holding an online silent auction. Details will be available after the first of the year. Please start discussions with your unit members regarding item contributions. Each Unit is required to donate one item; but knowing the creativity of our members, each Unit may donate as many contributions as they like. The **good news?** All FREA members will be able to go online and bid on the amazing items donated by our FREA Unit Members.

## FREF's 2025-2026 Scholarship Process

Unit Presidents, please make sure that your current FREF Unit Chairs have received the current scholarship information. All FREF Unit Chairs and their local high schools should currently have our 2025-2026 packet.

Please visit the FREA website and check out the Scholarship page. **It is the expectation that students with technology will complete the online version of the application.** This is the better method, given the fact that using snail mail has caused students to miss deadlines. However, there is a hard copy option for school personnel to access for students who do not have technology. We want everyone to have access to our scholarship application, whether they have technology or not.

### Current Scholarship Criteria

- ◆ Seniors graduating from an accredited Florida high school (public or private)
- ◆ Unweighted GPA of 3.0 or higher
- ◆ Minimum test scores –SAT - 1000 or ACT – 22
- ◆ **MUST** attend an accredited Florida college/university (public/private).
- ◆ **MUST** teach in Florida, following graduation. A copy of the OFFICIAL FLORIDA PROFESSIONAL TEACHING CERTIFICATE must be sent to the State FREA Office. The scholarship requires recipients to teach in the State of Florida for one year for every year the scholarship was awarded. If not, they must repay any scholarship monies received.

**State of Florida Requirement:** In order for FREF to maintain our legal status, all scholarship applicants must be granted an interview. If unacceptable, they do not have to be put forward as nominees, but they have to be interviewed.

- ◆ Application, directions, and a list of required information can be found on our website—[www.frea.org](http://www.frea.org).



## Extravaganza Tickets

As in past years, we will be selling extravaganza tickets. Depending on how units are choosing to meet will dictate the process used to sell the tickets.

**Tickets will be mailed to Unit Presidents late November or early December.**

Any units meeting via ZOOM need to contact Karla Brogdon for specific guidelines.

[brogdon1@msn.com](mailto:brogdon1@msn.com)

Phone—941-722-4692



## Build a "They Continue to Care" Legacy

for your departed loved one.

When loved ones pass, family members may donate to FREF in their memory. (i.e. include in obituary, "In lieu of flowers, please donate to FREF".)

Your loved ones legacy will live on in the Foundation.

## Books and Beds, Socks and Supplies, Essays and Essentials

What great volunteer projects are FREA Units participating in? These are just a few. If you are not a member of a local FREA Unit and want to enjoy the community spirit, the great feeling of giving back, and working with new friends with a common history, please contact the FREA Office at [info@frea.org](mailto:info@frea.org) and ask if there is a Unit near you! We just need to know your county.

FREA Unit Volunteer Services is ALL OVER Florida doing fantastic projects that are serving children, schools, and senior citizens. Led by our District and Unit Volunteer Services chairs, here are a few examples of the SUPER SERVICES and our FREA members that are continuing to give back happening all over the state.



Monica Johnson  
State Volunteer  
Services



**Escambia CREA**, left top, is continuing work on the Navigator Program, providing clothes and toiletries to children in need, and collecting cash donations for the county "Tools For Teachers" program. They have been working with a beautiful program called "Sleep In Heavenly Peace," building beds for children who don't have a bed, as well as providing clean bedding. Unit members will also be ringing bells for Salvation Army in December.



**St. Lucie CREA**, no photo, has been collecting books for a nursing home, and have discovered that people LOVE to read magazines. What a great way to extend the use of an item that many of us recycle! The unit is working with 5<sup>th</sup> grade teachers to promote the 5<sup>th</sup> Grade Essay Contest and celebrates the unit winner with a party for that child's class.

**Orange CREA**, top, lower right, is collecting books for both school-age children and for senior citizens at a local nursing home and has topped 1000 books through October. The Scholarship Committee is busy at work providing essential funds for the OCPS Technical College, for Teacher advanced degrees, and for graduating seniors headed for college. The unit provided Halloween socks for our partner nursing home and is collecting holiday socks for December.



**Duval CREA**, left, reaches out to Principals and school Guidance Counselors to determine the needs of students. The unit has collected and donated school supplies, and they are working in schools to help students achieve success. They have adopted a nursing home and supply toiletries, socks, and other items.



## Manatee County Retired Educators (MCREA) Step Up for Samoset Elementary School!

From Ellen Binder, School Attendance Support, Inc., Chief Operating Officer—Samoset Elementary Facebook Post September 30 @ 9:03 AM

Thanks to a large donation of back-to-school supplies and an additional \$1,000 donation from MCREA, Samoset Elementary School (SES) is off to a running start.

It takes a village, and poor attendance is one of the top reasons many students in our public schools are failing to learn. For the last 2 years MCREA has teamed up with SAS to help reduce chronic absenteeism.

Because of MCREA's monthly commitment to Samoset as one of their Community Projects, SAS can provide even more students with the necessities they need to attend school each and every day. Together we can further our shared mission to keep Manatee students in school to learn and become successful members of our community.

A number of members of MCREA taught at SES.

Thank you to co-Presidents Pam Helman and Pat Watkins and all members of MCREA for your generosity, support and dedication to Samoset Elementary. The items collected have already touched the lives of many children in need.



MCREA members of the Beta Tau Sorority are also showing their appreciation for staff at SES with a sweet treat every month!

We are overwhelmed by the kindness shown by our donors, like MCREA, and so many others.

Photo left - some of the students receiving school supplies—

Photo right - Co-Presidents Pat Helman and Pat Watkins)





Linda Edson  
FREA State Legislative  
Co-Chair

# FREA... ...Keeping an Eagle Eye on Your Pension!



Susan Darovec  
State Legislative  
Co-Chair

## A Case for COLA

by Linda Edson and Susan Darovec, Legislative Co-Chairs FREA

Your FREA Legislative team has been busy this summer. Last year we decided to put all our efforts into reinstating the Coast of Living Adjustment (COLA) for all FRS workers. In 2011 the legislature decided to end the COLA for 5 years. In the last few years there have been bills concerning bringing back the COLA retroactive to 2011. As you can imagine this proved to be extremely expensive and thus the bills did not pass. FREA adjusted the “ask” to having the Legislators reinstate the COLA at .1% a year of service, with a maximum of 3% and a minimum of 2% after 30 years of service. Without the COLA, the spending power of seniors will be greatly diminished making it difficult to be financially independent. (See the infographic top right.) The FREA Legislative team has spent the summer contacting Legislators at their home offices, discussing the need for a COLA; using the below handout to illustrate the need for a COLA. Hopefully, we will be heard!

Pertinent to the COLA, Committee meetings have already begun at the Capitol. Although we have several Legislators who support our initiative, we have not yet found anyone to write the bill. Currently there are delegation meetings going on throughout the state. Your Legislative team is attending these meetings, talking to the elected officials about the need for COLA and the impact FRS retirees have on the local economy. (See the infographic below right.) Again, we are hopeful that our voices will be heard this year. Please add your voice to our efforts by contacting your Legislators. You can make a difference!

In February, the FREA Legislative team will be in Tallahassee visiting many of your elected Legislators. We will spend two days travelling through the halls of the Capitol speaking to them and attending committee meetings. FREA remains committed to bringing back the COLA. The FRS pension plan is made up of every state employee, with the majority being public education employees. By keeping the FRS viable and strong, we help current and future retirees from bus drivers, to teachers, to policemen, firemen, and so many more. We feel that reinstating the COLA is a win-win situation for the State of Florida, its citizens, and all members of FREA.

Thank you to everyone who donates the extra \$4 to help pay for our expenses. Your contributions make a difference!

*Linda and Sue*

[Click Here to View full size on website](#)

**A Case For COLA**  
From The  
**Florida Retired Educators Association**

The purpose of a COLA is to offset the effect of inflation and provide retirement security.

**\$24,194\***  
Average annual Florida Retirement System (FRS) pension benefit paid to retired FRS members  
\*Data is latest available from the Florida Retirement System.

**Inflation's Negative Economic Impact on a Pension with no COLA**

**In 20 years, without COLA, the purchasing power of a \$25,000 pension declines to \$16,690 (67 percent of original value)**

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

**AARP** **NRIA** NATIONAL INSTITUTE ON RETIREMENT SECURITY

**A Case For COLA**  
How Reinstating COLA for FRS retirees means **MORE** money spent in the state of Florida

**\$1.00 = \$5.19**

**395,108 or 86 percent\***, of FRS retirees remain Florida residents.  
The pension spending from those 395,108 FRS employees helps support:  
as of June 30, 2014\*

- \$3.0 billion** in federal, state, and local tax revenues based on spending of pension benefits in Florida
- \$21.0 billion** in economic output in Florida.
- 111,905 jobs** paying \$6.2 billion in wages supported by retirees' spending from public pensions in Florida.

**Spending by FRS Retirees**

**Pension Benefits are a good deal for Taxpayers**

**68.7%** Investment Earnings  
**27.1%** Employer (Taxpayer) Contributions  
**4.2%** Employee Contributions



#### Report Holiday Scams

Report holiday scams to [ic3.gov](https://ic3.gov), the FBI's Internet Crime Complaint Center (IC3).

## Holiday Scams Tips from the FBI



When shopping online during the holiday season—or any time of year—always be wary of deals that seem too good to be true. Don't become a scammer's next victim.

Every year, thousands of people become victims of holiday scams. Scammers can rob you of hard-earned money, personal information, and, at the very least, a festive mood.

#### Scams include:

- ✦ **Non-delivery scams**, where you pay for goods or services you find online, but you never receive your items
- ✦ **Non-payment scams**, where you ship purchased goods or services, but you never receive payment for them
- ✦ **Auction fraud**, where a product you purchase was misrepresented on an auction site
- ✦ **Gift card fraud**, where a seller asks you to pay with a pre-paid card

According to the [Internet Crime Complaint Center's \(IC3\) 2023 report](#), non-payment and non-delivery scams cost people more than \$309 million that year. Credit card fraud accounted for another \$173 million in losses.

The IC3 receives a large volume of complaints in the early months of each year, suggesting a correlation with the previous holiday season's shopping scams.

If you've been scammed, you should also contact your credit card company or your bank to dispute any suspicious charges.

#### Protect Yourself

Whether you're the buyer or the seller, there are a number of ways you can protect yourself—and your wallet. Remember: If it seems too good to be true, that's because it is.

#### Practice good cybersecurity hygiene.

Don't click any suspicious links or attachments in emails, on websites, or on social media. [Phishing scams](#) and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware to your device.

Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.

#### Know who you're buying from or selling to.

- ✦ Check each website's URL to make sure it's legitimate and secure. A site you're buying from should have https in the web address. If it doesn't, don't enter your information on that site.
- ✦ If you're purchasing from a company for the first time, do your research and check reviews.
- ✦ Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating. Be wary of buyers and sellers with mostly unfavorable feedback ratings or no ratings at all.
- ✦ Avoid sellers who act as authorized dealers or factory representatives of popular items in countries where there would be no such deals.
- ✦ Be wary of sellers who post an auction or advertisement as if they reside in the U.S. but then respond to questions by stating they are out of the country on business, family emergency, or similar reasons.

Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.

#### Be careful how you pay.

- ✦ Never wire money directly to a seller.

Avoid paying for items with [pre-paid gift cards](#). In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds, and you'll never receive your item.

Use a credit card when shopping online and check your statement regularly. If you see a suspicious transaction, contact your credit card company to dispute the charge.

#### Monitor the shipping process.

- ✦ Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.
- ✦ Be suspect of any credit card purchases where the address of the cardholder does not match the shipping address when you are selling. Always receive the cardholder's authorization before shipping any products.

## A Membership Moment From President-Elect Carrie Frye

Anne Fagan and I are writing this message on behalf of Jody Scruggs, your State Membership Chair, and resident Spreadsheet Queen. We are filling in for her until she gets back to helping us with all things database and membership.

Please keep Jody in your positive thoughts as she fights to regain strength and mobility from her recent surgeries. She has been in a fight for her life. Jody appreciates the many cards and messages she has already received and if you would like to send her a card or quick note of encouragement, please contact the FREA Office for her information.

**"Whatever happened to...?"** How many times have you heard that at Unit meetings? That is a good start to begin engaging with those who have stopped coming to meetings. Give them a call, drop them a reminder card for a meeting, let them know that they are being thought of and remembered. One of the downsides of technology is the loss of the personal touch and outreach. Even though our generation was not raised with technology, we have definitely changed the way we communicate to reflect its presence in our lives. How about activating a Let's Reengage Phone Tree?

**Are you bored yet?** Now is a good time to contact those who have been retired for two to three years. Ask the Office for the 2023 lists. Those retirees may be looking for community involvement and connections; joining an FREA Unit may be just the solution.

**Has your Unit planned a campaign to recruit new members?** Names and contact information for retirees in your area are available. Contact the Office. [www.frea.org](http://www.frea.org). AMBA is available to assist with recruitment events and want to help grow FREA membership! Contact Lexie Mowery to schedule an event today! [Lexie.mowery@getamba.com](mailto:Lexie.mowery@getamba.com)

**"Each One, Reach One - Together We Thrive!"** FREA depends on membership dues for 100% of their operating budget. We use membership dues to supply and run the State Office providing all the programs, legislative advocacy, and events that support our local units. Quality services and program costs have risen right along with inflation; therefore, enrollment numbers make a difference.

**AND...The more members FREA has the stronger our voice in Tallahassee.** On the Legislative page in this Bulletin, you will see why having a strong voice in Tallahassee matters so much.

**Reinstating COLA is Priority One** for FREA this upcoming Legislative Session. Help us help you by growing the strength of your voice. In the words of Helen Keller:

**"Alone we can do so little, together we can do so much."**



**Carrie Frye**  
FREA President-Elect



**Anne Fagan**  
FREA Executive Director



Jody Scruggs  
FREA State Membership Chair



## Grab a Glass of Your Favorite Warm Beverage and Let's Talk, Learn, and Stay Young!



Cecelia Solomon  
FREA State Chair  
Information Services

### **Let's talk about the soon-to-be-updated FREA website:**

It will be beautiful, and easier to use on your smartphones, tablets and desktops!

### **Let's talk about Scholarships, Grants, and Contests:**

It's time to remind high school seniors about the [Scholarships](#) and classroom teachers about the [Practicing Educator Grants](#) and 5th Grade Teachers about the [5th Grade Essay Contest](#).

### **Let's talk about History:**

This story from Archeology Magazine begs the question, not "What's in your wallet?" but "[What's in your backyard?](#)"

Have you heard of the [Eisenhower Matrix, DO – DECIDE – DELEGATE - DELETE?](#) The productivity hack is based on the famously strong project management skills of President Dwight D. Eisenhower. "Whenever our affairs seem to be in crisis, we are almost compelled to give our first attention to the urgent present rather than to the important future," he once said.

### **Let's talk about Shopping!**

A retired school librarian that was one of my mentors told me about **Fetch**, an app that gives you rewards, and it really does work! I saw her use a \$25 gift card at Olive Garden from her app. How, you ask?

1. Download the app and enter your information (name, email).
2. On the main screen of the app is a camera.
3. Press it and the camera will open.
4. Scan a shopping receipt then swipe the camera up to send.
5. The receipt can be from anything, but...
6. Receipts cannot be older than 14 days.
7. Every scanned receipt will earn points toward rewards of gift cards and even charitable donations. For more information, visit [www.fetch.com](http://www.fetch.com).

On the flip side of Fetch: Trying to scale back on impulse purchases? Financial therapists (yes, that is a profession) offer some *suggestions*: [Impulse Buying Tips](#).

### **Let's talk about Shipping Deadlines!**

- ★ December 17<sup>th</sup> for USPS Ground Advantage, First Class Mail, and Priority
- ★ December 19<sup>th</sup> for UPS 3 Day Select
- ★ December 22<sup>nd</sup> for UPS 2<sup>nd</sup> Day Air *and* FedEx 2Day
- ★ At added cost, December 20<sup>th</sup> for USPS Priority Mail Express, December 23<sup>rd</sup> for UPS Next Day Air *and* FedEx 1-day transit, and December 24<sup>th</sup> for FedEx Same Day.

**Let's talk about SCAMS:** Both articles below from AARP are worth your time. Yes, they are from 2024, but the subject matter is very current and reinforces the FBI article in this Bulletin.

(If you have members that do not use a computer, please consider printing the first article and sharing.)

- [Watch Out For Holiday Scams](#)
- [How Much Do You Know About Holiday Related Scams?](#)

**It was great to talk and learn with you. I feel younger already. Let's do this again next time!**

*Cecelia*

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young."

- Henry Ford



## Need Help Unscrambling the Medicare Alphabet Soup?

Especially After The Passing of the Big Beautiful Bill?

Let One of Our Trusted AMBA Advisors Help!

Give Lexie a call, or drop her an email and she will put you in touch with a local AMBA Advisor.

[Lexie.Mowery@getAMBA.com](mailto:Lexie.Mowery@getAMBA.com)

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Benefit Review?

REGISTER NOW >

Contact Me:

Lexie Mowery: 561-722-1239

Email: [Lexie.Mowery@getamba.com](mailto:Lexie.Mowery@getamba.com)



# In Memory

June 30, 2025 ~ October 27, 2025

First Name	Last Name	City	Unit
Dorothy	Johnson	Pompano Beach	Broward CREA
Jean	Shiskin	Pembroke Pines	Broward CREA
Karen	Pessaro	Merritt Island	Central Brevard REA
Theresa	Brown	Rockledge	Central Brevard REA
Bessie	Sirman	Jacksonville	Duval CREA
Mary E	Madison	Jacksonville	Duval CREA
Rebecca	Black	Pensacola	Escambia CREA
Hattie	Bowers	Quincy	Gadsden CREA
Carolyn	White	Monticello	Jefferson CREA
Dorothy	Barnhart	Monticello	Jefferson CREA
Sara	Hoover	Bradenton	Manatee CREA
Maryann	Soinski	Las Vegas	Orange CREA
Wayne	Trawick	Windermere	Orange CREA
Mary	Rattray	Winter Haven	Polk REA Unit II
Annie	Chavers	Milton	Santa Rosa CREA
Georgia	Swayne	Milton	Santa Rosa CREA
Janet	Amos	Milton	Santa Rosa CREA
Alfonso	Baker	Sarasota	Sarasota REA
Paul	Di Cicco	St Petersburg	South Pinellas CREA
William	Hart	Mayo	Suwannee/Lafayette REA
<b>Members At Large</b>			
Alice	Perez	Temple Terrace	
Richard	Rowland	Camp Hill, PA	
Ruth	Tucker	La Crosse, WI	

*The life  
given us by  
nature  
is  
short,  
But the  
memory of a life  
well spent  
is  
eternal.  
~ Cicero*

**We Say Good-Bye to Mary E. Madison**  
**May 11, 1948—September 5, 2025**  
**District 5 Director 2020-2022**

Mary "Joan" Madison was born in Jacksonville, Florida, on May 11, to Otis and Doris Edwards. She confessed Christ at an early age at Northside Church of Christ, where she was baptized by Bro. Charlie McClendon. She attended school in Jacksonville, Florida, and received her education at William M. Raines Class of 1966 and Florida A&M University Class of 1970, majoring in mathematics. She became a member of the Beta Alpha Chapter of Alpha Kappa Alpha Sorority.

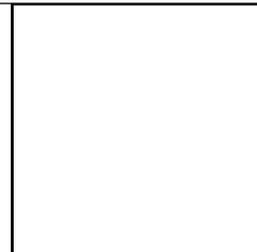


Mary was a devoted and dedicated educator for Duval County Public Schools for 35 years. She considered mathematics the "Queen of Science" and after God, family, and volunteering, mathematics was one of the most important parts of her life.

After retiring, Mary served as the President of the Duval County Retired Educators Association. From 2020-2022 Mary served as the District 5 Director for the Florida Retired Educators Association.



Florida Retired Educators  
 Association  
 8950 9th St. N #105  
 St. Petersburg, FL 33702  
**ADDRESS SERVICE REQUESTED**



**We are a Non-Partisan,  
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**727-310-7035**

EDITOR'S NOTE: The editor has exercised the  
 privilege of editing Bulletin material where  
 space was limited or when similar  
 information was received.

**FREA State Office**

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*Write it on your heart  
 that every day is  
 the best day in the year.*

*— Ralph Waldo Emerson*