

REAL SCOOP



President's Message:



Our theme for 2022 is -- "Whatever you can do or dream you can, begin it. For boldness has genius, power and magic in it." I appoint you as a "Committee of One" to help us meet our goals.

First off, I hope all of you, our wonderful members, are having a super summer and that all of us dodge hurricanes, heat, humidity and Covid derivatives. Your Board of Directors continues to work on issues important to you as well as planning to make our social events enjoyable and even more exciting. The Annual Fish Fry in May was a huge success. Folks particularly seemed delighted with the drawing for several hundred dollars' worth of door prizes (most donated) including four \$50.00 gift cards, donated by my friend, Bob Fleckenstein, to River and Post Restaurant. Four \$25 gift cards for gasoline were quite a hit as well as restaurant gift cards from Longhorn Steakhouse and Mudville Grille (thanks to Louis Joseph).



It was quite a hit having City Council President, The Honorable Sam Newby and his wife with us. President Newby expressed his appreciation to members for being the building blocks for Jacksonville to become the great City it is today. He was also on stage to help us with the drawing for door prizes. We thank President Newby for his support and for his great leadership as City Council President this past year. A special shout out to my new friend, who goes by the nickname "Red." A member of REA for 35 years, this was his very first time attending one of our events, which he enjoyed immensely.

We hope to see you on Sunday, September 18th, (Right after my Birthday --- No gifts please and most especially, no reminders!) For the Annual Barbeque, which promises to be quite an exciting occasion for two reasons. #1 – A secret Cabal (look it up or Google it!) of First Responder Hero Firefighter Chefs will prepare a delicious lunch and #2 – Once Again Door Prizes will include gasoline gift cards but this time, we double down to a face value of \$50 and there will be at least four of these!

Don't forget that Tuesday through Thursday our REA office is working for you, Jackie and Debbie are always eager to help. Recently while I was working there, Tom Norris, a new member, came in and we had a nice chat about how he could become more involved with REA. Kudos to Tom. If you have anything to discuss or a legal issue (since I am combining Law Talk, with my Quarterly Message) I can meet you at the REA Office or my Law Office. The magic contacts are: 353-2400, 596-5707, 635-2973 Eric@ericsmithlaw.net.

It was a terrible thing when the State of Florida shut down Nursing Home visitation for five months in 2020 at the height of the pandemic to prevent the spread of the virus in Nursing Homes which faced high death counts from Covid-19 before vaccines became available. In the future, the "No Patient Left Alone Act", passed by the Florida Legislature, governs hospitals, Nursing Homes, and other facilities to prevent them from prohibiting residents and patients from having visitors. The Legislation, Senate Bill 988, spells out other regulations also and provides avenue for people to file complaints online or by calling a toll-free number.

Cont. Page 1 President's Message

Our REA Member Janet Brown reminded me that many of our members are concerned about legislation languishing in Congress that could help them in a big way if enacted. She is working on a letter campaign to members of the U.S. House of Representatives and Senator to urge the enactment of the repeal of the Windfall Elimination Act and the Government Pension offset, which said provisions are included in the proposed Social Security Fairness Act of 2021. I commend Janet Brown for her sense of urgency and effort in this regard and promised to help. More on this as we move to take action before Congress reconvenes after the summer recess.



The REA Quarterly Meeting in June was one of our best in a while. Tom Stadelmaier, the City of Jacksonville Chief Pension Officer made a presentation on the status of the General Employees Pension Plan. He stressed the availability of the office to assist with questions and solve problems. With him were two of his Assistants, Hannah Wells and Andrew Robinson. We appreciate Tom and his staff and their service to the City and the REA.

Here's wishing you and yours a safe and happy cruise from mid-summer to Fall. Until the next time we meet, remember to do something unexpected and kind for someone. It's a real good feeling and makes our little corner of the world a better place.

God Bless, Eric

Harry Reagan "Retires"



Harry Reagan, long time REA Board Member and Editor of the Real Scoop recently informed President Eric Smith and the REA Board of his resignation from the Board and retirement as Editor of the Real Scoop. Harry came to Jacksonville in 1967, as an investigative reporter for WJXT, leaving behind his former career as a newspaper reporter at the Miami Herald. Bill Grove, WJXT News Director at the time and Norm Davis produced monthly Project 4 documentaries that not only informed viewers, but were designed to improve the community. "WJXT was highly regarded because of its investigative reporting into corruption in local government. Our reporting and editorials were instrumental in convincing viewers to support the Consolidation," said Reagan. Harry left TV4 in 1990, to run for and win an At-Large seat on the City Council, later serving as a top aide to former Sheriff Nat Glover for 8 years.

After leaving public service, Harry has remained engaged in numerous organizations and activities. He served President of the Jacksonville Historical Society, presenting "The Jacksonville History Show" on cable for over 15 years; President of Friends of the Jacksonville Public Library; Member of Tobacco Free Jacksonville; Vice Chair of the Historic Downtown Task Force appointed by former Council President Matt Carlucci and President Emeritus and Director of the Jacksonville Broadcasters Association.

These are just some of the highlights of the amazing career of Harry Reagan in Jacksonville. We could fill this edition with information and stories about Harry, we offer our best wishes and "Happy retirement."





Our View – John Keane, 1st Vice President

Inflation – Squeezing our Financial Future

Managing one's finances in retirement is always tricky, many retirees are cutting back or eliminating certain costs altogether. But with inflation pushing up the price of everything from gas to groceries, food prices have seen their largest annual increase in 43 years. According to the Consumer Price Index, groceries were about 12% more expensive in the year ending in May, the largest year-over-year increase since 1979.

Many of our Members had thought they would be comfortable financially in retirement, but most hadn't realized their Social Security payments would be reduced by about \$400 a month because of their Pension for service to the citizens of Jacksonville. And it seems like every time we get a cost-of-living adjustment to our Social Security benefits, a bigger chunk is deducted for Medicare.

Our members expectations for retirement were very different than the present reality. "I didn't expect the level of stress financially. I truly didn't. Without the COLA benefit, I could not live even the modest lifestyle I live, said one retiree recently. Salaries were much lower 25 years ago when I retired, I worked for over 30 years, so savings weren't exactly easy to accumulate. I'm slowly eating through them just to survive."

President Smith is working with City Council leadership on securing a "one-time" adjustment for all retirees. "The benefit, if enacted, won't be a cure all for everything, but it will help all retirees" Smith told the Real Scoop.

6 Steps you may consider, depending on your circumstances:

Cash In on the housing boom

If you've been on the fence about selling your home, now might be the time to make the leap. Many "empty nesters" are ready to downsize. The housing market has been on a tear, with year-over-year home prices up nearly 15% in April and rents nearly 17% higher.

Home loans: Lock in fixed rates now

If you're close to buying a home or refinancing one, lock in the lowest fixed rate available to you as soon as possible.

That said, "don't jump into a large purchase that isn't right for you just because interest rates might go up more, based on actions of the Federal Reserve.

Cutting back – Bargain hunting.

Those who bought grilling items in the weeks leading up to Independence Day barbecues, noticed the sizable increase in retail prices, with and fewer deals to be had. We noticed that the "BOGO" are harder to find and any other discount will likely be small. For example: In years past, consumers might have seen buy one, get one free deals in stores. This year, they might have to buy two to get the freebie.

Most Americans are adjusting their spending habits in response to rising prices, according to a poll conducted by The Washington Post and George Mason University's Schar School of Policy and Government. Nearly 9 in 10 Americans say they've started bargain-hunting for cheaper products, and about three-quarters are cutting back on restaurants and entertainment or putting off planned "big ticket" purchases.

Credit Cards

If you're carrying balances on your credit cards – which typically have high variable interest rates – consider transferring them to a zero-rate balance transfer card that locks in a zero rate between 12 and 28 months. If you don't transfer to a zero rate balance card, another option might be to get a reliably low fix rate personal loan. In any case, the best advice is to make every effort to pay down your balances quickly.

Investments

"If you've built an appropriately diversified portfolio that matches your time horizon and risk tolerance, it's likely the recent market drop will be a mere blip in your long-term investing plan," according to a well-known Financial Planner. Remember, too: It's impossible to make perfect choices since no one has perfect information. "Collect your facts. Try to make the best decision based on those facts plus your individual goals and risk tolerance," said another.

Stay cool. Do your best.

Rapid-fire news reports about higher gas and food prices or talk of a potential world war are unnerving. But don't trade on the news. Building financial security over time requires a cool, steady hand.

Communications

The website for the Retired Employees Association is scheduled for a makeover. Chase Robinson has been selected to serve as Coordinator in leading the redesign effort. The new site will be more user friendly, provide links to resources, information exchange available for our Members, up to date minutes of Board and Membership Meetings, "in the Spotlight" featuring our elected officials and other topics of interest to our Members. Stay tuned for developments.

NOMINATIONS TO BE ON THE BOARD WILL BE ACCEPTED FROM THE MEMBERS AT THE QUARTERLY MEETING ON SEPTEMBER 18TH!!

From the Secretary's Desk:



The strength of our organization lies in our members. The more who join us, the stronger we become, which is important in trying times like these when many pension plan providers want to cut pension costs. However, we can't recruit new members unless we know what classes of membership REA offers. There are three:

1. **General memberships.** Open to any person who is *retired from active employment* with the Consolidated City of Jacksonville, any of its predecessor governments or any of its independent agencies *and* who is receiving a pension payment from any pension plan in effect at the time of that person's active employment. Surviving spouses of deceased general members, or who could have qualified as a member, may be admitted as general members.
2. **Associate memberships.** Open to any person who has *met the vesting requirements* for any pension plan in effect at the time that person's active employment with the Consolidated City of Jacksonville, any of its predecessor government or any of its independent agencies. When as Associate Member begins to receive a pension payment, s/he will automatically become a General Member. Associates may attend all Association meetings and social functions, vote on matters to be decided by the general membership, and serve on REA committees, but may not serve on the Board or the Nominating Committee.
3. **Affiliate memberships.** Any person who has a legitimate interest in the REA's affairs and who could make significant contributions to the REA may join and attend Association meetings and social functions, serve on REA committees (except the Nominating Committee), but may not vote on matters submitted to the general membership or serve on the Board of Directors.

All classes of memberships pay the same dues.

If you know of anyone who qualified for REA membership, who hasn't joined, and would like to be a member, please invite them to call the REA Office, or give Staff the person's contact information so we may offer them membership in REA. Let's not miss an opportunity to grow the REA. See application on page 5.

Greg Radlinski, Secretary

RETIREE EMPLOYEES ASSOCIATION
OF THE CONSOLIDATED CITY OF JACKSONVILLE
4830 WALLER STREET
JACKSONVILLE, FLORIDA 32254
OFFICE PHONE: 904-353-2400

MEMBERSHIP APPLICATION

RETIREE MEMBERSHIP: _____ or EMPLOYEE/ASSOCIATE MEMBERSHIP: _____

CHOOSE ONE:

ANNUAL PAY MEMBERSHIP: _____ or AUTHORIZATION FOR PAYROLL DEDUCTION: _____

TO: PENSION/PAYROLL CITY OF JACKSONVILLE/JEA

I hereby request you deduct \$1.00 bi-weekly from my pension/payroll check to be paid to the "TREASURER OF THE RETIRED EMPLOYEES ASSOCIATION OF THE CONSOLIDATED CITY OF JACKSONVILLE" until further notice. This deduction may be terminated by my giving the Association thirty (30) days' notice in advance of cancellation date.

NAME: _____

LAST 4 OF SS# OR EMPLOYEE #: _____

MAILING ADDRESS: _____
(STREET/P.O. BOX/RURAL ROUTE)

(CITY AND STATE) ZIP CODE: _____

E-MAIL ADDRESS: _____

HOME PHONE: _____ CELL PHONE: _____

RETIRED FROM OR EMPLOYED WITH: _____
(DEPARTMENT NAME)

SIGNATURE

DATE

ANNUAL DUES: \$26.00
Or pro-rated at \$2.17 per month
January - December (Annual Only)

AMOUNT ENCLOSED: _____



Cindy Gardner, 2nd VP

Greetings fellow members! Summertime is upon us with the sun beaming and flowers blooming, family reunions happening, enjoying time spent listening to the great endeavors of innocent grandchildren, not to mention, vacations to seek an escape from life's hectic and predictable day-to-day activities. My hope is that you have the best summer making memories with those around you. Don't miss an opportunity to engage with others and live in the moment.

We had a fantastic turnout of 170 people for the May 15th Fish Fry at the Fireman's Hall. The food was excellent! So, give a shout out for The Big Dawg Caterers for providing a wonderful meal. President Eric Smith and honorable guest City Council President, Sam Newby entertained us prior to the meal and gave away several door prizes! Hope you were a lucky one!

In anticipation of our next social meeting, we are trying something new this year. We are **combining the September's Quarterly meeting with our BBQ social. It will be held on Sunday, September 18, 2022, with the business meeting portion beginning at 12:30 pm.** This will give you an opportunity to listen to the Board members present various reports on the viability of the pension retirement fund, legislative issues, etc. This is also an opportunity to vote on your next Retired Employees Association Board Officers for 2023. The business portion should last about 30 minutes with the BBQ to begin serving at 1:00 pm, as usual. The doors will open early at 12 noon, business meeting at 12:30 pm and the luncheon served at 1:00 pm and ending at 2.30 pm. Oh yes, I heard there will be some door prizes!

On another aspect, the Board is discussing exploring new adventures for our members. What do you think about having different activities, like attending a show at the Alhambra Dinner Theatre, an excursion to St. Augustine, a food truck activity with live music? These adventures would be offered at a group rate or discount depending on the venue's pricing.

I think it would be an excellent idea to develop these kinds of activities. But communication is the key! In order to expedite the spontaneity of transmitting the information to you, we are setting-up an email database. If you would like to be a part of receiving emails of upcoming events, please contact the REA Office at (904) 353-2400 between 9 am – 2 pm Tuesday through Thursday and speak with either Jackie King or Debbie Brooker. Or email them at jking@reajax.com or debbiebrooker@reajax.com. We will have a sheet at September's BBQ at the sign-up table to enlist for email communications. These activities need a response from you to make it happen. So, let's do this thing! Over and out!

WELCOME NEW MEMBERS

Charnetta Dawston
 Jerry L. Baucom
 Nancy C. Spivey
 Jacqueline A. Werner
 Thomas G. Norris, Jr.
 Patricia B. Turner
 Johnnie W. Lampley
 Martha J. Byrd
 Katherine J. Dean
 Robert M. Foreman
 Linda Borders
 Ronald L. Beverly
 Mack H. Padgett
 Tokena Lee

WE REMEMBER IN SORROW MEMBERS WHO HAVE PASSED AWAY

JANUARY 2022

Mabel A. Carnahan
 Curtis E. Hoover
 Cedric R. Dennett
 Ann F. Brinton
 Joseph R. Saffer (PF)
 Preston Davis
 Barbara Collins (PF)
 Frances E. Gottuso
 Ruby P. Jenkins
 Herschel F. Barrington

Edward B. Harrell
 Claire R. Phillips
 Ronald N. Assaf (PF)
 James N. Dean
 Michael Werner
 David D. Collins
 Doris B. Durden
 Willie J. Nathan (PF)
 Nettie M. Lambert
 William R. Middleton
 Arleatha Rowe
 Alfred W. Patterson

Samuel Koivisto
 John M. Sanders
 Donald J. Merritt
 George R. Spivey
 Catherine H. Anderson
 John R. Bond

FEBRUARY 2022

Glenda H. Allen
 Lewis Lloyd

MARCH 2022

Charles B. Thomas



Identify The Source

Ephesians 6:12

“We are not wrestling with flesh and blood.”

Satan uses people and circumstances, but they are not our real enemy, he is. He works through people and circumstances then delights in watching us react without ever realizing that he is the source. When Satan used Peter to try to prevent Jesus from going to the cross to complete the task God had sent Him to do, Jesus turned away from Peter and said to him, “Get behind Me, Satan! You are in My way an offense and a hindrance and a snare to Me! (Matt 16:23). Satan used Peter, but Jesus knew that Peter was not His problem. So, he turned away from Peter and addressed the source of the problem, Satan. So, (1) identify the source of your problem. At the cross Jesus prayed “Father, forgive them, for they know not what they do. (Luke 23:34). When you understand that Satan’s strategy is to use other people to tear you down, it’s easier to forgive them; you don’t have to carry the weight of resentment or lash out or even change them, you can leave them in God’s hands. You won’t be exempt from the Devil’s attack, but you’ll be shielded from it and you won’t be discouraged or defeated by it. You see, if the Devil can’t defeat you outright, he’ll settle for keeping you pinned down. That way you’ll never move forward in victory. (2) Use the authority God has given you. Jesus said, “I saw Satan fall like lightning from heaven, Behold I give you the authority over all power of the enemy”. Luke 10:18-19. So, identify the source, and use your authority.

Leona Spann

ANNUAL BBQ FOR OUR MEMBERS

WITH ALL THE FIXINGS!!

SUNDAY

SEPTEMBER 18, 2022

FIRE FIGHTER’S HALL 618 STOCKTON STREET

DOORS OPEN AT 12:00 PM

QUARTERLY MEETING BEGINS: 12:30 PM

SERVING TIME: 1-2:30 PM

\$8.00 PER PERSON OR

TWO FOR \$15.00

Reservations must be received in our office no later than:
09/13/22.

Tickets will be given out at the door, not mailed ahead of time.

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

\$8.00 PER PERSON / TWO FOR \$15.00 _____

AMOUNT ENCLOSED: _____

MEMBER NAME: _____

SPOUSE OR 1 GUEST

PHONE: _____

E-MAIL: _____

IF YOU HAVE AN EMAIL ADDRESS PLEASE INCLUDE IT ON THE LINE ABOVE.

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

PRSR STD
U.S. POSTAGE PAID
JACKSONVILLE, FL
PERMIT #1263

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

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

Website: 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 or 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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Executive Editor: John Keane
Reporting Contributors: Eric Smith, Greg Radlinski, John Keane, Cindy Gardner, and Leona Spann

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It's time to head back to school! Let City & Police help you get all of the essentials this year with a low-rate **Back to School loan**.
Receive one low rate - regardless of your credit score.

- ▶ Tuition
- ▶ Books
- ▶ Supplies
- ▶ Electronics
- ▶ Clothes
- ▶ And More

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APR*
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CityFCU.com | (904) 353.2240

*APR equals annual percentage rate and includes all available discounts. Promotional rate available regardless of credit score now through 8/31/22. Approval required and loan amount will be based on income and length of employment. Maximum term of 60 months. Ask any representative for more details.

