



# FCRTA

**Franklin County Retired Teachers Association  
2007 NRTA "With Our Youth!" National Award**

**FCRTA**

**Volume 59, Number 1**

**April/May 2018**

## Luncheon Programs

**April 11, 2018**

**Time:** 12:00 noon  
**Where:** Berwick  
3250 Refugee Rd.  
Columbus, OH  
**Cost:** \$18.00

**Program : Presentation by Jim Davis a local man who was a Jeopardy Contestant. The ins and outs of a TV game show!**

**Plus...** A representative from STRS, will give us an up-date of pension and healthcare items.

Fill out form below. Make check payable to  
FCRTA and mail to:

Mildred Becker  
311 E. Walnut St.  
Westerville, Ohio 43081

April 6, 2018  
Luncheon Reservation Deadline

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

**June 13, 2018**

**Time:** 12:00 noon  
**Where:** Villa Milano  
1630 Schrock Rd.  
Columbus, OH  
**Cost:** \$18.00

**Program : To be announced**

**Plus...** A representative from STRS, will give us an up-date of pension and healthcare items.

Fill out form below. Make check payable to  
FCRTA and mail to:

Mildred Becker  
311 E. Walnut St.  
Westerville, Ohio 43081

June 8, 2018  
Luncheon Reservation Deadline

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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### Scholarship Applications

Please refer to the FCRTA website for scholarship applications for the 2018-2019 school year.



**2018**

### Luncheon Dates

**April 11 - Berwick**  
**June 13-Villa Milano**  
**Sept. 12-Villa Milano**  
**Dec. 12-Berwick**

All reservations are due one week before the luncheon

# A Message to Our Members

## How To Protect Yourself From Identity Theft

Chances are you or someone you know has had their identity stolen at one point or another. Identity theft can be expensive, stressful and extremely complicated to recover from. Here are seven ways to protect yourself and your most important data from identity thieves.

### 1. Secure Your Hard Copies

Most people think of identity theft as a digital crime, but many thieves are just as eager to get their hands on your paper documents. While online accounts are password-protected, important paper documents are often left in a drawer or simply tossed in the trash, where thieves can find them.

What's the solution? Buy a safe and a shredder. Every sensitive document should be shredded or kept in the safe. The same level of care should go into protecting your physical credit cards. Don't put your wallet in your back pocket. Make it a habit to check that you have all your cards and IDs at the end of the day. It's best to be aware of missing items earlier so you can take appropriate action before much damage is done.

### 2. Examine Your Financial Statements

It's always a good idea to review your financial statements soon after getting them. It will help you track your expenses and alert you to any fraudulent charges.

### 3. Choose Strong Passwords

Many people have one password they use for all devices and platforms. That's convenient, but it's also dangerous. Having multiple hard-to-remember passwords may make it more difficult for you to access your own accounts, but potential identity thieves will have a more difficult time, too.

### 4. Protect Your Computer

Malware is just one way identity thieves steal your data. Invest in a strong anti-spyware program to make sure your hardware is safe from invaders.

Another way to protect your computer is to encrypt your hard drive. Most computers allow you to easily encrypt all data in your hard drive by choosing to activate the encryption option in your security settings.

### 5. Be Aware of Suspicious Emails and Websites

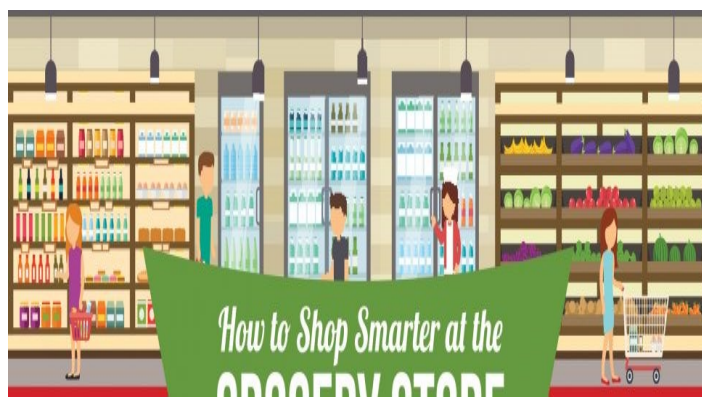
If an email looks suspicious, it probably is. If you have too many promotional emails, choose to unsubscribe. This will help you spot suspicious, unsolicited emails. Also, your browser or antivirus software may warn you about suspicious websites before you enter them; pay these warnings heed!

### 6. Use Two-Factor Identification

Two-factor identification for important online accounts adds an extra step to the security process for log-ins, most often making use of your phone number as well.

### 7. Secure Your Wi-Fi and Avoid Public Wi-Fi

Public Wi-Fi is often insecure and a great hunting ground for thieves; steer clear if you can. At the very least, avoid all online banking or password logins while using public Wi-Fi. Additionally, secure your own home Wi-Fi with a strong password.



**DON'T LEAVE THE HOUSE Hungry**  
Only shop while on a full stomach. This way, you won't buy to satisfy your lingering hunger pangs.

**Check YOUR PANTRY AND FRIDGE BEFORE YOU LEAVE**  
Make sure you know exactly what you have in the house before you head to the store.

**DON'T BUY INTO EVERY Bargain**  
Product discounts always look tempting – but you aren't saving anything if the item is one you never use.

**DO STICK TO YOUR List**  
Only shop with a detailed list in hand – and stick to it! You'll spend much less that way.

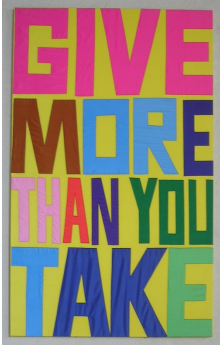
**DON'T GRAB THE BIGGEST Cart**  
Keep your cart or basket as small as possible. You'll be less tempted to throw another impulse purchase inside.

**DO SHOP WITH A Budget IN MIND**  
Determine how much you want to spend before you set out. This way, you'll be motivated to keep your costs down.

**DON'T FORGET YOUR Coupons**  
Before you head out, check your circulars, or coupon apps like Couponcabin and Flip, for in-store discounts on regular items.

**DO SHOP THE Seasons**  
Cooking with seasonal produce is a lot cheaper than buying whatever suits your mood.

BROUGHT TO YOU BY YOUR CREDIT UNION



**FCRTA can be proud of its Community Service!!!!**  
**We think of others and do something about their needs.**



Members of FCRTA who attended the December luncheon meeting at Villa Milano were so generous with their donations of school supplies. I delivered two large boxes to the East Columbus Elementary School at 3100 7th Ave.. The people in the office who accepted the supplies were extremely thankful. Please continue with your generosity ...and if you know of a school who needs the supplies, please let me know. *Delena Doan*

**Have you paid your Dues???**  
 Our membership drive began  
 on Sept. 1st  
 If you have not yet paid the 2018  
 dues, please send them to:  
**Ray Jewett**  
**2848 Winsford Ct.**  
**Columbus, Ohio 43232**

It is important to join  
 the retired teachers organizations  
 because **All Retired Teachers**  
 need to be involved.  
 Remember, there is strength in  
 numbers.



Angie Freeman  
 FCRTA Credit Union  
 Connection  
 614-340-1518  
 afreeman@educu.org



**Education First Credit Union** is committed to providing the guidance you need to effectively plan and manage your finances. That's what makes us different from so many other financial institutions. We look forward to meeting **all your saving and lending needs** today and for many years to come. FCRTA members may contact Angie Freeman any time with credit union questions relating to saving or lending solutions and credit union membership. Discover all that **Education First** has to offer!

We have grown to almost \$100 million in assets with 14,000 members served by 3 local branches, over 5,000 nationwide shared-branches, with mobile banking, and websites to provide access 24 hours a day, seven days a week. With over \$150,000 in scholarships awarded and over \$500 million loaned since founded, our commitment to education is well known. It's what we do and will continue to do as part of our mission to serve education employees.

*All school employees (including retired school employees), and students are near and dear to us and are the reason we exist! Thank you for your business.*

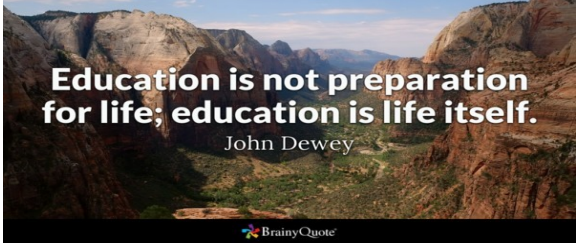
Family members of FCRTA members are also encouraged to become a member/owner of Education First Credit Union. Contact Angie today!



Members: Please visit  
 the  
 webpage at :  
<http://www.fcrt.com>

Information for the  
 April 2018 Newsletter  
 should be sent to:  
 Missy Rush, Editor  
 by August 2018  
[mrush52995@aol.com](mailto:mrush52995@aol.com)

**We need your email!!!**  
 Because the cost of sending our newsletters continues to rise, please let us know if you no longer want to receive one, or send an updated email address. Our newsletters may be electronically sent in the future . Please email a message to Missy Rush at [mrush52995@aol.com](mailto:mrush52995@aol.com), and your name will be added or taken off of the list. Thanks to those who have already sent their email addresses to Missy.



# FCRTA

Franklin County Retired  
Teachers Association  
2848 Winsford Ct.  
Columbus, OH 43232-5364  
Website-<http://www/fcrta.com>  
Return Service Requested



## FRANKLIN COUNTY RETIRED TEACHERS ASSOCIATION

Last Name First/Given Name Middle Initial

Street Address Apt. City State Zip

Telephone \_\_\_\_\_ Year Retired \_\_\_\_\_

e-mail \_\_\_\_\_

\_\_\_\_\_ FCRTA Life.....\$100.00 \_\_\_\_\_ ORTA Life.....\$500.00

\_\_\_\_\_ FCRTA Annual.....\$10.00 \_\_\_\_\_ ORTA annual....\$30.00

Check the organization you are joining and enter dues here: \_\_\_\_\_

Please make check payable to FCRTA and mail to:  
Raymond Jewett 2848 Winsford Ct. Columbus, Ohio 43232-5364  
(Enclose a stamped envelope if a dues card is desired.)

If you have moved, please inform the membership chairperson. Be sure to include your phone number.

### NEW ADDRESS

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

9 digit Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Mail to : Raymond Jewett  
2848 Winsford Ct.  
Columbus, OH 43232-5364