



## AmeriFirst Rep Explains Reverse Mortgages

### Marie Lang Shares Legislative Agenda



According to **Marie Lang**, District 10's Legislative

Chairman, "If it costs money, the State Legislature doesn't want to know!" It's predicted that the state won't get out of deficit until 2011.

She distributed a list of 11 bills of interest to public employees; this includes those in education, law enforcement and firefighting. She said, "Legislators will be home in May and during the summer. Go visit them! Tell them what you want!"

"Foreclosures are horrendous around here," declared AmeriFirst presenter **Beth**



appraised value of the home. The best benefit of the plan is that there are no monthly mortgage payments. She emphasized that this option is not for everyone. AARP reports a 93% satisfaction rate among seniors who take a HECM. The 7% who are unhappy generally were sold something when they arranged their reverse mortgage - such as an annuity. Among the reasons NOT to take a HECM: if you plan to move in the next 2 years or if you already have a Grant Loan. If you would like to know whether this might be an option for you, give Beth or her associate **Chuck Hill** a call at 954-771-6604. She promises, "We won't be mad if you don't take it!"

**Wilkerson** at the April meeting. "Last week on one day alone, 800 were filed! Between Monday and Wednesday, there were 1500!" A reverse mortgage or a "HECM" - Home Equity Conversion Mortgage - is one way for some senior citizens to avoid this. The plan, originated by the FHA, is a program to help homeowners over 62 to stay in their own homes. It is a loan against the home that you do not have to repay as long as you live in your home. The amount of the loan is determined by the current



### May 1 Meeting

**Time:** 12:00

**Place:** Holiday Park Social Center  
1150 G. Harold Martin Drive  
Ft. Lauderdale  
(behind War Memorial Auditorium)

**Program:** **Scholarship Awards**  
**Installation of New Officers**



### Bring to meeting:

Potluck Dish  
FREF Silent Auction Items  
Service Hours Reports  
Blankies 'n Pillows  
Campbells labels  
Aluminum pull-tabs  
General Mills labels  
Old eyeglasses & Cellphones



**Flora says,**  
**"Come to the State Assembly at the Miami Airport Hilton May 28 - 30!**  
**You'll have fun!!**

## President's Corner

This is my last message to you. I wish to thank you for your support during the past four years.

Harriett and I are moving to

Ocala, Florida to be near our family. We will



keep our membership in the BCREA and in touch through the newsletter. Best wishes to you and the BCREA.

*Tom*



## Health & Blood Bank

Chairman: Kathlyn Barno



My how the time has passed. It seems that only yesterday we were returning for our first session of the year and here it time for summer vacation.

As you travel far and wide or if you just plan to stay around and enjoy the pleasures of our hometown, here are some tips to keep you well and hearty. The American Academy of Orthopaedic Surgeons say that spending a little time each day in some type of physical activity can provide benefits in a longer, healthier life, stronger bones, reduced joint and muscle pain, lower risks of falls and serious injuries like hip fractures and slower loss of muscle mass. Orthopaedic surgeons, however, rec-

ommend that when you exercise you follow these tips:

1. Always wear appropriate gear.
2. Warm-up before you exercise
3. Exercise at least 30 minutes a day.
4. Never increase your program more than 10% a week.
5. Try not to do the same routine two days in a row.
6. When working out with exercise equipment, read the instructions carefully and, if needed ask someone qualified to help you.
7. Stop exercising if you experience severe pain or swelling.

Take heed, stay healthy and have a great vacation. See you in October. *Kathlyn*

## Community Service

Chairman: Darcia Drago



We received a letter of appreciation from the American Legion Auxiliary thanking us for our donation of items to the patients at Brooke Army Hospital and for collecting coupons for our troops.

Please keep track of your community service hours over

the summer so that you can report them at our Oct. meeting. Also continue to save aluminum pull tabs, eyeglasses, cell phones and labels for education.

Hope you have a great summer!

*Darcy*

## Cultural Affairs

Chairman: Michele Edwards



Don't forget our last event for this year! Twenty of us have tickets for **"Groucho"**

**2 PM on Sunday, April 27**

**Stage Door Theatre**

**8036 W. Sample Road, Margate**

If anyone else wants to attend, contact the theatre at 954-344-7765.

*Michele*

## Literacy

Chairman: Rosetta Watkins



The winner of the Fifth Grade Essay has been invited to our May meeting to read her essay and have lunch with us. Hopefully she along with her parent(s) and teacher can attend. Thank to the generous donations of books from friends we have enough books for all

64 students to receive a book(s) and a certificate of participation.

To the Literacy Committee members for all of their assistance this year I thank you again. A special thanks to Bev Hoppe for the certificates.





## Membership

Chairman: Susan Lochrie  
954-525-8503



### DUES ARE DUE! DON'T PUT OFF RENEWING YOUR MEMBERSHIP

Congratulations to the 89 of you who have already sent in your renewal for 2008-2009.

The membership year extends from July 1, 2008 through June 30, 2009.

Annual dues are \$45.00. BCREA will forward the state dues of \$30.00 to FREA.

You will be listed in the BCREA Directory of 2008-2009.

Life Members do not pay the FREA dues of \$30.00 but DO pay the \$15.00 annual dues to BCREA, the local unit.

REMINDER: IF YOUR ADDRESS, PHONE NUMBER, E-MAIL ARE THE SAME AS LAST YEAR THERE IS NO NEED TO COMPLETE THE APPLICATION FORM BELOW— YOU ONLY NEED TO FILL IN YOUR NAME AND SEND YOUR CHECK.

**Reminder:** Members who have Pioneer Insurance Medi-Gap Supplemental Insurance must pay their dues by June 1, 2008.

### Broward County Retired Educators Association 2008 - 2009 Membership Application

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

SS # : XXX – XX- \_\_\_\_ (last 4 digits only) Phone \_\_\_\_\_

E-mail address \_\_\_\_\_

Date Retired: \_\_\_\_\_ Retired From: \_\_\_\_\_

Position: \_\_\_\_\_

Dues: \$45.00 Donation for Scholarships: \$ \_\_\_\_\_ Total enclosed: \_\_\_\_\_

Please make check payable to BCREA and mail to: Mrs. Susan Lochrie  
PO Box 30533  
Ft. Lauderdale, FL 33303

## Passages



*Happy Birthday to our  
Birthday Club*

*(members over 85!)*

*May*

*Sara C. Essig 5/10*

*Alphonso Giles 5/12*

*Harold Phares 5/15*

*Elizabeth Greene 5/21*

*Ethel Pappy 5/27*

*June*

*Glenn Sanderson 6/03*

*Jackie Cisco 6/06*

*Dorothy Puckett 6/09*

*July*

*Lena Matthews 7/09*

*Frank Koegel 7/16*

*Felicia Tranconi 7/21*

*August*

*Carolyn Payne 8/04*

*Ruth Edwards 8/07*

*Helen Mitchell 8/05*

*Robert Rollins 8/22*

*Cora Ashley 8/23*

*September*

*Pauline McShane 9/11*

*Margaret Lerro 9/15*

*Mary Weber 9/24*

*Thinking of You*

*Charlie & Martha Pipes*



*In Memoriam*

*Merton Kennedy 2/20/08*

The cost of the BCREA Newsletter is underwritten by:



954-486-2728 • Online at BSCU.org

*Serving Broward Educators Since 1946*

Bring this to our next meeting or mail it to:

**Darcia Drago**  
4346 Carambola Circle North  
Coconut Creek, FL 33066

### BCREA VOLUNTEER REPORTING FORM

Name \_\_\_\_\_  
(Please Print)

Month \_\_\_\_\_, 200\_\_

#### LITERACY VOLUNTEER HOURS:

Teaching Sunday School, reading to children/adults; tutoring; helping with testing programs, etc; Includes any activities to promote a more literate America. TOTAL \_\_\_\_\_

#### WORKING WITH OUR YOUTH:

School, tutoring, mentoring, coaching etc. (Persons 25 years of age or younger. TOTAL: \_\_\_\_\_

#### OTHER COMMUNITY SERVICE HOURS:

Church, civic, hospital / hospice, personal help to others (non-relatives), school, drug, ecology / environment. TOTAL: \_\_\_\_\_

Overlapping categories should be reported in both places.  
GRAND TOTAL: \_\_\_\_\_



## FREF

**District 10 Trustee: Frances Smoot**



I am happy to announce that our FREF scholarship applicant was chosen as a state winner! Her name is **Kimberly Zipoli** from South Broward High School. Hopefully, she will be able to attend our May meeting to receive her check. Once again, I am very proud that we have a winner from our county. My thanks to **Kathlyn Barno** who helped to interview Kimberly.

Also, tickets are still on sale for \$2.00, this money goes to the FREF State Scholarship fund, and it also helps

educators in distress. This is the last chance, so please encourage everyone to purchase one or more tickets. The more you purchase, the more chances you have of winning a 100-dollar bill.

Please bring some nice small items to the next meeting for me to take for the Silent Auction or items to be sold in the Country Store at the FREA convention. Remember, no large items!

Thanks

*Frances*

## Scholarship Donations

### Donor

Linnie G. Kidd  
Donna Lou Whitfield  
Rosaline & Dominique Wynn

### In Memory Of

Randy Grogan Kidd  
Richard Pauletta  
Lillian Lampkins

### Donations to General Scholarship Fund

Johnne Bentley  
Doris Cotnoir  
Donald Fry  
Nancy Howell  
Lizzie Johnson  
Gloria Marshall  
Antoinette Merton  
Kathryn Pierce-Gaus  
Milton Brantferger  
Myrtle Ford  
Dorothy Golder  
Roberta Insel  
Phyllis Kublin  
Ronald Mayhew  
Janet Nester

## FREA Tours



Arline Ziller,  
FREA Travel Coordinator  
954-781-4445  
e-mail: [freatravel@cs.com](mailto:freatravel@cs.com)



**A Summer Adventure in our National Parks, June 8-19, 2008;** \$3,159 pp double occupancy; \$4,359 pp single occupancy; includes r/t air from Orlando & insurance. Your motor coach tour begins in Scottsdale, Ariz. and includes Lake Powell, Grand Canyon Bryce, Zion, Grand Teton & Yellowstone National Parks, Salt Lake City, Old Faithful, Bighorn Mountains, Sheridan, Custer State Park and Mt. Rushmore.

**Cruising the fabled rivers of Europe** has become one of the most popular trends in travel. You can walk right off your ship into the heart of your destination and experience cosmopolitan cities and quaint villages you can't reach on a tour bus or ocean cruise. I need your input to plan these trips.

**Cruises this year include *Navigator of the Sea*, Nov 10-22, 2008:** 14- night Spanish Transatlantic, hosted by **Arline Z**, starting at **\$963 pp**; Barcelona, Malaga Seville (Spain), Lisbon, Portugal, Bermuda and Ft Lauderdale.

**MSC Lirica, December 3-13;** starting at \$819; *10 night r/t*, Ft Lauderdale, San Juan, St. Marten, St. Lucia, St. John, Antigua, Tortula, Cayo Leventada, Ft. Lauderdale....

**HAL WESTERDAM, Dec. 14-21, 2008:** from \$619 inside \$949 veranda staterooms, Southern Caribbean, Ft Lauderdale r/t Aruba, Curacao & Half Moon Cay.

**2009: the NEW RCCL *Independence of the Seas* 13-night transatlantic, April 12,** Promenade deck \$963; Balcony \$1503, departing Ft Lauderdale, Azores, Lisbon, Portugal, Vigo, Spain, Cherbourg, France, Southampton, England, hosted by the Zillers. Keep in touch.

*Arline*

## FREA Wants YOU At the State Assembly - May 28-30

The following poem, **Just For Today**, was turned in by **Helen Munnings** to be put in the *Newsletter*. The words were familiar to me, and not wanting to have either Helen or me called to task for plagiarism, I "Googled" it to try to discover the author.

I must have visited 10 or 15 websites - each with a somewhat different version of the poem and at least two sources claiming ownership. The first one I found was "Reprinted from the Little white Booklet, Narcotics Anonymous, which two different sources list as copyrighted in 1986 or 1983. The Eating Disorder Recovery Center states that Sybil Partridge is the author; still another implies - but doesn't actually say - that Viveca Stone should be credited with it. Probably if I'd continued through the 69,400,000 results I received, I probably would have found others.

Helen's version is an abbreviated version of the poem and easier to follow than some of the others. So here it is:

### Just For Today

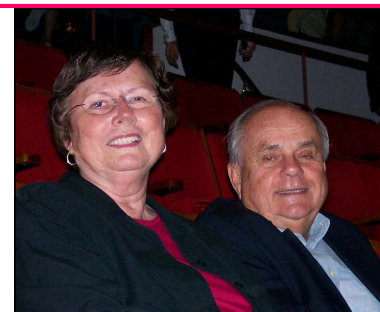
Just for today I will be happy.  
 Just for today I will adjust myself to what is, and not try to adjust everything to my own desires.  
 Just for today I will take care of my body  
 Just for today I will try to strengthen my mind.  
 Just for today I will try to exercise my soul  
 Just for today I will try to be agreeable  
 Just for today I will try to live through this day only  
 Just for today I will try to have a program.  
 Just for today I will have a quiet half hour all by myself, and relax.  
 Just for today I will not be afraid.....to be happy, to enjoy, to love, to believe...

I must say I was really impressed with the presentation skills displayed by **Beth Wilkerson** at this month's meeting. She presented the program about reverse mortgages three ways: She projected it onto a screen using a Power Point display; she passed out copies of it to everyone; and of course, she spoke it aloud. As a former speech teacher, I'd give her an A! Historian **Margarite Falconer** has been working hard on the Club scrapbook and she's doing a fine job! There were 49 members and one guest - District 10 Legislative Chairman **Marie Lang** from WPBREA -at the meeting. New members **Mientje Levin** and **Evelyn Johnston** attended their second meeting; and Sallie Sherwood who isn't able to make meetings often also came by! The Scholarship Raffle was won by **Carol Call** (\$20); **Michele Edwards** (\$15) and **Sally Sherwood** (\$10). Tri-Rail tickets were won by **Michele**



**Edwards, Madeline Martin, Martha Pipes, Myken Brady and Mildred Jones-Fuce.** Condolences to **Charlie & Martha Pipes** whose son-in-law recently passed. Just as I was leaving after the meeting I learned some news which is sad and happy. It's sad for us because our president **Tom Drilling** and his wife **Harriet** who has co-chaired the Social committee for the past 5 years, are moving to Ocala on May 6! It's happy for them as they were able to quickly sell their home here and will be moving near their daughter. They have been valuable members of BCREA and their departure will leave a hole in our group. We wish them well. And that's the last byte until fall.

### Photo Bonus: Seen at Events!



Clockwise from left: Shirley Paoli & Arline Ziller sell raffle tickets; Martha & Charlie Pipes; Kathlyn Barno, Alphonso Giles, Joanne Davis, Frances Smoot and others partake of the buffet; Harriet & Tom Drilling at African Footprint; Rita & Glenn Sanderson at the Scholarship Luncheon in February.





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