

REAL SCOOP



President's Message:

Greetings to all REA members, families and friends. We have completed 2018 which has passed much too quickly but we are looking forward to starting a new year in 2019. I hope that each of you had a Merry Christmas and are starting a happy and healthy New Year.

Our last event of 2018 was our annual Christmas party with 254 people attending and 61 door prizes given out to those attending. The Christmas party was a success with several commenting on how much they enjoyed it and the food was delicious. Leona Spann was awarded the Marvin L. Boos, Sr. Lifetime Service Award at the 2018 Christmas party. The annual award, named after one of the REA's founders, is based on a member's contribution on behalf of the City of Jacksonville's retirees. As Chaplain for the past several years, Leona has served faithfully above and beyond the call of duty. Leona contributes an article each time to the REAL SCOOP which we all enjoy. Congratulations to Leona J Spann in being recognized for the Marvin Boos Award.

Below are some important events to look forward to with the REA:

We will be looking into working with the Alhambra Dinner Theatre again this year as to be offering REA members a special rate for an event during the coming year. The Alhambra has a lot of good shows for the coming year and our REA members and families seem to enjoy this type of event.

We will be having Quarterly Membership Meetings at the Mary Singleton Senior Center on March 21st, June 20th, and September 19, 2019. We will continue to offer different speakers to come to these meetings and share beneficial information that will be helpful to those that attend. If anyone has any ideas about the types of speakers that would be of interest to our REA members, please contact the REA office (353-2400).

The REA will have their Annual Barbeque in April at the Firefighter's Hall at 618 Stockton Street. This is a well-attended event each year and REA Members and guests enjoy the fellowship and the Barbeque lunch. Final plans have not been made and an exact date has not been set yet.

The REA will have their Annual Fish Fry in October at the Firefighter's Hall at 618 Stockton Street. Several members attend this each year and enjoy the fellowship and the food that is served. Final plans have not been made and an exact date has not been set yet.

Then the last event of the year will be the Annual Christmas Party at the Firefighter's Hall at 618 Stockton Street. It is always a great, fun-filled evening. Again, we plan to have lots of door prizes and drawings for gifts and money.

We will keep you updated with more information on these events in future issues of the REAL SCOOP.

The REA Board members are always open for suggestions and comments for each of these events. If anyone has any thoughts to share, please contact the REA office. We would like to hear from you on how we can make these events better.

The REA Board Members meet each month on the third Thursday at 10:00 at the REA office located in the City & Police Credit Union, 4830 Waller St. If there is anyone who would like to serve on the board, please attend one of our monthly meetings. We need new people to serve on the board as well as serve on different committees in the REA.

As a reminder to all the REA members, our staff and Board are here to help with your City of Jacksonville retirement questions. We have several board members and representatives who have a wealth of knowledge and experience and we are here to help with your pension questions. If anyone would like to contribute an article to the newsletter, please email them to klooney@reajax.com.

I hope everyone has a Happy and Healthy New Year and I will see you at the next REA event.

God Bless You All! Pete Ison



LAW TALK by Eric Smith, General Counsel and Past President

Happy New Year and may 2019 be a wonderful year for you and your loved ones. Maybe win at least a piece of the lottery, enjoy good health and not have need for a lawyer but have one at the ready if you do.

You won't see me on a billboard advertisement getting cozy with a Jaguar, or on a television commercial frolicking with my cats or sporting an expensive Hart, Shafner and Marx suit, but here's a friendly reminder that if you have a legal question or problems feel free to call me 24/7, or email: eric@govinc.net. My law office - 596-5707, cell phone: 635-2973, home: 251-3014 (it you are really nice to Gloria she'll try to find me). If your problem is important to you it's important to me.

Our general counsel, Eric Smith recently had a visit with Olympic superstar Nancy Hogshead-Makar. They were both law professors for a few years. Nancy serves as a role model for young women and spends much of her time advocating for equality in sports. Jacksonville is her home base but she is in demand as a speaker around the country.

It is outrageous the fraud, scams, schemes, trickery and methodology perpetrated on the consumer today and most particularly the elderly (and sadly, sometimes by their own relatives). We are here to help – not just me, but other board members who have law degrees or who are CPA's – and can advise you, without a fee. There are also many agencies of government willing to help including the State of Florida Attorney General, the Better Business Bureau and Jacksonville's State Attorney Melissa Nelson.

Here's a simple, interesting factoid: sometimes even the most egregious action is not a crime, but it triggers a civil action. Example: harassing phone calls from bill collectors. Florida law deals quite specifically with such annoyances and law firms have been gracious enough to share that information with the public on television in expensive commercial ads. So – when you have a problem, you have nothing to lose by making an inquiry, which will remain confidential and quite possible lead to a most satisfactory resolution.

Some folks ask me what kinds of questions and issues I get from members. Here's a list—marriage dissolution; veterans' issues; bankruptcy; nursing home abuse; medical malpractice; lady bird deeds; wrecked truck (totaled); child custody; health care/power of attorney; auto accidents; criminal cases; immigration; traffic tickets; living wills and trusts, name change assistance; IRS problems; and adoptions. Life can be beautiful and frequently complicated. (May yours be joyful in 2019.)

Medical Marijuana in Florida is now a reality. Interpretation of the law is evolving. Would you believe much of the regulatory development will come through the Florida Department of Agriculture and Consumer Services, the newly elected commissioner is Nicki Fried, a former lobbyist for the medical marijuana industry. She holds an extremely powerful position, particularly since she is one of the four members of the Florida cabinet. In another edition of the Real Scoop we will provide detailed information on medical marijuana.

Steps to minimize Automobile Accident Aftermath. You won't see call 1-800-ASK-ERIC on television but read on here. If the thought of road-side squabbles, insurance company problems and a lengthy legal battle seems more frightening than the split-second automobile accident that caused all of this, you are not alone. For way too many folks, the process following an accident seems far more painful and drawn-out than it needs to be.

Naturally, you'll want to have a problem-free case, so the following steps will help—

- Call the police or sheriff and report the accident and your location and,
- Exchange information with the other driver including names, owner of car, insurance information and tag number (important); and
- Report accident to your insurance company; and
- Do not admit fault – to anyone! and
- Call an Attorney as soon as possible to help you with your case.

My New Year's wish for you and your family is that you have a safe accident-free 2019. If there's trouble in your neck of the woods, or you have a question give me a call. I always enjoy hearing from members, many of whom I know when I was on the city council last century. Until next time be well and do an unexpected kindness for someone.

God Bless. *Eric*

Fraud prevention by Greg Radlinski, First Vice President

Retirees are a con artists favorite demographic. We're too trusting. So, it's never tiresome to repeat the reminder to be cautious (on the computer, the phone or through the mail) because career criminals are continually creating new schemes.

First rule, knowing the exact scam is not as important as understanding that fraudsters rely on persuasion tactics designed to take assets from victims.

Second, if it sounds too good to be true (like winning the Irish Lottery or the Spanish El Gordo when you didn't buy a ticket), its false.

Third, if you get a call in the night from someone who says s/he is your grandchild arrested/kidnapped in somewhere in the world and you can secure their release if you just buy \$5,000 worth of WalMart gift cards and overnight them to the caller, confirm the truth before you act. Call your grandchild and your relatives to find out where s/he is, then the police.

Fourth, to defend against the fraudulent creation of lines of credit in your name, **freeze** your credit. Putting a freeze on your accounts at the credit reporting agencies will make it difficult for fraudsters to open credit lines in your name. Depending on your age, the cost to freeze/unfreeze your credit is free or a nominal fee. Certainly, if you aren't looking for a mortgage, a new credit card, or to finance a major purchase (like a car), you don't need to keep your credit account continually accessible to lenders.

If you think you might be or have been scammed, consult the REA General Counsel, Eric Smith. Mr. Smith has a wealth of knowledge that he's willing to share. A ten-minute **free** telephone consultation can save you a lot of grief. Make the right call.

REA Board of Directors take the oath of office at the December 2, 2018 Annual meeting and Christmas party. From left to right: Leona Spann, Chaplain; Greg Radlinski, 1st Vice President; Larry Johnson, Member at large; Eric Smith, 2nd Vice President & General Counsel; Gary Looney, Treasurer; Randolph Scott, Member at large; Mary Anne Anders, Secretary; Richard Wallace, Past President; Sheila Sharp Caulkins, Pension Advisory Board Rep.; Terry Wood, Pension Trustee Rep.; Pete Ison, President and Thomas Lumpkin, Police & Fire Advisory Board Rep.



Leona Spann, REA Chaplain received the Marvin L. Boos, Sr. Lifetime Achievement Award for 2018. The award was established November 2005 and named after one of the founders in 1974. It is presented to individuals to recognize their service and dedication to the REA.



A Perfect Marriage?

A man and woman had been married for more than 60 years. They had shared everything. They had talked about everything. They had kept no secrets from each other, except that the little old woman had a shoe box in the top of her closet that she had cautioned her husband never to open or ask her about.

For all these years, he had never thought about the box, but one day, the little old woman got very sick and the doctor said she would not recover.

In trying to sort out their affairs, the little old man took down the shoe box and took it to his wife's bedside.

She agreed that it was time that he should know what was in the box. When he opened it, he found two crocheted dolls and a stack of money totaling \$95,000.

He asked her about the contents. "When we were to be married," she said, "my grandmother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doll."

The little old man was so moved; he had to fight back tears. Only two precious dolls were in the box. She had only been angry with him two times in all those years of living and loving. He almost burst with happiness.

"Honey," he said, "that explains the dolls, but what about all of this money? Where did it come from?"

"Oh," she said. "That's the money I made from selling the dolls."

Happy Valentine's Day

My wife just called me lazy and said I'd better have something planned for Valentine's Day. I said, "Yes, I was thinking of taking the Christmas decorations down."

An elderly woman had just returned to her home from an evening at church service when she was startled by an intruder. As she caught the man in the act of robbing her home of its valuables, she yelled, "STOP! ACTS 2:38!" (Repent and be baptized, in the name of the lord, so that your sins may be forgiven.)

The burglar stopped in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell scripture at you." "SCRIPTURE?!" replied the burglar, "She said she had an AXE and TWO 38's!"

LOVE



How the Poor Live

One day, a father of a very wealthy family took his son on a trip to the country with the firm purpose of showing his son how poor people live. They spent a couple of days and nights on the farm of what would be considered a very poor family. On their return trip, the father asked his son, "How was the trip?"

"It was great, Dad." "Did you see how poor people live?" "Oh yeah," said the son. "So, tell me, what did you learn from the trip?" asked the father.

The son answered, "I saw that we have one dog and they had four. We have a pool that reaches to the middle of our garden, and they have a creek that has no end. We have imported lanterns in our garden, and they have the stars at night. Our patio reaches to the front yard, and they have the whole horizon. We have a small piece of land to live on, and they have fields that go beyond our sight. We have servants who serve us, but they serve others. We buy our food, but they grow theirs. We have walls around our property to protect us; they have friends to protect them."

The boy's father was speechless. Then his son added, "Thanks Dad, for showing me how poor we are."

Leona J. Spann
Chaplain

Keeping the Germs Away

Flu season is October through early spring, and February is often the peak month. School is in session, business travelers are out flying and people are in close quarters indoors, which means it's inevitable viruses will spread. While colds won't kill you, they can weaken your immune system to the point that other, more serious, germs can take hold in your body. Just think how many times your cold turned into bronchitis or a sinus infection.

A Food and Drug Administration (FDA) committee has decided to include both influenza A strains (H1N1 and H3N2) in the 2018-2019 flu vaccine, as well as two additional influenza B strains. All persons aged 6 months and older are recommended for annual vaccination and some people who are vulnerable to the flu should get immunized, including: Pregnant women, children from the age of 6 months to 4 years and people aged 50 years and older.

Steps to stay healthy during the flu season:

1. **Try to avoid close contact with sick people.**
2. **Cover your nose and mouth with a tissue when you cough or sneeze.** Throw the tissue in the trash after you use it.
3. **Wash your hands and wash them often.** A study was done of 40,000 recruits who were ordered to wash their hands five times a day. They cut their incidence of respiratory illnesses by 45%.
4. **Wash your hands twice every time you wash them.** When researchers looked for germs on volunteers' hands, they found one handwashing had little effect, even when using antibacterial soap. So wash twice if you are serious about fending off colds.
5. **Use this hand-drying strategy in public restrooms.** A large percentage of people fail to wash their hands after using a public restroom and everyone of them touch the door handle. After washing your hands, use a paper towel to turn off the faucet. Use another towel to dry your hands, then open the door with that paper towel as a barrier between you and the handle. It sounds nuts, but it's an actual recommendation from the Centers for Disease Control to protect you from infectious diseases like cold and flu.
6. **Carry hand sanitizer with you.** You can clean your hands anytime. Colds are typically passed not from coughing or kissing but from hand-to-hand or hand-to-object contact, since most cold viruses can live for hours on objects. You then put your hand near your mouth or nose, and you get sick.
7. **Use your knuckle to rub your eyes.** It's less likely to be contaminated with viruses than your fingertip. This is important given that the eye provides a perfect entry point for germs, and the average person rubs his eyes or nose or scratches his face 20-50 times a day.
8. **Run your toothbrush through the microwave on high for 10 seconds** to kill germs that can cause colds and other illnesses. You think it gets your teeth clean and it does. But once your done brushing, your toothbrush becomes a breeding ground for germs. You can also store it in hydrogen peroxide (rinse well before using), or simply replace it every month and after you had a cold.
9. **Clean and disinfect surfaces** and other objects that may be contaminated with germs like the flu.
10. **Use a humidifier.** Low humidity levels could be a key contributor to the spread of flu viruses, as can staying at least 6 feet away from infected persons.

Early or Late Retirement by Jack Caulkins, REA Affiliate Member

I've had the question come out many times in discussions, about which is a good time to retire when talking about Social Security, do it early or late.

When the time comes in our lives and we sit down to figure out will I have enough money to live on or will I have to work until I'm around 90 years old. Let us hope not that extreme, but there are many things we need to look at being a Government employee who may be entitled to a Federal, State, County or a City pension, one of those will be affected by the Windfall Elimination or the Pension Offset Provision, which the Retired Employees Association have tried to have these two unfair government penalties against hard working American government workers repealed and will continue to make this part of our agenda.

Let us get off the soap box and back to the article at hand. Workers planning for their retirement should be aware that Social Security benefits depend on the age at retirement and also we should always look at other things, including how badly do you need the money now, your current health, whether you like your job, do you have enough credits to draw Social Security, and how long you expect to live according to the existing charts out there. It would be nice to know the exact date we are going to die, because there are a few people to whom I would like to give a piece of my mind.

If a worker begins drawing benefits before his/her normal or full retirement age that worker will receive a larger amount of paid benefits over time, but with the delayed retirement credits, that person can receive his or her largest benefit by waiting until age 70, but as Jeff Campbell at the City of Jacksonville retirement seminars says life is a gamble, how long will you live after age 70?

Most advisers reveal that if someone waits and takes their benefits at age 66 ½, if the Feds do not change it, you will need to live until you are 78 years old to collect the same amount of money you would have drawn if you had claimed your benefits at age 62 or early retirement.

Another thing that advisers say is that you must consider is the fact by applying for Social Security at age 62, you will automatically be deemed to be filing for both your own benefit and any spousal benefits you may be due from your spousal record. A lower earning spouse is entitled to a "spousal boost" from the other spouse's record, but only if that spousal benefit will be higher than they are entitled to on their own work record.

At full retirement age a lower earning spouse can get 50% of the higher earning spouse's "primary insurance amount" or what the spouse was entitled to at their full retirement age. But you will only get that 50% if you have reached your full retirement age; if you take it earlier, for example age 62, the spousal benefit will be cut to as little as 32.5% of the higher earning spouse's full retirement age benefit amount. So, is it good to take your Social Security benefits at age 62? Again, it depends upon your health, financial status, your expected longevity and how the Government Pension provision will affect it.

If you apply early, the payments you receive are smaller (also remember the Medicare Part B premiums come out of your Social Security check), but you will get more Social Security checks; if you wait to apply your Social Security payments can be larger but you will receive fewer of them. Unless you live to be a ripe old age, in which case the larger monthly payment you get by waiting will come in handy and your total cumulative benefits will be larger.

If you continue working while collecting early benefits you will be subject to Social Security annual earning limit of (\$17,040.00) for 2018.

If your current health issues are severe enough that you cannot continue working, you may want to consider applying for Social Security Disability Insurance (SSDI) at the same time, which will allow you to collect benefits earlier while your SSDI application is being considered.

This article is intended for information purposes only and does not represent legal or financial guidance.

It's a choice only you can make in dealing with financial matters but do remember the REA has several people on the Board who may be of some help.

We remember in sorrow these pensioners
who passed away:

June 2018

Juanita S. Burney
Richard P. Brooks
Forrest D. Meeks

July 2018

Willie R. Hawkins
Charles P. Worley
Crispin F. Vonderheide
Jerry L. Willis

Dennis E. Vansant
Naomi D. Bryant
Irene S. Boyette
Marquita D. Ward
Margaret Cymbaluk
Grace B. Hawkins
Debra Caul
Vijay V. Satoskar
John F. Bailey, Sr.
Lavern C. Smith
Bayani E. Biokno
Deleta M. Snyder

August 2018

Cristen D. Andersen
Randolph Kiser
Mary T. Cox
Walter D. Ingram
Robert C. McQueen, Sr.
Helen E. Jones
Leonard M. Rheume
Doris B. Felton
Mary F. Wright
Charles Payton

William Hodge
Marrice H. Marshall
Annette Schvey
Robert L. Dickerson
William J. Martin, III

September 2018

Marjorie Sanders
Ray C. Weyland
John W. Kelly
Marjorie A. Russell
Donna H. King
Paul James
Flora Croxton
Robert E. Cooper
Ruby T. Warren
William E. Coffman, Sr.
Foranda Hester
Norma J. Mathieson
Marian G. Hilton
Frederick C. Davis, III
Kenneth R. Ivey
Mildred Mobley

October 2018

Robert J. McCauley
Susan M. Hughes
Agnes R. Durden
Lauren F. Higginbotham
Alfred R. Williamson
Carolyn Mitchell
Leroy Smith, Jr.
Carl E. Smith
Celeste A. Brown

Judith A. Truett
Thelma Altman
James C. Davis, Sr.
John E. Danson
Odell Norris

November 2018

Darrell E. Green
Rose P. Frangie
Ina J. Chapman
Talitha Carroll
Iris E. Ledock
William C. Davis, Sr.
Joyce Kaurich
Roy M. Hagins
Mary E. Dunn
Thelma Vincent
Jerry Leigh
Myrthalean Spell
Richard J. Leake
Brenda R. Croft
Tim Smith
Nell Waldron
Michele L. Johnson
Atha F. Howell
John A. Gillrup
Quenon Malpress
Nellie Dyer
Dorothy E. Burlison
Charles C. Carter
Juanita Boyette
December 2018
Evelyn Box

Catherine E. Shaw
Cynthia Simmons
Ladonna M. Ivey
Annie M. Permenter
Miriam P. Jones
Phillip D. Stanford
Louise B. Dorsey
Emma Tennison
Chester W. Whigham
Walter Boatright
Lillian Lee
Sandra Watts
Alberta F. Barksdale
William S. Beale
Julia M. Bassett
Sharon D. Olson
Jesse McKenzie, Jr.
Elizabeth Peterson
Michael Bivins
Eugenia R. Booth
Charles E. Sledge
Robert M. Mills
Earnest B. Shadden
Thomas E. Watson, Sr.
Beryl M. Headley
Thomas B. Tillis, Jr.
Louis E. Vogel
Thomas W. Read, III
Walter K. Butler
Delmar L. Knowles

Welcome new REA members in 2018:

Clarence W. Rowe, Jr.
Gwen Byerly
Sharon B. Dunnam
Cheryl D. Evans
Elizabeth L. Wilson
Anthony B. Zebouni
Sandra L. Mowell
Charlotte A. Wilcox
Alfred E. Roberts
John P. Chapman
Winona Coleman
Eunice Hogan, Sr.
Cecelia G. Welch
Theodore N. Grice
Patrick Thompson
Carol C. Brown-Tipton
Walter Oliff
Bruce J. Tyson
Toni Gooden

Paul J. Gross, III
Gianette Prince
Ralph Bodison, Jr.
James N. Overton
Kimberly Scott
Michael Richardson
Walter Fish
Angelia Jenkins
Carlos Cusatti
Deborah MacDonald
Donald A. Hinson
Florence L. Howard
Kathleen S. Garelick

BLESSED

I've seen better days.
but I've also seen worse.

I don't have everything that
I want, but I do have all I need.

I woke up with some aches and
pains, but I woke up.

My Life may not be perfect but I
am Blessed.

One is BLESSED to be a member of the
Retired Employees Association.

Retired Employees of the Consolidated City of Jacksonville

Located in the City & Police Credit Union
4830 Waller Street
Jacksonville, FL 32254

Office Hours are Tuesday, Wednesday and
Thursday from 9 a.m. - 2 p.m.

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Website: www.reajax.com

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*APR equals annual percentage rate. Approval required. Terms and conditions apply.



2018 REA Board of Directors

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1st Vice President	Greg Radlinski
2nd Vice President	Eric Smith
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Chaplain	Leona Spann
Historian	Harry Reagan
Sergeant-At-Arms	Darryl Patterson
Members At Large:	Larry Johnson, Randolph Scott & Debbie Brooker
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GEPF Trustee	Terry Wood
GEPF Advisory Committee	Sheila Sharp Caulkins
P&F Advisory Committee	Tom Lumpkin

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