

REAL SCOOP



President's Message:



Greetings to all REA members, family and friends. The hot days of summer are here. I hope this Newsletter finds everyone in good health and enjoying their days of retirement staying cool and enjoying a beautiful summer. We are hoping and praying for no storms this hurricane season.

I apologize to all members who showed up at the Mary Singleton Senior Center for the Quarterly membership meeting on June 20th. At the time of the last Real Scoop, we did not know that the Mary Singleton Center would be under construction and not available for our June meeting.

We are working on getting the Real Scoop sent out by e-mail. This would save the REA a good amount of money. The Police and Fire Pension Fund has invited us to join with them to e-mail the Real Scoop along with their Newsletter. For those of you who would be able to do this, please update the REA by sending us an e-mail, so we will have the address. This would insure you that you would be able to get your Real Scoop. If you do not have e-mail or would still like to receive a printed Real Scoop, please contact the REA office ASAP. We will continue to print the Real Scoop if most members vote for us to continue printing.

Our Board of Directors meet monthly at the City and Police Credit Union located at 4830 Waller Street. The meeting is always the 3rd Thursday of each month at 10:00 a.m. We have a small office on Waller Street, but if you have something to share with the Board you can call us at 904-353-2400. We will allow time for you to speak to the board members, or we will share your concerns with the board members for you. If anyone would like to serve on the board, we would encourage you to let us know. The nominating committee is currently working on the Board of Directors for 2020. Also, we would like members to contribute to the Real Scoop if you have something that would be of interest to everyone.

Recruiting continues to be very important for the association and remains to be top on the list of needs. If you know of someone that is not a member, please recruit them to become a member. They can get an application to send us at www.reajax.com. It is urgent that we bring in new members as the list of members decreases rapidly due to Ole Father time.

Also, if anyone would like to contribute to the newsletter with a story, history of the department that they worked in, a family story, or anything interesting where you have traveled, please send them to the REA office at jking@reajax.com or klooney@reajax.com.

As a reminder to all the REA members, our staff and Board are here to help with your City of Jacksonville retirement questions. Feel free to contact any Board member or the REA office. However, if you have any questions regarding the Jax. Pension Portal concerning your retirement, you will need to contact the Pension Office at 904-255-7288.

God Bless You All!
Pete Ison



LAW TALK by Eric Smith, General Counsel

Recently, I had occasion to explore the fascinating world of continuing care retirement communities and get a sense of what life is like in one of them. Continuing Care Retirement Communities (also known as CCRC's) are designed for older Americans who are active, independent and in search of future financial security. They meet the needs of seniors who do not want additional worries about where they are going to live as they get older and how they are going to deal with future health issues that may arise. Moving into a CCRC allows residents to live in the same community regardless of the level of care needed. The models allow people to live independently as long as possible and provide future levels of care if or when needed. Another benefit is having a predictable healthcare cost as you move to higher levels of care. Nearly 90% of people 55 and older state they would like to "age in place". CCRC's are designed to provide a way to do just that.

A characteristic of a CCRC is to provide a full continuum of a vibrant life, and if the need occurs, options for higher levels of care. The levels of care provided are Independent Living, Assisted Living, Memory Care and/or Skilled Nursing Care. All levels of care are provided at the same campus, ensuring that residents do not have to move if they find themselves needing a higher level of care. Another characteristic is a contractual agreement between the resident and the CCRC that outlines and guarantees access to these services during the lifetime of the resident.

At the core of every CCRC are independent living apartments or single-family homes or villas. CCRC's can offer either Life Care or rental options.

CCRC's offer arrangements that provide residential living and various health care and support services for the rest of one's life. Many CCRC's offer a security component called Life Care that "guarantees" them that as their health declines their care will be met and they will never be asked to leave due to inability to pay for that care. This can also translate to less worry for residents and their adult children by eliminating a scramble for care after an acute health problem. This scenario charges an entry fee for resident to move in, along with a monthly service fee charge that includes meals, housekeeping, utilities and access to amenities and programming.

The best advice if considering the move to a CCRC, is to make a decision sooner rather than later since you must be capable of living independently when you make the move. There are varying health qualifiers for the eligibility. If your health changes and has declined to a point where you are no longer able to live without help the CCRC option is no longer available to you.

CCRC's offer a wonderful sense of community and their residents often refer to themselves as part of an extended family. These communities offer many activities residents can choose to participate in with a wide array of educational, motivational, purposeful, and spiritual programming. A CCRC does typically have a fitness center with exercise equipment along with fitness classes that offer aerobics, Tai Chi, Yoga and strength training. Woodworking shops, art studios, arts and crafts, and more can be found in many CCRC's. CCRC's will have transportation that will take residents offsite to shopping, concerts, sporting events, and other cultural events.

There are approximately 1900 CCRC's across the nation. You can locate CCRC's by going to the website www.retirementliving.com/continuing-care-communities. In your research some good signs are CCRC facilities that have a wait list and those that are highly occupied over 80%. Many are subject to financial transparency. A CCRC's transparency in answering your questions is also an important signal. Doing your research on the front end may take a bit of time and effort but when you find the right fit, it means a vibrant life today and fewer worries for the future! Participation is not a decision to be taken lightly. As with any contract you should consider consulting an attorney.

When preparing this column, I was provided some useful statistics and information by Lisa Green from Cypress Village as well as a former general counsel of the City of Jacksonville, who have researched the contracts and intends to live there in the near future. May your summer be fun and a little less hot! Call me if you need me: 904-596-5707 eric@govinc.net. Remember to do something nice for someone unexpectedly (and if you did that already, why not do another good turn!).

God Bless you and your family! Eric Smith



Growing Stronger Through Change

"I will be glad and rejoice in your unfailing love" Psalms 31:7

There's an old Chinese proverb that says: A diamond cannot be polished without friction, and a person cannot be perfected without trials. We all want to live stress free without having to work at it, but it can't be done so:

1. Take time each day to pray and read God's word, it'll transform your outlook.
2. If you still look like your old passport picture, take a vacation, you need one.
3. What goes up must come down, so cut back on caffeine and sugar.
4. Eat right - a balanced diet is not a cookie in each hand!
5. Exercise three to five times a week for thirty minutes; it's nature's magic bullet for stress.
6. Develop better time management habits, "use it or lose it".
7. Make room in your life for fun and relaxation.
8. Get 8 hours of sleep when possible.
9. Maintain your sense of humor: A cheerful disposition is good for your health, gloom and doom leave you bone tired. (Proverbs 17:22 TM)
10. Start counting your blessings. The Psalmist said, "Bless the Lord O my soul and forget not all His benefits". (Psalms 103:2 NKJV)
11. Simplify your life by eliminating clutter.
12. Develop a sense of purpose by seeking God and setting goals.
13. Forgive, grudges are too heavy to carry. "If you refuse to forgive others, your Father will not forgive you". (Matthew 6:15)"

There is no escape, change is inevitable stop regarding it as an enemy and make it your friend.


Leona J. Spann
Chaplain



REA legal counsel Eric Smith met with Congressman John Rutherford and discussed the importance of the REA and the need for congress to remember senior citizens.



"I'M JUST SAYING, IF OUR INCOME IS 'FIXED', HOW COME WE'RE 'BROKE'?"

Explore. Discover. Celebrate.
Life at Cypress Village

A Continuing Care Retirement Community

Life can be a wonderful adventure at any age, especially when you have the freedom to make your own decision about where and how you live it. Cypress Village is designed for those who appreciate extraordinary independence with the security of Life Care protection and our Care for Life Guarantee.




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We remember in sorrow these Pensioners who passed away:

December 2018

Sussan E. Derrick

January 2019

Milease B. Wells
Kathleen V. Walton
Margie R. Roche
Otis C. Kicklighter, III
Consortia M. Herndone
Frances Buckels
Hoyt Wansley
Joseph Leatherman
Jack Rinehart
Martin Sugden
Franklin D. Thompson
Robert Coker
John A. Griffith, III
Janis Brown
Bobbie J. Mickler
Thomas Bunn
Lawton G. Taylor, Sr.

February 2019

Harvey G. Long
Curtis L. Blackmon
Steven Sweat
Barbara Leis
Lori Wiggs
Betty Ware
Ruthell Werts
Johnnie M. Hamilton

Jack M. Pappy
Theresa H. Gray
John M. Blue
Christine R. Boyette
Mary Jane Richardson
John G. Matthews, Jr.
Danny Foye
Robert L. Thurmond
Leroy E. Munro
Susan E. Brock

March 2019

Rugus Bartley
Donald L. Pittman
Stanford Tucker
John Metallo
Jack M. Ruby
James E. Phillips
Aimee E. Haley
Bessie M. Tompkins
James W. Permenter
Cecil W. Burler, Jr.
Frances Earrey
Brooker T. Yopp
Else Guillory
Betty J. Galbreath
Gerald E. Savery
Riley B. Strother

April 2019

Jerome Richardson

Randle J. Williams
Michelle L. Royal
Richard Hillman
Clara J. Schaffner
Anthony A. Roberts
Charles E. Peacock, Jr.
Troy W. King
Dennis N. Curry
Richard Parnell, Sr.
Aimee E. Haley
William N. Miller, Jr.

May 2019

Shirley A. Davis
Leroy Sheffield
Tim E. Ricks
Marian Dingle
Julia Douberly
Barbara E. Dent
Donald E. Jones
Arthur Hansen
Harry L. McCants
Ethel H. Speigle
Reginald White
Michael R. Lanier
William I. Hagood III

June 2019

Patricia E. Hoover
Marjorie F. Edwards

Velma Dukes
Patsy A. Warwick
Evelyn L. Cherry
Leon Shellman
Lenora J. Minschew
Wilstronuia Jones
Allen J. Rose, Jr.
Frances M. Duncan
William L. Mays
Betty J. Kirk
Alvin J. Hagan
Emma Davidson
Rashid L. Ali

2019 New REA Members

Michael Westerman
Charlene D. Higgins
Daniel Bell
Peter J. Pulling
Marcia Senterfitt
Michael L. Wilson
Stephen H. Gerbert
Betsy Deuerling
Timothy H. Johnson
Richard Smith
Ronnie Christopher
Arthur St. Clair



Eric Smith, REA 2nd Vice President met with Lisa Green, Marketing Director (left) and Dana Bodney, Counselor (right) from Cypress Village.



Past President REA & Clerk of Court Henry Cook with Pres. Pete Ison & VP Greg Radlinski at the presentation of City Council resolution honoring Henry for many years of service to Jacksonville.

Al Saffer – on the Job for JEA for 55 Years

A floating power plant called the Inductance sat on the St. Johns River at the foot of Laura Street and an 18-year old employee named Al Saffer sat on it to eat his lunch. The year was 1952. It was his mother who wanted him to work for the city's electric department because it would be a good, steady job. She talked to a councilman and commissioner who were patrons at the family's grocery store in Springfield to get Al a job there.

During summer breaks from school in 1950 and 1951, Saffer worked for the city as a water meter reader helper. He'd pull the meter lids up and clean the meter so the reader could record the numbers in their oblong notebook that had an entry for every customer. He began his full-time career with the City Electric Department in 1952 after graduating from Andrew Jackson High School. Al started as a mail clerk in the old city hall, then eventually moved into accounts receivable where they kept track of every time a customer moved, connected and disconnected on a 5x7 card.

When he learned how to climb poles, it was his job to climb the 45-foot tower on top of what was the City Hall Annex to clean the red flashing light. Another tough climbing assignment came when he and his boss went to disconnect a customer who refused to pay his bill. Saffer and his boss were deputized and permitted to carry a gun as protection. As Al climbed the pole, the customer appeared at his door with a long rifle. He is here to tell the story, so it ended well.

Increased oil prices in the 1970s and early 1980s drastically increased JEA's rates, since oil was the only fuel the generators ran on at the time. Saffer remembers it as a bad time to tell someone he worked for JEA. He was shot at on the job one time and drove around with a bullet hole in the truck door for 3 years. As an investigator he sometimes worked with a police team to condemn a house so they could close a drug operation. He also investigated several thefts, as many people knew how to steal the electricity and read the meters.



Saffer was a meter reader for 12 years and a connect/disconnect serviceman. In 1989 he became a meter specialist foreman and, in that position, he wanted to see the Network Meter Reading technology installed in homes in Duval County instead of retiring to his two acres next to his church. But why did he come back for 55 years? "It's the people," he says. "It's like home. It's like a family, it really is."

Al Saffer, now in his retirement years is active in his church, Crossroads Baptist, with whom he often feeds the homeless at missions such as Trinity, City Rescue and Clara White, the latter of which is run by Ju'Coby Pittman (see volunteer info on page 7). In addition to tending his two acres, he takes care of the church's four acres next door. On top of that he is an avid runner and competes in races, often winning his age group. He's involved with several track clubs where most of the members are half his age. "It's been a fantastic life," Al says. "I've been looked out for my whole life. I've been blessed and preserved. God's taken good care of me."

And for 55 years Al Saffer has taken good care of JEA.



VOLUNTEERS NEEDED, CAN YOU HELP?

Are you looking for a volunteer opportunity that is rewarding and life changing? Clara White Mission have a great way for you to give back your skills! Volunteer with the Clara White Mission! **Call TODAY and don't DELAY!** Can we Count on YOU?

- **Customer Service Specialist-Administration Department:**

Duties: greeter, answer telephones, respond to customer, request and inquiries in a professional and timely manner and handle clerical tasks in the lobby.

- **Veteran Service Customer Service Specialist-Veteran Department**

Duties: greet homeless veterans, answer telephones, respond to veterans, request and inquiries and clerical assistance in Drop-In Center.

- **Admin. Finance Clerk – Finance Department**

Duties: assist with finance clerical support.

- **Special Events Coordinator-Marketing Department**

Duties: assist with the planning and implementation of CWM signature and special events.



Ju'Coby Pittman, President of Clara White Mission and City Councilwoman (shown with VP Eric Smith) attended our June meeting to bring information to us of their volunteer needs.

Clara White Mission Sustainable Services

For more than 115 years, the Clara White Mission has served homeless veterans and low income in Jacksonville, with an emphasis on veterans. Our purpose is simple... we help people get back on their feet. Our foundation begins with stabilizing programs providing nutritional meals and transitional and permanent housing, with supportive services. Our industry- specific job training programs build marketable job skills, layered with job placement services, life skills training, and personal counseling. Clara White has assisted more than 800 formerly homeless veterans, ex-offenders and low-income citizens to obtain gainful employment and secured housing.

For more information call 354- x 1100 - www.theclarawhitemission.org

Important

The REA is considering sending the newsletter out by e-mail to save money. If you would like to receive the *Real Scoop* by e-mail, please update the REA office by e-mail to klooney@reajax or jking@reajax.com. If you do not reply by e-mail we will assume you would like to keep getting a paper copy.

Please watch for the next issue of the newsletter early in September to learn when and where the next quarterly membership meeting will be and it will include the Fish Fry information and reservation form.

Retired Employees of the Consolidated City of Jacksonville

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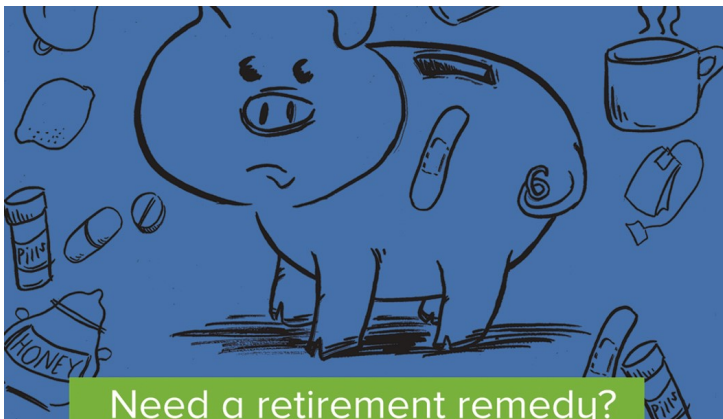
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Phone: 904-353-2400
E-mail: klooney@reajax.com

Website: www.reajax.com

Office Hours: Tuesday-Thursday 9am - 2pm

Bring in a new member and help us reinforce our efforts to take care of our retirees.
Update your E-mail address and contact info. Send it to jking@reajax.com



Need a retirement remedy?

Does the thought of planning for your retirement have you feeling under the weather?

From managing IRAs to reviewing insurance needs to asset and estate protection, David can help provide a remedy that takes the worry out of retirement planning.

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City & Police
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