

The Publication Dedicated to Retired Florida Educators & School Personnel



Volume 53, Issue 2
Summer 2026

FREA BULLETIN



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Together We Can Build Tomorrow's FREA



Carrie Frye
FREA President

The Power of Purpose, Positivity and Passion!

Fellow FREA Members,

I am honored to be elected as the President of FREA. This is a responsibility I take seriously, and I am deeply grateful for the trust and confidence you have placed in me.

As we move into the next biennium, President-elect Donna Harper and I are looking forward to working alongside so many talented individuals: the elected and appointed Board members, all Directors, FREF Chair Karla Brogdon and the Board of Trustees, Executive Director Anne Fagan,

Membership and Accounting Specialist Diane Lynch and, very importantly, **YOU**, the member.

I have every confidence in the strength and potential of our most capable group of leaders. I truly believe that there is no limit to what we can achieve when we work together with a shared sense of purpose and have the support of all members. I quote Margaret Mead: "Never doubt that a small group of thoughtful committed citizens can change the world. Indeed, it is the only thing that ever has."

As we look forward to the future, it is

Continued on page 2

FREA Calendar 2026

August 12	FREA Webinar—Senior Scams and Election Fraud
August 13	FREF Trustees Meeting
September 7	Labor Day
September 9	FREA Webinar—Life Insurance Basics for Retirees
September 11	Rosh Hashanah
September 20	Yom Kippur
October 14	FREA Webinar—Medicare Made Easy
November 11	FREA Webinar—Caring for Loved Ones While Protecting Yourself
November 15	Florida Retired Educators Day
December 9	FREA Webinar—Holiday FREA Member Savings
December 21	Office Closed For Holidays until January 5

Continued from page 1

clear that we are standing at a pivotal moment in our organization's journey. The elected and appointed leaders are well aware of starting this biennium with a **very lean budget**; so, "tightening our belts" on spending will be foremost on our minds. Each expenditure will be reviewed and carefully vetted in advance.

The solution to rebuilding our budget lies in membership; therefore, a key focus throughout the state will be on growing membership to ensure FREA's financial stability. Showing our pride and passion for our organization as we speak of FREA will be our best marketing tool. With each of us making a concentrated effort and reaching out with positivity, we will be successful in growing our membership. Can we count on YOU? Let's work

cohesively to show "The Power of Purpose, Positivity and Passion!"

With gratitude,

Carrie

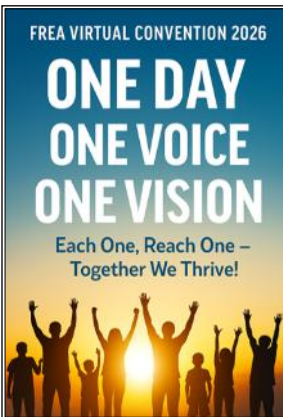
Carrie Frye, President
Florida Retired Educators
Association
cfrye@att.net



FREA 2026-2028 Executive Committee

President	Carrie Frye Seminole CREA cfrye@att.net
President-Elect	Donna Harper Escambia CREA harper2paint@gmail.com
Secretary	Melanie Waite Santa Rosa CREA melanie7896@gmail.com
Treasurer	Gayle Hodges Orange CREA gayle.hodges1991@gmail.com
State Director	Sue Colton Broward CREA scolton@bellsouth.net
Exec. Committee District Director Representative 1-5	Lamar Kirkland lkirkland1@comcast.net
Exec. Committee District Director Representative 6-10	Sheila King pianoforte2349@gmail.com
Ex-Oficio	
FREA Executive Director/Newsletter Editor	Anne Fagan anne@frea.org



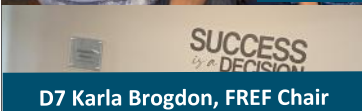


FREA 2026 Virtual Convention Watch Parties A Fun time Was Had By All!

Thank you to the photographers and Units who sent in their photos of the Watch Parties held around the State. And thank you to Cecelia Solmon for putting them all together! FREA Virtual Convention 2026 carried a unique set of challenges. Not only was there the technical aspect of coordinating 15+ presenters with appropriate graphics and slides (143 slides in all), but there was also the geography of the presenters attending Watch Parties yet needing to be separate from their



group to present their part of the at the correct times. For example, Karla Brogdon, FREF Chair, bottom left, sequestered herself in a side room with her laptop. Other presenters also worked it out and as usual, the creative ability of retired educators to “find a way” allowed the Convention to run, while not seamlessly, with a minimum of interruptions. More photos are throughout this Bulletin.





Greetings From FREF



The military uses an expression, "Adapt and overcome!". As former educators, we understand that concept. If we taught a lesson and it didn't go well, we made changes and retaught the subject. As you know, our convention basket room is a huge fundraiser for FREF. Since our 2027 convention was via ZOOM, FREF had to adapt. Hence, the online auction! This was our first attempt at such an activity. However, this may be an option to future fundraising. The net amount to FREF was \$1419.66. THANK YOU to everyone who donated, those who bid, and to those who won, congratulations!

2026 Scholarship Recipients

For privacy reasons, students are listed first name, last initial, & unit that submitted the application.

Tazana B. – Charlotte
 Talia C. – Broward
 Danna D. – Lake
 Alayna H. – Polk 1
 Arianna M – W. Hillsborough
 Coralie N. – Orange
 Aisling O. – Broward
 AnnMarie R – Hernando
 Grace W. – Charlotte
 Haley W. – Seminole

Do you know a student who is a senior in high School this coming year and wants to be a teacher? [Click here](#) for information on how they can win a scholarship!

Marie Grein Practicing Educator Grants

The Trustees also selected two practicing educators to receive the \$1000 Marie Grein Practicing Educators Grant to fund a project in their classrooms.

Jennifer Smith – Charlotte High School (Charlotte County)
 Tracy Collins – LaFayette High School (LaFayette County)

Do you know a practicing educator who could use one of these grants? [Click here](#) for more information!

2026 Extravaganza Winners

District Drawings - \$100 Winners

District 1 Pam Lord
 District 2 Linda Edson
 District 3 Carson Ealy, Jr.
 District 4 Bill Ferguson
 District 5 Barbara Leech
 District 6 Katrina Pershing
 District 7 Dodie Neuhauser
 District 8 Debra Dykes
 District 9 Olivia Hood
 District 10 Marianne Barr

Large Group Drawings

\$200 Norma McGuire
 \$300 Suzanne Lincoln
 \$500 Dale E. Williams



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".)

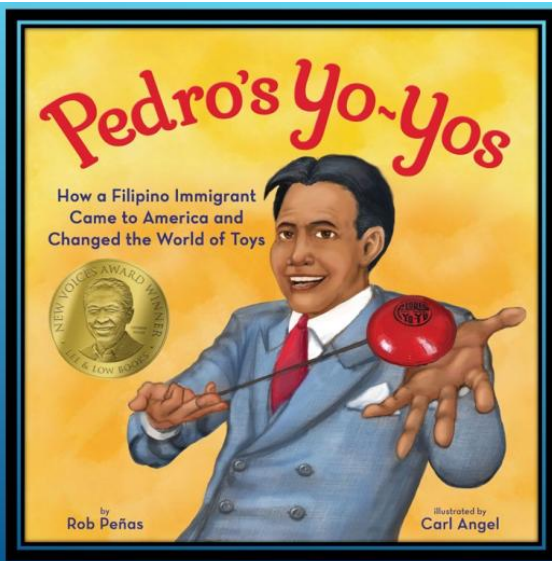
Your loved ones legacy will live on in the Foundation.

Presenting the FREF 2026 Practicing Educator Grant Winners' Projects



Jennifer Smith
Charlotte High School
Charlotte County, FL

"Forensic science is more than just a class to me, it's a window into critical thinking, collaboration, and the real-world application of science to solve problems that matter."



"...The addition of Bloodstain Pattern Analysis (BPA) Kits would completely transform how my students engage with this fascinating area of forensics. Bloodstain analysis combines physics, math, and observation, it's science in motion. With these five kits, students won't just learn about angles of impact and trajectories; they'll calculate them, measure them, and reconstruct them just like real forensic investigators. Each kit includes professional-grade tools, protractors, measuring tapes, calculators, stringing clips, and evidence scales, all packed neatly into protective carrying cases that can be reused year after year..."

Congratulations!

Tracey Collins
Lafayette Elementary School
Lafayette County, FL

"...children need engaging, hands-on learning experiences that bridge the gap between reading and practical, real-world skills. Pedro Flores' journey from the Philippines to becoming a successful inventor in America is a compelling tale of perseverance, immigration, and ingenuity...fostering a growth mindset through a toy that requires practice and patience to master."

"This project uses the award-winning picture book *Pedro's Yo-Yos* by Rob Penas to spark interest in immigrant stories, the history of toys, and basic physics. Following a reading of the book, participants will engage in hands-on activities, including a yo-yo workshop to bridge the gap between historical narrative and interactive learning.

"...Yo-Yo Masterpieces" is more than a fun activity; it is an educational experience that brings history and science to life."



Susan Darovec
State Legislative
Chair

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



Linda Edson
FREA Tallahassee
Legislative Liaison

Legislative News You Can Use

The Florida Legislative season has ended for 2026. In Washington however, the new laws keep on coming. And here is one that actually makes sense and benefits many of us.

H.R.6644 - 21st Century ROAD to Housing Act

This bill revises federal housing programs, including by expanding available financing for affordable housing and providing grants for planning and community development activities.

For example, the bill increases the statutory maximum loan limits for mortgage insurance programs administered by the Federal Housing Administration for multifamily homes and requires the use of a more specific inflation index for such loans.

The bill also increases the maximum eligible income for the Department of Housing and Urban Development's (HUD's) HOME Investment Partnerships Program (grants to states and localities to support housing for low-income households) and establishes a grant program to assist regional, state, and local entities with strategies to support affordable housing.

In addition, the bill

- exempts certain housing-related activities from the environmental review process, including certain construction, improvement, or rehabilitation of residential buildings;
- excludes veterans' disability benefits from being considered as income for purposes of determining eligibility for the Veterans Affairs Supportive Housing (VASH) program;
- establishes a pilot program to provide grants to public housing agencies (PHAs) and other owners of federally assisted housing to test the efficacy of temperature sensors to support compliance with temperature requirements;
- eliminates the requirement that manufactured homes must be constructed with a permanent chassis; and
- authorizes HUD to conduct performance reviews of organizations that provide housing counseling services.

The bill also expands oversight of HUD and PHAs, such as by requiring PHAs to post information about contracts on their websites. For more information about this bill, see [CRS Report R48849](#).



D8 Polk II CREA Watch Party

The 2026 FREA "Summer of Volunteer Love"

Remember a time called the "Summer of Love" from a long time ago in the 60's?

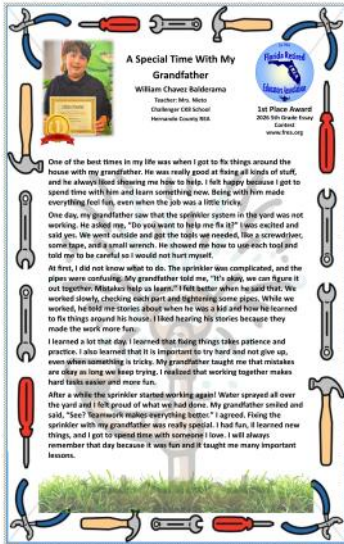
FREA units are making 2026 our own **"Summer of Love" through volunteering** at Bible Schools, summer camps, nursing homes with fun activities, and through collecting school supplies and filling backpacks and collecting books for the Margaret Poppell "Literacy for Life" project.

Join your local unit and enjoy the fun and feeling of showing love to your community with

your unit brothers and sisters. **Remember, every volunteer hour and the transportation time to get to your volunteer activities count toward your unit volunteer totals.** Make sure you report all those hours to your unit Volunteer Services Chair. **Have a super FREA "Summer of Volunteer Love."**



Monica Johnson
State Volunteer
Services



5th Grade Essay Contest 2026

The response to the 5th Grade Essay Contest continues to grow. There were hundreds of entries from all over the state and while they could only be one winner chosen, All the essay writers are winners because they have someone in their lives that is so special they wanted to share their experience with them in an essay about them.

You can read the 3 top place essays on the FREA website <https://frea.org/5th-grade-essay-contest/> And the materials to get ready for this year's contest!

Look at all the we have accomplished

2025 Total Volunteer Hours

For All Units

263,335



The total number of hours translates to **MAJOR** in-kind dollars.

	0001
Pay to the order of The State of Florida	Date <u>May 27, 2026</u>
\$9,161,424.65	
Nine Million One hundred sixty-one Thousand and Four Hundred twenty-four dollars & 65/100 Dollars	
Memo <u>Harriett Jenkins</u> FREA President	<u>Monica Johnson</u> FREA Volunteer Services Chair
0025015752132	524842501



Dear FREA Members,

My name is Jeff Hesse, and I am now your local Florida-based AMBA Benefits Advisor, and point of contact for your FREA member

benefits. I've enjoyed serving FREA members for the past five years and am here to answer your questions, review your benefits, and help you make the most of your membership. If your unit would like a benefits update, I'd also be happy to attend one of your upcoming meetings. Feel free to call or text me anytime at 561-329-4995 or jeffrey.hesse@getamba.com.

I look forward to connecting with you!



 **Could you spot a scam before clicking, answering, or sharing information?**

Join us for our next Continuing Education webinar on Senior Scams and Election Season Fraud

 **August 12th |  1:00 p.m. EST**

[Click Here to Register](#)

Can't attend or did you miss it? We will have the video up on our website within 1 week of the webinar.

<https://frea.org/webinars/>

 FREA Live Webinar Series

COULD YOU SPOT A SCAM?

Spot the Warning Signs & Protect Your Information



12 AUG | 1:00 PM EST

SENIOR SCAMS & ELECTION SEASON FRAUD

No Cost to Attend | Registration Required | Reserve Your Spot

Scammers often count on quick reactions, urgent messages, and official-looking requests. During election season these messages can become harder to recognize.

Join our upcoming webinar, Senior Scams & Election Season Fraud to learn:

-  Common scams targeting seniors today
-  Election-season tricks to watch out for
-  Simple ways to protect your personal information
- ☒ What to do if something feels suspicious

 **August 12th |  1:00 p.m. EST**

FREA Executive Committee 2026-2028



Carrie Frye
President



Donna Harper
President-Elect



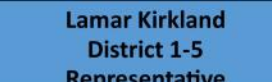
Dr. Gayle Hodges
Treasurer



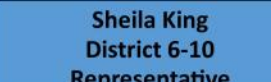
Melanie Waite
Secretary



Sue Colton
State Director



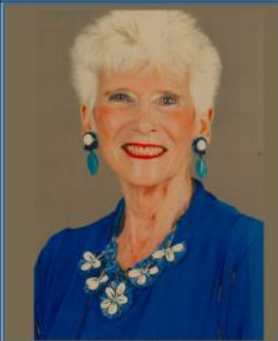
Lamar Kirkland
District 1-5
Representative



Sheila King
District 6-10
Representative



Anne Fagan
Executive Director
Ex-Officio



District 9 Watch Party



District 6 Watch Party



District 7 Watch Party



D8 N Brevard REA Watch Party



D3 Gadsden CREA Watch Party

Good food, good fun, and
a heartfelt
Thank you to all FREA
Members who prove
every day that FREA exists
**“To Serve, Not to Be
Served.”**



In Memory

March 1, 2026 ~ July 15, 2026

Contact First Name	Contact Last Name	Unit	Default City
Billie	Green	Alachua CREA	Gainesville
Ella	Skelton	Alachua CREA	Gainesville
Eula	Williams	Alachua CREA	Fort Lauderdale
Ruth	Brown	Alachua CREA	Gainesville
Billy	Van Arsdall	Broward CREA	Merrit Island
Garnett	Ferguson	Broward CREA	Plantation
Leda	Itzkowitz	Broward CREA	Hollywood
Madeline	Levine	Broward CREA	Aventura
Panchitta	Chisholm	Broward CREA	Fort Lauderdale
Helen	Hamilton	Duval CREA	Jacksonville
Margaret	Dyson	Duval CREA	Jacksonville
Carolyn	Pulford	Escambia CREA	Pensacola
Florence	Watson	Escambia CREA	Pensacola
Jacqueline	Young	Escambia CREA	Pensacola
Betty Jane	Blair	Leon/Wakulla REA	Tallahassee
Claudia	Nelson	Leon/Wakulla REA	Tallahassee
John	Carlock	Manatee CREA	Bradenton
Stanley	Lofton	Nassau CREA	Yulee
Lois	Joseph	North Brevard REA	Titusville
Herbert	Johnson	North Pinellas REA	Clearwater
David	Mc Cool	Okeechobee CREA	Okeechobee
Robert	Cascaddan	Orange CREA	Branford
Betty	Carson	Palm Beach CREA	West Palm Beach
Verdell	Bolden	Palm Beach CREA	Belle Glade
Marilyn	Barnes	Pasco CREA	Holiday
Marian	Casey	Polk REA Unit II	Winter Haven
Homer	Lisle Sr	Santa Rosa CREA	Milton
Mary	Moore	Santa Rosa CREA	Milton
Pearlie	Scott	Seminole CREA	Winter Park
Arthur	Harris	South Pinellas CREA	Clearwater
Vernon	Floyd	St. Lucie CREA	Chipley
Sonya	Todd	Sumter CREA	Center Hill
Janice	Christmas	West Jackson REA	Graceville
Members at Large			
Frederick	Devin		Lorida
Jeanne	Flanigan		New Smyrna Beach
Nancy	Adams		Port Saint Lucie
Sandra	King		Panama City
Sylvia	Wolff		Okeechobee

*“Death opens a
door out of a
little , dark room
(that’s all the life
we have known
before it) into a
great, real place
where the true sun
shines and we
shall meet.”*

C. S. Lewis

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



**We are a Non-Partisan,
Non-Political organization.
We support those who
support our Mission, and
include all voices in our
membership.**

**All FREA Members, General
or Associate, regardless of
which state they come from,
may utilize FREA Benefits.**

**There is strength in
numbers, and FREA needs
YOU to join to make our
voices stronger together!
www.FREA.org/AboutUs**

**FLORIDA RETIRED
EDUCATORS ASSOCIATION**

(727) 577-6400

www.FREA.org — info@frea.org

**Bulletin submissions sent
to:**

**info@frea.org
or text photos to
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

Executive Director Anne M Fagan

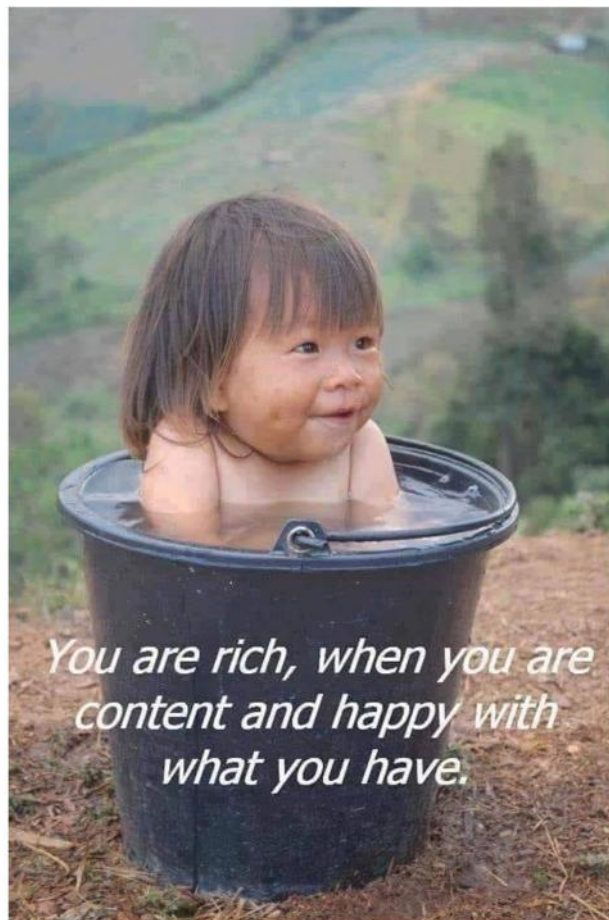
Bulletin Editor - anne@frea.org

Membership

Accounting Specialist Diane Lynch

diane@frea.org

The Final Word



*You are rich, when you are
content and happy with
what you have.*