

REAL SCOOP



President's Message:



Greetings to all REA members, families, and friends. The summer is passing much too fast in spite of the hot days that we are still experiencing. I hope that everyone is enjoying good health, some traveling, time and great fun with their families. I also hope each of you enjoys the rest of the summer while making great memories.

Upcoming REA Events - Please Mark Your Calendars:

September 19, 2019 is the next Quarterly Membership meeting and will be held this time in the auditorium of the Patterson Funeral Home located at 6615 Arlington Expressway starting at 10:00 a.m. I apologize for the June meeting that was supposed to be at the Mary Singleton Senior Center but was closed for renovation without a notice to us. We had to move the meeting and it was too late to notify all who normally attend our meetings.

October 6, 2019 is the Annual Fish Fry and will be held from 1:00 – 2:30 p.m. at the Firefighters Hall located at 618 Stockton Street. The caterer will be Art Jennette from Southern Charm Restaurant. (See reservation form on page 7)

We would like to thank Al Saffer for his article on his 55 years with the JEA and would like to challenge other City Department retirees to tell their stories.

We want to always take the opportunity to recruit new members to keep the REA active and moving forward. Insurance re-enrollment is a great way to do that as the retirees attend to make changes. This year, re-enrollment will be November 5th – November 15th and we will participate in this event. As always, we can use volunteers to help assist at our booth to spread the word about who we are and what we can do to help them, and to recruit their membership. If anyone would like to volunteer for a day or a few hours to help at the city insurance enrollment, please contact the REA office by e-mail to jking@reajax.com or klooney@reajax.com.

The REA Board of Directors for 2020 needs someone for the position of Secretary. If you would like to serve on the board, please let us know. Contact the REA office by the e-mail above or Leona Spann revdrjim@aol.com who is our election committee chairperson. 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 you to speak to the board members, or we will share your concerns for you. (office hours are Tues., Wed., & Thurs. from 9-2)

The JEA sale is back on the table. We do not want it to be sold. The taxpayers of Duval County will be the losers. Watch here for updates!

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.

In closing, please mark the upcoming REA events on your calendar, bring a friend and keep working to get more REA members (including Police, Fire and JEA).

God Bless You All! Pete Ison



LAW TALK by Eric Smith, General Counsel

Less than a month ago I was called by one of our disabled members. He had a medical emergency and was forced to park in an unusual place in front of Sam's Club. (See photo of him at the location in his red truck.)

I scheduled a court appearance to plead his case. He, accompanied by his trusty walker, went with me to the Duval County Courthouse. I talked with the judge at the pre-trial conference and argued the equities. Case dismissed. No court costs. No Attorney fees. No \$100 fine he could not afford. Another good day courtesy of your REA. We don't win 'em all but we do fight on your behalf.

Estate Planning – yes, you need to do it:

When you hear the word "Estate" what comes to mind? Images of the super wealthy, Mar-A-Lago, Bill Gates, Elon Musk. But here's a news flash—It isn't just the one percent who benefit from an estate plan. Hear more at our September 19th Quarterly meeting. Hint: If you're above age 18, with or without assets, you can benefit from an estate plan.

Long term care made simpler:

One of the most common concerns People frequently have is "not having enough money to last my life, especially if I need long term care. People who are not aware of how to plan around this possibility hear and read horror stories and often have misguided fears and apprehensions. With a little planning, people living in Florida can find relative comfort, even if long term care is needed for skilled care, either at home or in a nursing home. Planning can help protect against losing all of one's assets, especially if one spouse requires long term care and the other spouse survives and requires those assets.

This column is a small introduction into planning. (with much appreciation to Mike Jorgensen, an Elder Law Attorney) but it is no way conclusive of all options available and it does not address every question. If there are further questions, time spent with a knowledgeable elder law attorney is well worth the fees. The attorney can oftentimes save you substantially more than you spend on legal services.

All Estate Planning: All estate planning should include the advance directives, i.e., the durable powers of attorney, designation of health care surrogates, living wills, mental health directives, and preneed guardian directives. Anyone with capacity over the years of 18 needs these documents. If you have not given sufficient authority in writing to someone for financial and health care matters, you may require a guardianship should you become unable to make or implement your own decisions. A guardianship is a court proceeding that 1) may occupy you for your entire remaining life, 2) the court must approve all major decisions, and 3) is very expensive. A proper durable power of attorney is your best defense against requiring a guardianship. If your durable power of attorney is not sufficient, and your trusted loved ones need authority, you may require a guardianship to make your decision. The most typical error attorneys notice when reviewing durable powers of attorney for people are that they are too narrow and do not include sufficient authority to implement long term care programs and procedures. Don't be "penny wise and pound foolish" when it comes to these directives.

Assents that are protected in Florida in case you require government benefits: There are three primary ways to pay for long term care, i.e.; 1) from private money, assets and savings; 2) from long term care insurance policy; and 3) government benefits, primarily Medicaid and possibly some Veteran's pension benefits. Medicaid can assist people with helping their assets/estates last longer using government funds to subsidize expensive long-term care. Most people have misconceptions about Medicaid and when to use it. Since nursing home costs in northeast Florida run from \$8,000 to \$12,000/month, most people can't afford to private pay for very long.

The first misconception is that Medicaid care is substandard care in a substandard facility. Most Florida nursing homes, if not all Florida nursing homes, require Medicaid dollars to operate. The nursing homes have a certain amount of beds that are "private pay" beds and a certain number of "Medicaid paid" beds. They are not typically segregated and once inside of the nursing home, you are unable to observe which patients are on Medicaid and which ones are private paying. From our experience, there does not appear to be a reduction in the quality of service because you are on Medicaid.

(continued on page 3)

God's Radar



God has all of us on radar. He knows exactly where we are every moment of every day. There is not one detail of our lives that He doesn't know about.

God is omnipotent which means all powerful. He delights in sharing His power with us which we need to overcome the evil one. "Finally, be strong in the Lord and in His mighty power. Put on the full armor of God so that you can take your stand against the devil's schemes: (Eph. 6:10, 11, NIV)

God is omniscient: He knows everything. King David makes this point clearly. "And you, my son Solomon, acknowledge the God of your Father, and serve Him with wholehearted devotion and with a willing mind, for the Lord searches every heart and understands every motive behind the thoughts." Since He knows everything we think or do, doesn't it make sense to live honestly and openly before Him and enjoy more of His fullness in our daily lives?

God is omnipresent, meaning He is everywhere in the world. He lives in every believer.

Our body is God's temple.

1Corinthians 3:16

Christ in you, the hope of glory.

Colossians 1:27

Christ dwells in your heart through faith.

Ephesians 3:16, 17

Each of us can be full of God by emptying ourselves daily of the things that leave no room for Him and letting God fill us with His goodness. He is there; talk to Him, lean on Him, and learn from Him.

Excerpted from "Practicing His Presence" by Charles Riggs

Leona J. Spann
Chaplain

The second misconception is that Medicaid takes everything you have before you are eligible. Medicaid requires the person or spouse applying for Medicaid to have less than \$2,000 of "COUNTABLE" assets. Florida enjoys many protections. For example, unless your home is worth more than approximately \$585,000, it is exempt from counting as one of the applicants' assets. The second large assets that are not counted is your qualified plans, i.e., IRA, 401k, and so on, if you are taking (required minimum) distributions as required by law. These are often the two largest assets people own. Other assets that are protected as not counting as countable assets include up to two cars, most personal property and a prepaid funeral arrangement. If there are other assets beyond these, there are other methods to possibly protect these assets and still qualify the person or spouse for Medicaid to help subsidize their care (such as personal services contracts, spousal refusal, pooled special needs trusts, etc.)

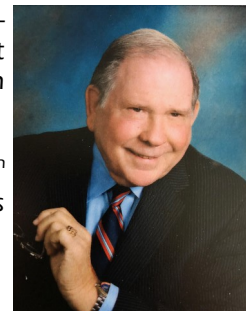
Here's something most Veterans may not know:

Many veterans and widows of veterans are unaware that if the applicant has served 90 consecutive days of active duty, having one day during a wartime period, and was discharged other than as "dishonorable," with proper planning, they may be entitled to a non-service connection pension called Aid and Attendance. Aid and Attendance can pay a married couple up to approximately \$2,100/month to be used for long term care expenses, either at home or in an assisted living facility. Most veterans have not been educated as to this benefit.

Bottomline: Have good directives, plan to preserve assets to avoid probate (and Medicaid Recovery), and plan ahead. Planning "pays" big dollars and can literally save you thousands of dollars that you might otherwise spend unnecessarily. Our thanks to Mike Jorgensen for much collaboration on this column. He can be reached at mjorgensen@seniorcounselaw.com or (904)619-8890.

My number is 596-5707 or eric@govinc.net. Until next time (or at our important September 19th quarterly meeting). Surprise someone and do a good turn (just yesterday a lady gave me 50 cents for a parking meter as I dashed off to court. May you and your family have a blessed fall season.

God Bless you and your family! Eric Smith





Over 65? Still driving? Looking for a way to lower your automobile insurance premium? Take the Mature Driver's Course! By Greg Radlinski, First Vice President

Recently I called my automobile insurance carrier to review my policy. We identified some things that could lower my premium, including one I had never heard about—the Mature Driver's Course offered over the Internet. Here is a list of providers from the Florida Highway Safety & Motor Vehicles Department. www.flhsmv.gov/driver-licences-id-cards/florida-granddriver/mature-driver-discount-insurance-courses. My wife and I both took the course and passed the test that qualified us for an insurance premium discount. We never left the comfort of our home and took the course at our pace.

The on-line course cost each of us \$12. The course materials consisted of videos and text. No need to get a Florida Driver's Handbook and review those materials. The course takes about 6 hours, and students can stop and resume the program at will. The end-of-course quiz was based on the program text. The questions were straight-forward because the object is to ensure that students get important information. It's not designed to trip you up. It's designed to remind older drivers of driving rules and techniques they've known for years and how to adjust to changes in our reaction times, visual and auditory acuity, and newer rules-of-the-road.

The discount for successfully completing the course is about 10%, but it probably varies among insurance companies and may depend on your driving record. Even if you don't pass the quiz or your insurer doesn't give you a full 10% discount, there is value in taking the course. There's a lot of good information for older motorists on how to drive safely as we age.

Finally, the discount is good for three years, and you can get another three-year discount by taking and passing the course again when the current discount expires. It's good stuff. I'm glad I took the course. Take it, and I think you will be pleased, too.



Increasing voter participation by Harry Reagan, Historian & Real Scoop Editor

Americans understand the importance of voting in our democracy and yet many eligible voters are missing on election day. Almost 92 million eligible Americans did not vote in the 2016 elections.

We're probably not ready for compulsory voting, though that's what some countries do. What can we do?

- Automatic Voter Registration – Information from the Department of Motor Vehicles is shared with election supervisors.
- Same-day voter registration – Election day registration would not be hard to handle.
- Pre-registration of 16 and 17-year-olds – Florida has found they're more likely to vote when they turn 18.
- On-line registration – Georgia has seen some success with this.
- Make voting more convenient – Instead of Tuesdays, how about trying election day on a Saturday?
- Early voting – It seems to be working, so let's do more of it.
- Restore rights for formerly incarcerated people – Voters in Florida and several other states did this.
- Strengthen civic education in schools – It's important to inform young people on how to engage effectively and be responsible citizens.

Our government is better, and our laws are fairer when all eligible Americans are able to have their voices heard and to participate in elections.

Harry Reagan
Real Scoop Editor

(Let me know what you think. Email me at harry.reagan@comcast.net)

Check Out the Small Things - An Ex-President's Message:

It has been about two summers since I have contributed an article to the Real Scoop. Those two summers have passed very quickly. Of course, we all know that time speeds up as we get older and slow down. It seems that time should slow down. The 2018 summer was extra short as I was recovering from heart surgery.

Now I tell you this because I was in perfect shape, I went to the gym three or four times a week and felt fine except I became short of breath while walking one day and things just did not feel right. I made an appointment with my doctor and was tempted to cancel it but since I got in quickly, I kept the appointment. The Doctor suggested a heart catheterization which I felt would prove my heart was fine.

They told me to my great surprise that I had four blockages and needed a new aortic valve. They operated four days later, and I stayed in the hospital those four days awaiting my turn. They added a pacemaker for good measure. The purpose of this story is to tell you to check out the little things and listen to your body. The summer of 2018 was spent recovering from the operation, but we still had some fun with the grandchildren.

The 2019 summer was much better than the 2018 summer, but the 2018 summer really wasn't that bad. We had a great summer with all seven of our grandchildren from Texas, North Carolina and Florida here for our week in St Augustine. It was even nice to see their parents. The two from Carolina stayed with us for a week while going to surf camp. It was great fun for everyone, and it was nice trying to keep up with them. We spoiled them and then sent them home. I think that is what all grandparents do, just to get back at their parents. (see family picture below)
Stay healthy and listen to your body.

REA Past President, Richard Wallace



On the Go:

Save Money on Gas.

- * **Clean Out the Trunk:** Don't think of your trunk as an extra closet. Every pound matters for gas mileage and keeping your trunk full of junk can really add up over time.
- * **Slow Down:** High speeds devour fuel and seldom get you there any faster when you take traffic into account. Moderate speeds maximize mileage.
- * **Brake Gently, Smile More:** Acceleration is the biggest gas guzzler, which means any time you can just slow down instead of coming to a complete stop, you're saving gas. Try to time your approach to intersections by breaking slowly and well in advance.
- * **Keep Tires at the Right Air Pressure:** Having under-inflated tires can waste as much as 7% of your fuel, plus it wears out your tires faster. Inflate to the manufacturer's suggested pressure and keep them there.
- * **Cupcake Holders:** Line cupholders with reusable cupcake holders for easy clean-up.
- * **First Light:** When frost is predicted, park your car facing east so the sun will hit the windshield first thing in the morning.
- * **Use Your Noodle:** Car door plus garage wall equals chipped paint on two surfaces. Tack a foam pool noodle to your garage wall at the level where your car door would otherwise hit the wall.

Packing:

- * **Stuff Those Shoes:** Put underwear, socks and other small items in plastic bags and then stuff them into your shoes to save space in your suitcase.
- * **Cover Shoes with Shower Caps:** Use an inexpensive shower cap (you can usually get eight for a dollar at a dollar store) as shoe covers.
- * **Softly Folded:** Lay tissue paper on clothes to be folded for packing. Then fold them over the tissue paper to keep them from wrinkling. This is an old hack. Your grandmother probably did this. The tissue protects the material from harsh creases.
- * **Roll Don't Fold:** Save space in your suitcase by rolling your clothes instead of folding.
- * **Shower Shoes:** Pack mesh beach shoes or rubber flip-flops to wear in the hotel shower.
- * **Added Security:** Pack a small flashlight to keep by your bedside in case of a power failure or just to find your way to the bathroom in an unfamiliar place. Or you could pack a small nightlight, but it won't help in a power failure.
- * **Pack Jewelry in Pill Containers:** Those divided pill containers with compartments for each day and covers that snap shut are perfect for carrying rings, earrings, cufflinks and other small items in your purse or carryon.
- * **Shower Double as Steamer:** If your clothes do get wrinkled, hang them in the bathroom when you shower.

Air Travel:

- * **Bring a Power Strip to the Airport:** Charge your devices and make new friends by bringing along a power strip or power splitter, especially if you have long layovers.
- * **Track Checked Bags with GPS:** If you are worried about losing your luggage. Trackdot makes a GPS device to store in your checked bags. You'll always know whether you and your stuff made it to the same airport.
- * **Tie a Bright Ribbon on Your Luggage:** Many suitcases look alike in baggage claim. Make yours stand out in the crowd with a bright ribbon or colored tape. Choose an unusual pattern like polka dots to make sure your bag is one of a kind.



Make yours stand out in the crowd with a bright ribbon or colored tape. Choose an unusual pattern like polka dots to make sure your bag is one of a kind.

- * **Keep Copies:** Scan your passport, ID cards, itinerary, prescriptions and any other information you might need on your trip in case they are lost or stolen.
- * **Fly in the Morning to Avoid Air Sickness:** If you're prone to motion sickness or just don't like a bumpy ride, try to fly in the mornings. Afternoons are more likely to have thunderstorms and air turbulence as the day heats up. Also, try sitting near the wings.
- * **Use ATM's in Foreign Countries:** Skip the currency exchange counters and walk straight to the ATM. You'll get better rates and shorter lines when you withdraw local currency. It's a good idea to call your bank and let them know you're traveling abroad, in case they put a hold on your account when they see a foreign transaction.

ANNUAL FISH FRY FOR OUR MEMBERS

**CATERED BY ART JENNETTE
SOUTHERN CHARM RESTAURANT
SUNDAY, OCTOBER 6, 2019**

FIRE FIGHTERS HALL 618 STOCKTON STREET
Serving time: 1- 2:30 pm - Doors do not open until
12:30pm
\$5.00 per person for member and 1-guest

**RESERVATIONS MUST BE RECEIVED IN OUR OFFICE
NO LATER THAN TUESDAY, OCTOBER 1st.**

MENU:

FRIED WHITE FISH, FRIED GREEN TOMATOES, COLE
SLAW, GRITS, BAKED BEANS, HUSH PUPPIES, BANANA
PUDDING AND FRESH BREWED TEA.

PICK UP TICKETS AT THE DOOR. THEY WILL NOT BE
MAILED AHEAD OF TIME.

**PLEASE RETURN THIS FORM WITH CHECK MADE
PAYABLE TO : RETIRED EMPLOYEES ASSOCIATION
MAIL TO: 4830 WALLER STREET, JACKSONVILLE,
FL, 32254.**

Number of tickets @ \$5.00 each: _____
(member & 1 guest)

Amount Enclosed: _____

MEMBER
NAME _____

GUEST _____

PHONE: _____

E-MAIL _____

REA Quarterly Membership Meeting - Thursday, September 19, 2019

Join us for the next Quarterly Membership Meeting starting at 10 a.m. at the Patterson Funeral Home Auditorium, 6615 Arlington Expressway (due to the temporary closure of Mary Singleton). Our guest will be Mike Jorgensen, an Attorney who chairs the Elder Law committee of the Bar Association of Jacksonville. He will speak on Estate Planning and Elder Law issues. There will be an election of officers for the Board of Directors for 2020. The nominating committee will present their slate of officers and take nominations from the floor. Then we will hold the election. These are the current nominees:

Greg Radlinski, President
Eric Smith, 1st Vice President
Gary Looney, Treasurer
Harry Reagan, Historian
Larry Johnson, Deborah Brooker
& Randy Scott, Members At Large
Eric Smith, General Counsel

Rick Townsend, 2nd Vice President
Secretary, position vacant
Leona Spann, Chaplain
Darryl Patterson, Sergeant-At-Arms

Ombudsman, Wade Haynes
Flo Clark, Henry Cook & Tom McGivney, Advisory Panel
Members

Also at the meeting, there will be committee reports and door prizes. We hope to see you there!

Important!!

The REA is considering sending the newsletter out by e-mail to save money. To do this we need our email list accurate. If you did not already notify us with your email, please send this information to klooney@reajax.com or jking@reajax.com. Also reply if you would like to keep getting a paper copy or if you do not have an email address call the office at 904-353-2400 Tuesday, Wednesday, or Thursday between 9 and 2 or leave a message any other time. Thanks!

Retired Employees of the Consolidated City of Jacksonville

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Jacksonville, FL 32254

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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 or klooney@reajax.com

2019 REA Board of Directors

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