

REAL SCOOP



***President's Message:***



This is the last "President's Page" of my tenure as President of our Association. I thank all of you—the Officers and Directors, and especially, the Members—who have persevered through the "Covid Years." The Association is a remarkable asset for us retirees. Keeping it alive and growing (modestly) during shutdowns, lockouts, social distancing, masking, and vaccinations (pros and cons) is well worthwhile (because the pandemic will end and the need to protect and preserve our pensions will continue). To all of you, thank you so very much.

Ordinarily, the members elect the Officers, Directors, and Representatives for the coming year at the October Quarterly Members Meeting. This October we could not muster a quorum at the QMM to conduct an election even though the Nominating Committee prepared nominations for all offices. At the upcoming Christmas Party, we will take care of this important and very necessary piece of business—the election of the 2022 Officers, Directors, and Representatives. If you are interested in leading the REA in any elective office next year, remember that you can be nominated (even nominate yourself) at the meeting. The opportunity to lead is still available.

Speaking of the Christmas Party, it will be held Sunday, December 5<sup>th</sup> at the Firefighters Hall, 618 Stockton Street beginning at 4:00 PM. To entice members to attend the October Quarterly Members Meeting, a 32" flat-screen television was offered as a prize in the QMM drawing. Because of the low turnout, that prize will be given away at the Christmas Party in addition to cash and our typical Christmas Party favors. The reservation form is in this issue, and the admission fee is \$10 per person. Space is limited at the Hall, so please send in your form and fees as soon as you can. The Board intends to make this an REA Christmas Party like no other.

I look forward to seeing all of you once more at the Christmas Party. It has been too long since we last got together to renew friendships and share stories - reminiscences and tales about new adventures.

It is my sincere wish that REA's 2022 Officers, Directors and Representatives don't have to wrestle with Covid 19. The job is sufficiently challenging without a pandemic.

Again, thank you all for your support during my term of office.

With warmest regards,

*Greg Radlinski*



## “Going Down Memory Lane” by John Keane

In this edition of **Real Scoop**, we are looking back at the early days of the **Police and Fire Pension Funds**, reflecting on the changes in benefits and financial structure over the last 115 years, some you will find are surprising.

**Pension Plans** – were not common for public employees when farsighted governmental leaders over 100 years ago established plans for Jacksonville Police Officers and Firefighters.

**The very first Police Officer Pension Plan** was created by the Florida Legislature for Jacksonville Police Officers on **May 24, 1905**. Over the years, many changes have been adopted in the structure, benefit, and contribution levels. Lost, abandoned, and unclaimed property, and weapons lawfully taken possession of by any member of the police department because of illegal use or being concealed, may be sold at public outcry to the highest bidder. The proceeds of the sales, and ten percent of the fines imposed in the Municipal Court, fines imposed upon members of said department, and all moneys payable by anyone for services of any member of said department, detailed on special duty, and all contributions together with such sums as may be specially appropriated by said City, shall be paid to the Treasurer of said City, to be kept separate and known as **the Police Relief Fund**.

“**A pension may be allowed** a member upon being retired by said Board for disability due to an injury received in the performance of police duty, or to old age after 20 years of continuous duty in said department; and such pension subsequently may be diminished or discontinued. **Temporary relief may be allowed** in the event of illness or injury to an extent in the most worthy instance of not more than one-half of the salary. **No pension shall be allowed by the Board greater than one half of the salary next therein paid.**”

**During the 1911 Session**, abolished the Office of City Marshall, effective June 15, 1913. The legislation also provided “All deadly weapons taken possession of by any member of the Police Department of the City of Jacksonville, because of illegal use or being concealed, now or hereafter in the custody of said department, shall be reported daily to the City Recorder, **and such weapons shall be destroyed by the Recorder and Chief of Police in the City Crematory.**”

**On May 10<sup>th</sup>, 1915**, the Legislature enacted Chapter 7175 “providing a pension for Members of the Fire Department who shall become permanently incapacitated to perform their duties in said Department, or who have served for a number of years, and for other relief, and certain persons dependent upon them of support”. **The same day** the Legislature enacted Chapter 7176 “providing for the Pensioning and Relief of Members of the Police Department and certain persons dependent on them for support.” The passage of Chapter 7176 repealed Chapter 5500 from the 1905 Session.

**The City** was required “to levy and collect upon all taxable property three-tenths of one mill on the assessed valuation for the purpose of establishing and maintaining said Funds, until such time as the fund shall reach the sum of one hundred thousand dollars, and thereafter such sum as necessary to maintain the fund at one hundred thousand dollars. In the Police Fund the Act required the City to levy and collect the same amount until such time as the fund shall reach the sum of one hundred and fifty thousand dollars, and thereafter such sum as necessary to maintain the fund at one hundred and fifty thousand dollars.”

**Members** of the Fire Fund shall be all Officers and Firemen employed, and all Engineers, Electricians’ Mechanics and other employees required to have special skills. All Members of the Police Department shall be entitled to participate in the Police Fund.

**Police Members** who had performed faithful service for a period of not less than fifteen years *may upon the recommendation of the Committee and by Order of the Board be retired* and paid one third of the amount of his compensation at the time of such retirement. Members were provided an appeal process to object to his forced retirement. Members who served for twenty or more years were eligible for benefit of 50% of their average yearly salary for the three years preceding retirement.

## Continue—"Going Down Memory Lane"

**Fire Members** with twenty years could apply for retirement; any Member reaching the age of sixty-five was retired with the benefit of 50% of their average yearly salary for the three years preceding retirement. Members who by reason of sickness or injury become permanently incapacitated, *except by their own imprudence*, were eligible for benefit of 50% of the salary they were receiving at the time of injury or sickness.

**Widows' benefits of Fire and Police Members** were equal to the 50% of the benefit the Member did or would have received, and in the case, there be any children under the age of 16, the widow received the full amount of pension until her remarriage or death. **Children** of deceased Members received fifteen dollars per month until they reach the age of sixteen **if** their mother died or remarried. Children's benefits could not exceed the Widow benefits.

**All Members of the Departments** at the time of passage of the Acts were to receive the benefits of time of continuous service prior to the Act. The Acts also provided that before any person became a Member of the Departments, he shall be a qualified Elector of the City, not over thirty-five years of age, of good moral character, and shall pass a satisfactory medical examination.

A **three-member** Advisory Committee was established in each Fund. No pension or relief shall be given to any person out of the Fund unless the same shall first be recommended by the Advisory Committee.

**Working after retiring** was permitted, **however**, if a retiree's income exceeded one hundred and fifty dollars a month, his pension was suspended.

**In 1919, the Legislature** amended the Plans to remove the post retirement income limitation, and to require a 1% of salary contribution. The Police Plan received additional funding from 20% of the Municipal Court fines.

A **"job action"** by many Members of the Fire Department in 1919, resulted in their unemployment. Nearly every man who participated in the **"job action"** was re-employed.

**The 1921 Legislature** provided a new definition of continuous service - "shall refer to service since the last employment," thus wiping out credit for all previous service for Members of the Fire Plan. This was the punishment.

**In the 1923 Session contributions** were increased to 2% of salary, effective January 1, 1924.

**During the 1927 Session**, the Legislature amended the definition of continuous service to "all Members of the Fire Department who resigned or were discharged in June 1919, and who were again employed or reinstated as Members of the Fire Department prior to January 1, 1927, said service was continuous or not, full credit being hereby given for the entire time of service." This was the forgiveness.

TO BE CONTINUED.....

### RETIRED

#### All glory and honor is due Him.

Renew my connection to you.  
Exalt your presence in my mind.  
Teach me to trust you at all times.  
Inspire my heart to know you,  
my ears to hear you and my eyes  
to recognize you.  
Restore unto me the joy of my  
Salvation.  
Enlarge my territory.  
Deliver me from all evil.



## Gravesites For Sale

**Selling 2 Gravesites in  
Oaklawn Cemetery,  
San Jose Blvd. Jax, FL  
Includes 1 vault and 1 interment fee  
Valued at \$20,100  
Asking \$17,000 OBO  
If interested  
call  
Zora Coleman  
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## LAW TALK— by Eric Smith, General Counsel, and 1st Vice-President



First off, let me wish you and your family a Happy Thanksgiving and (before you know it) a very Merry Christmas, Happy Holidays and a prosperous and Healthy 2022. It is my pleasure to serve as your General Counsel and from time to time provide advice, take someone's mind off a problem and find a pathway to resolve a situation in their favor.

Over my 50 years as a Lawyer, I have indeed, as they say, "seen a thing or two." Yet the variety of problems REA members bring seeking advice, surprises even me. Not long ago a grandfather asked about the options to get temporary custody of his teenage granddaughter; then there was the case of one of our members being wrongfully charged with parking in a handicapped space -- looking at a \$250 fine which she could ill afford. Pension Issues and Homeowners Association problems are not uncommon as well as Medical Malpractices. Personal injury cases, wills and trusts and even criminal cases have ended up in emails, on the telephone line or here in my office.

Can I solve all of these problems? No. But, often I know which lawyers can or a way that our member can solve the problem without a lawyer. That said, I'm happy to help so don't hesitate to call.

There is one subject which is all too often prevalent in older people. As our country gets many older people, this problem becomes much more common. Elder Abuse by family members or in nursing homes, sadly appears a lot and is on the rise -- and significantly underreported. The general definition of elder abuse is an act causing harm or distress to a person 60 years of age or older. It can be on purpose or unintentional. It can be all too easily hidden: the elusive butterfly so to speak.

There are five signs to look for to suggest elder abuse: unexplained signs of physical injury; signs of neglect; signs of sexual abuse; signs of financial exploitation and finally, signs of verbal or emotional abuse -- something particularly cruel and difficult to spot. Here are typical signs to look for: Fearful or unusual behavior, especially around the caregiver; nervous or strange behavior, such as rocking or biting; strained or tense relationship between caregiver and elder; withdrawal or apathy exhibited by elder; caregiver snapping or yelling at the elder; and forced isolation-not allowing calls or visitation by the family member or caregiver.

If you suspect elder abuse, what can you do? If you fear life-threatening danger, then of course call 911. If the danger seems to be not immediate but you fear abuse has occurred and may be ongoing, share your concerns with police, a long-term care ombudsman, or the Florida Abuse Hotline at 1-800-962-2873 (24 hours a day). And, as always, you can call Jackie or Debbie at 904- 353-2400 or me at 904-596-5707 or 904-635-2973.

People often ask me about the Veterans Aid and Attendance Pensions Benefit which can provide for Veterans and their spouses a well-earned long-term care benefit. A sad statistic is that only 5% of the Assistance Funds are even applied for. The money which is tax free can be used for in-home care or Board and Care in an assisted living community or a private-pay Nursing Home.

This benefit can be a Godsend to Veterans and/or their surviving spouses because neither Medicare nor Medicaid provides this benefit. A good way to determine whether you qualify is to go to VeteranAid.org which provides a brief questionnaire to find out. We simply can't say thank you too often to our Veterans and their families for their service to our country.



## Law Talk—Continued

In the next edition of Law Talk, I will have a column by our guest Attorney, Fred Tromberg on how to recognize Medical Malpractice in Florida and what to do about it. Not long ago I lost my nephew, Ricky Einhorn, age 33 and a Saint of a young man if there ever was one. But for what appears to be Medical Negligence there is a high likelihood Ricky would still be among the living. Accordingly, I want REA members to have access to important information.

In conclusion, cut this paragraph out and slip in your purse or wallet, or put in your telephone contacts. For legal questions call me at 904-596-5707 or 904-635-2973, or email: [eric@ericsmithlaw.net](mailto:eric@ericsmithlaw.net). The REA is always here to help. Your important problem is also important to us. Until next time take a baby step to make the world a little better place and do something nice for someone unexpectedly. Bishop Desmond Tutu said it best: "Do your little bit of Good where you are; it's those little bits of Good put together that overwhelm the world."

## *God Bless, Eric Smith*



### Thanksgiving 2021



With the Holiday Season approaching, it is incumbent upon us to reflect on the plans for our future. Since probably many of us are already old, we realize that we are fortunate to be able to plan for what lies ahead for us. Hopefully, most of our 90-degree weather has passed this year and we will have some pleasant cool days ahead.

There are many Mother Nature type activities, -- for those who like, can enjoy -- such as peanut picking, corn pulling, and cane grinding -- to name a few -- in local communities which should bring us back to the beginning of our time.

It is always fun to take a trip to the mountains to see the change of leaves. Nothing like pulling an apple off a tree and taking a bite -- Yum! Yum!

As you open the front door, the smell of turkey and dressing cooking, brings on huge appetites to enjoy what someone has so graciously prepared.

Got Bless and have a great day!

*Flo Clark*

*REA Board Member and Former President*



## Update on the General Employees, Correctional Officers and Police and Fire Pension Plans By Richard Wallace

Report on the pension fund returns and the General Employees and Correctional Officers Pension Plans for the first 8 months of the Calendar Year (12/31/2020 to 8/31/2021) with a positive return of 11.65% or a dollar Gain of \$287,935,419. (Below is the Asset Value and Return per the RVK reports).

Date	Asset Market Value	Return of Assets
12/31/2018	\$2,107,578,103	
12/31/2019	\$2,342,377,799	17.50%
12/31/2020	\$2,469,519,078	11.18%
8/31/2021	\$2,760,419,520	11.65%

The Trustees and staff continue to follow the recommendations to diversify the asset investments into different areas such as US Equities, International Equities, Fixed Income, Real Estate and Other Diversifying assets in order to protect against big changes in any one market sector. Currently, the funds are around 62.86% invested in US and International Equities.

The **Police and Fire Pension Fund** also ended up having a great year. Here are the numbers for Police and Fire. (Courtesy of the Jacksonville Police and Fire Pension Fund).

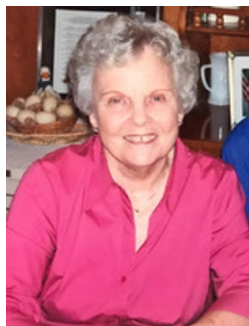
Date	Asset Market Value	Return of Assets
12/31/2018	\$1,915,136,898	
12/31/2019	\$2,165,594,144	20.41%
12/31/2020	\$2,391,752,220	13.60%
8/31/2021	\$2,695,537,895	12.70%

I would like to note that all three pension funds have had losses since the 8/31/2021 reports came out, but the funds continue to have positive returns for the calendar year.

Thanks to the Pension Fund staffs, the Pension Fund Advisors and the markets for the positive return on investments. We all hope and pray for continued high investment returns to keep our pension funds in good financial condition.

The **General Employees and Correctional Officers Pension Fund Trustees** meet the fourth Thursday of every month at 2pm in City Hall or lately via a Zoom meeting and the Public is welcome.

### Passing of Betty Boos:



Betty Jo Boos (Webb) age 92, passed away on October 9, 2021 at Community Hospice & Palliative Care.

Betty Boos, along with her husband Marvin Boos, were the founders of the Retired Employees Association (REA). She was born on December 3, 1928 and was a lifelong resident of Jacksonville, FL. She was preceded in death by her husband of 60 years, Marvin Lee Boos, Sr. She was a member of the Church of Jesus Christ of Latter-Day Saints, Ft. Caroline Road. From her early teenage years until her death, she was involved with music, having played for many recitals, weddings, funerals, and church services. She was employed by the City of Jacksonville, Civil Service Board and Personnel Department in 1945, retiring in 1966. She was a member of the Retired City Employees Association where she served as secretary for 23 years, retiring there in 2002.

**ANNUAL CHRISTMAS PARTY FOR OUR MEMBERS**

**SUNDAY, DECEMBER 5, 2021**

**FIRE FIGHTER HALL 618 STOCKTON STREET**

**Doors Open @ 4:00 PM — Serving Time: 5:00 PM**

Meal Includes: BBQ Pork, BBQ Chicken, Cole Slaw, Potato Salad, Baked Beans, Green Beans, Banana Pudding, Tea, Bread.

Reservations must be received in our office no later than: November 18th

Tickets will be given out at the door, not mailed ahead of time. There will be no paying at the Door.

PLEASE RETURN THIS FORM WITH CHECK MADE PAYABLE TO: RETIRED EMPLOYEES ASSOCIATION, 4830 WALLER STREET, JAX, FL 32254

\$ 10.00 PER PERSON: \_\_\_\_\_

Amount Enclosed: \_\_\_\_\_

(MEMBER & GUEST)

MEMBER NAME: \_\_\_\_\_

SPOUSE OR GUEST \_\_\_\_\_

PHONE: \_\_\_\_\_

E-MAIL: \_\_\_\_\_



**JCCI coming back? Let's hope so**

You probably remember JCCI (Jacksonville Community Council, Inc.)

For 40 years it was an important part of our City, organizing significant studies of all kinds of issues.

Sadly, it closed its doors a few years ago.

Now there's good news! JCCI may be coming back.

Led by Ramon Day, some good citizens are working hard to bring it back.

The remarkable thing about JCCI was its credibility. It was trusted. The doors were open to any citizen interested in participating. It was unbiased. Non-partisan.

JCCI took on all kinds of issues – public education, local elections, mass transportation, health care, etc. There was also an annual Quality of Life Report.

Other cities came to Jacksonville to find out about JCCI. Hoping to start one in their city.

Let's hope JCCI can come back.

For more information, look at the website – [www.jcci.org](http://www.jcci.org). Find out what you can do to help.

And, in case I don't get another chance to say it....Happy Holidays!

*Harry Reagan, Editorial Editor*



**Retired Employees of the Consolidated  
City of Jacksonville**



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Website: [www.reajax.com](http://www.reajax.com)

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](mailto:jking@reajax.com) or [debbiebrooker@reajax.com](mailto:debbiebrooker@reajax.com)

**Important!!**

Check the REA website often for up to date news about our next meeting, when it will take place and where it will be. Also, call the office for information at 904-353-2400. 9am - 2pm Tuesday - Thursday.

**REA Real Scoop Staff**

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\*APR equals annual percentage rate. Promotional rate available regardless of credit score now through 12/31/21. Approval required and loan amount will be based on income and length of employment. Maximum loan amount is \$1,200 and maximum allowable term is 12 months. Ask any representative for more details.