

Real Scoop



Eric Smith, President

As nice as summer was, it still did not blot out the realization that 2022 has been rushing by seemingly (or perhaps that's just me). Hope you and your family had some fun making memories. Just around the corner is Thanksgiving and then the Christmas Holiday Season. Your REA plans a delightful annual holiday celebration on December 11th. Look for details inside. Cindy Gardner and John Keane, our exceeding active Vice Presidents have been planning for over a month. We look forward to seeing you there!

If you couldn't make the barbecue, you really missed it. Our informal poll told us it was the best one ever thanks to the culinary skills of our Fire Fighter Friends. The winners of the \$50 gas cards raffle drove away happy. A big thank you to Randy Wyse for providing the Firefighter Hall.

An important election looms large – Please Vote. Remember vote and the choice is yours; fail to vote and the choice is theirs! I am confident that all of you, the important players who built Jacksonville will engage and vote. Our future and that of our children and grandchildren is riding on the decisions you make.

Here's something you need to know. There are an amazing number of scam artists out to steal from you. The key to being safe is being educated and aware. Seniors vs Crime is a project of Florida's Office of the Attorney General. You can contact Seniors vs Crime if you have questions about scams by calling 904-721-6516 or 800-203-3099. The dollars and identity you save may be yours.

We continue to work quietly behind the scenes on issues of importance to our members but quite frankly it hasn't been easy. Councilman Matt Carlucci is one of our best friend's in City Hall. He is always available to me and cares deeply about people and most especially Retired City employees like you! The one-time pension bump for City Employees, Police, Fire and Corrections Officers is still on the table. On the to-do wish list in Congress, the Repeal of the Windfall Elimination Act and the Government Pension Offset (Social Security Fairness Act of 2021) is still moving, albeit slowly.

We mourn the passing of two of our members who were long-time statesmen in Jacksonville. Henry Cook, a former REA President, City Council President and Clerk of the Court, and Bill Basford, also a past Council President, were much loved and will be sorely missed.

This is a time to, as my Dad always said, Count our Blessings. I am thankful for my best friend, my wife Gloria, and our wonderful five children and twelve (or more, come to think of it) grandchildren and I am thankful to live in our great country. My Father was a Canadian Immigrant and my hero, and I always thank God for him and my dear Mother. Finally, I am thankful for all of my REA brothers and sisters and wish you happy holidays.



John Keane, 1st Vice President

Good, Bad and Sad News

The Social Security Administration [on October 13th, announced](#) an 8.7 percent increase in benefit checks for seniors starting next year, a response to the fastest U.S. inflation in four decades. The increase announced Thursday, is the largest rise in Social Security payments in roughly four decades.

During a recent meeting with several Members, REA President Smith observed "Social Security benefits increased by 5.9 percent at the beginning of this year in response to a lower rate of inflation in 2021." The increase will help seniors adjust to higher living costs. "Social Security is the largest source of retirement income for many U.S. seniors, but the GPO/WEP provisions diminished the value of that income to many of our REA Members, President Smith said."

"While this increase is historic and needed, it is also inadequate for the millions of older Americans who face skyrocketing housing and health care costs across the country," Ramsey Alwin, National Council on Aging (NCOA) President and CEO, [said in a statement](#). He noted that those ages 65 and older are the only group for which poverty increased last year, according to the [U.S. Census Bureau](#). "We now have almost 6 million older adults who cannot age with dignity," Alwin said. "This is a clear indication that our nation's support programs are not meeting today's realities."

But those who have built up extra savings for retirement and are not solely dependent on Social Security could fare much better in today's challenging environment."

Good News: The 2023 monthly premium for Medicare's outpatient care coverage will be about 3% lower than it is this year, the government announced Tuesday, Medicare Part B premium will be [\\$5.20 lower next year](#), \$164.90, down from \$170.10.

More Good News: The annual deductible for Part B will be \$226 in 2023, a decrease of \$7 from \$233 in 2022. Both are small, but important to your finances.

Bad News: Frequently, what the Government gives with the right hand, the left hand is quick to take away. The deductible for Medicare Part A (hospital coverage) per benefit period (which generally starts when you are admitted to the hospital) will be \$1,600 in 2023, up \$44 from this year's \$1,556. That applies to the first 60 days of inpatient care.

Sad News: Recently, two Outstanding former City Council Presidents passed away - **Bill Basford** and **Henry Cook**. Both had served in multiple elected offices during their lifetime of service to Jacksonville. **Henry Cook** was also a Past President and Board Member of the REA. Another former REA President and Board Member **Tom McGivney** also passed. **Tom** previously served our City as a member of the Jacksonville Sheriff's Office, and was active in several organizations. May they Rest In Peace. See pages 4-5.



Cindy Gardner, 2nd Vice President

Hope all is well with you and your families. As the days of summer are gone and the autumn crisp, cool air rushes in there are a few special dates to remember.

On November 1-14, 2022, is the 2023 Open Re-enrollment. Take time to assess your needs and review the available benefit plans and rates at <https://www.coj.net/benefits>. To make changes to your current coverage through your home computer login to <http://hrss.coj.net>. If you have problems with your login, call COJ Benefits Division at 255-1818. Or you can use the computer lab at City Hall on the Mezzanine Floor. The vendors will be on hand to discuss their plans and answer your questions. With the exception of Veterans Day, November 11, the computer lab will be available daily during open re-enrollment from 7:30 a.m.– 3:30 p.m.

The greatly anticipated Annual Christmas Party has been scheduled for Sunday, December 11, 2022. Our Jacksonville Firefighters will be hosting our tasty meal. See the menu on page 7. Doors will open early at 4 p.m. and serving the meal at 5 p.m.

During the festivities, the Honorable Gary Flower, County Judge will officiate the swearing-in ceremony for our newly elected 2023 Officers. Also, special recognition will be given to those who relentlessly donated their time to our organization.

We will have good fellowship, a delicious meal, and door prizes! It will be a fantastic event! Sign-up early! Seating is limited.



Greg Radlinski, Secretary

From the Secretary's Desk....

At its recent retreat, the Board of Directors agreed that communicating with you and the public is most important for REA's future. To that end, the REA website has been upgraded, and more improvements are planned. For now, please log on to the website, www.reajax.com and see for yourself. While you're at the website, update your contact information so that we can remain in touch. Of course, if its more convenient for you, call the Office and speak with Jackie or Debbie. Their telephone number and address are on the front page of this issue of The REAL Scoop.

As always, you're invited to submit your recommendations on how to improve our association. For example, at quarterly meetings would you like to hear experts speak on their areas of expertise that concern you? Have a speaker in mind? Suggestions on how to improve our usual social functions. The BOD is open to considering new kinds of events. Just let us know. We're here to preserve your retirement benefits and continue the friendships you made while working for the City.

We're looking for someone to serve as the REA's Historian. Long-retired members with a good memory are ideal candidates. Writing skills are a plus. The duties are pretty straight-forward: review and revise, as appropriate, our organizational and City history to date; further research City and REA history and write a report the results of that research. All members are welcome to apply. Salary: same as any other REA officer or BOD member (nada). You're needed and encouraged to apply.

*Thomas Joseph
McGivney*



*February 6, 1936
August 21, 2022*

Thomas J. McGivney of Jacksonville Florida passed away on August 21, 2022. He was born in Pearl River, New York to Peter J. McGivney and Alice D. McGivney in 1936. Tom attended and graduated from New York Military Academy in 1954. He then attended Seton Hall University in New Jersey for a year and a half before being recalled to active duty in the United States Navy in 1956. He was awarded an Honorable Discharge two years later in 1958.

During his time in the Navy, while he was stationed in Jacksonville; Tom met and married Beverly June Bloodworth in 1958. They were married for more than 60 years before her passing in 2018. During their marriage they had three children: Katherine McGivney Strickland (Horace), Linda McGivney Surrency (Robbie), and Michael J. McGivney.

After his two years in the Navy, Tom applied for and was hired by the Jacksonville Police Department in 1959. He began his career as a walking beat patrolman, later being assigned as a two-man patrol unit. After consolidation in 1968, the Duval County Sheriff's Office merged with the Jacksonville Police Department to form the Jacksonville Sheriff's Office. Through his ambition and dedication, Tom promoted continuously in rank throughout his career. As a Police Sergeant in 1982, Tom started what is now the Air Unit for the Jacksonville Sheriff's Office. He continued to serve as the Unit Commander for the Air Unit and obtained the rank of Lieutenant while there. Tom continued his success and acquired the rank of Captain in 1985 and was assigned to the Jacksonville Police Academy as the Unit Commander. Tom held several more Command positions as Captain within the department before his retirement in 1992 with 33 years of dedicated service to Jacksonville.

Tom was an active member of the Arlington Lions Club for 45 years and held several offices during his tenure, including heading up The Arlington Eye Clinic for those in need. Tom was also an active member of the City and Police Federal Credit Union, holding several board members positions throughout the years. Additionally, Tom served on the Fire and Police Pension Board for several years as well. Another of Tom's passions was the game of golf. He and Beverly were active members of the Baymeadows Golf Club for many years before joining Hidden Hills Country Club. He was fortunate enough to have scored two holes in one while playing. He played often and with many friends through the years and enjoyed both the game and friendships.

Tom was a devout Catholic and a parishioner of Holy Spirit Church since 1969. He served as an usher there for many years. He was always active in his church, and his faith was extremely important to him. In 2021, Tom married Mary Jo McGivney (DePotter). Together, their family grew with the addition of Jo's four children, Trish Davidson (Ron), Chuck Davis (Amy), Allen DePotter (Trish), Albert DePotter. Together Jo and Tom enjoyed traveling, reading and spending time with each other and each other's family and friends.



*Henry Winfred
Cook*

*February 22, 1929
September 17, 2022*



Henry Cook with daughter
Kristi Sikes

Past REA President and Board Member Henry Winfred Cook, 93, passed away peacefully on September 17, 2022 at Mayo surrounded by his loving family. The Board and Members extend our deepest sympathy to his wife "Dot", daughters, grandson and great granddaughter and his many friends.

He was born in Moultrie Georgia and graduated from Moultrie High School and Georgia Southern College in Americus. He moved to Jacksonville, Florida in 1948 and went to work with the City of Jacksonville, retiring in 1968 as an Assistant Engineer. He was elected to the Civil Service Board and shortly afterward was elected as City Councilman At-Large in 1983. During his tenure on the City Council, Henry was elected twice as Council President. Henry continued his 40 years of outstanding leadership and service to the City of Jacksonville. Henry was elected Clerk of the Court, Fourth Judicial Circuit, Duval County from 1988-2001.

Serving the City of Jacksonville was not only Henry's passion, he regularly gave his time for the betterment of the community. Henry was President of the Florida League of Cities in 1985. A natural leader, Henry went on to become the Florida Association Court Clerks and Comptroller -President in 1996 and 1997. Henry was elected President and life member of the Jacksonville Jaycees. He was a caring and hard-working person who gave of himself, his time and his many talents to make this city and state a better place for all. Henry was the Charter President of the Civitan Club and worked tirelessly with Prevent Blindness.

He also was an active member of the Rotary Club achieving the Paul Harris Fellow. Henry was a 32nd Degree Mason and member of the Morocco Temple Shrine. Henry was a freelance artist, having owned Henry Cook & Associates Commercial Art and Screen Process Company. He painted many landscapes that he exhibited and also has several paintings published in the Artists of Amelia Art Book.

The most important thing in Henry's life was his family. He met Dorothy "Dot" Eaddy, a native of Jacksonville on a blind date. They were blessed to share 71 years of marriage together. They loved to travel the US and abroad, also enjoying many cruises. He got a lot of his painting ideas while he and Dot did their daily walking on the beach in Amelia Island where they built a beach home in 1990. The beach brought much peace and serenity to their lives. He was an avid Gator and Jaguar fan being an inaugural ticket holder with the Jaguars.

Henry had a great sense of humor and was a fantastic story teller. He had a big heart and will be missed by all.



Leona Spann, Chaplain

Identify The Source

Eph.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! (Mt 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.

Andrew Robinson, Pension Administration Assistant Manager

NEWS FROM THE PENSION OFFICE

IRS Changes to Form W4P for Tax Elections for Pensions

Starting in 2023, the Pension Office is implementing changes to the IRS Tax Form W4P. This is the form pensioners complete for withholding of federal taxes from their pension payments. The new form is available at irs.gov and it will also be available on the pension portal (<https://jaxpensionportal.coj.net>) by the end of this year.

The Pension Office will automatically convert your current elections to the new Form. For most pensioners there will not be a large change in federal tax deductions if you take no action.

If you wish to make any changes starting in 2023 you can do so on the portal or by completing the new form W4P and returning it to the Pension Office or to citypension@coj.net.

Please keep in mind that The Pension Office cannot provide tax advice to pensioners. The portal will allow you to see your estimated withholding based on any new election you make. You may wish to seek help from a tax professional regarding any changes you make using the new Form W4P.

Keeping in Touch with The Pension Office

The best way to reach The Pension Office is by e-mail at citypension@coj.net or by phone at 904-255-7280. You are also encouraged to use the pension portal (<https://jaxpensionportal.coj.net>) for information regarding your pension. Most needs for pensioners can be handled by e-mail, by phone or through the portal. If you need to visit in person, please contact us to schedule an appointment so that we can be prepared to help you when you arrive!

WELCOME NEW MEMBERS

Sonia Rease	Kristin Anderson	Ivan Mote	Michael Porter	Garrett Jordan	Elizabeth Michael
Claude Howle	Jean Downing	Linda Garmon	James Memory	Vivie Stamper	Diane Quarterman
Patrick Hagan	Levy Lawrence	Bruce Doueck	Rene Wakefield	Donald Allen	William Eigenbauer
Glinda Prescott	Ronald Ward	Jerrold Varga	Byron Pride	James Edwards	Catherine Thomas
Michael Spell	Deborah Manning	John Scott, III	Jerald Tyre	Marc Willis	Anthony Ragans
Henry Ennis	Phillip Jordan	Carol B. Tipton	Joseph Mosley	Franklin Hagins	

WE REMEMBER IN SORROW MEMBERS WHO HAVE PASSED AWAY

APRIL 2022

Eula Lowe
Gerald Young
Dennis Borders
Gussie King
Billy Wright
John Bazemore, Jr.
Marjean Windhaus (PF)
Irvin Connell, Jr (PF)
Christine Brannon
Edith Deloach (PF)
Adele McKenzie
Charles Andreu

MAY 2022

David Tomlinson
Diane Moseberth
Sonnet Lovette
Arthur St. Clair

Elizabeth Frantz
Patricia Hesse
Ernest Robinson
Jacqueline Eldridge
Herndon Seal
Thomas Hartley (PF)
John May
Paul Bell
Thomas Larrison, Jr

JUNE 2022

Kenneth Ausmus
Wayne Doolittle (PF)
Esther Simmons
Alfred Bowden
Milbra Ogden

JULY 2022

Jacquelyn Hyatt

David Crews (PF)
Robert Garmon (PF)
Thomas Smith, Jr (PF)
Jeanne Clark (PF)
Nancy Parks (PF)
Lawrence Vonderau
Roosevelt Knight
Lorenzo Patrick
Joe Gentison
Dorothy Jones
Juanita Bryan
William Harper (PF)

AUGUST 2022

James Dunlap, Jr
Meekins Woodley, JR (PF)
Eugene Howell
Nell Graves
Glennis Learn, Jr

John Sirman, Jr
William Thompson
Mary Gill
Betty Passwater
Joan Steward
Thomas McGivney (PF)

SEPTEMBER 2022

Henry Cook
Rose Osborne
Bonnie Padgett
Julish Mills
Samuel Pickett
Bonnie Barnes

ANNUAL CHRISTMAS PARTY FOR OUR MEMBERS

Baked Ham & Turkey, Mac & Cheese, Sweet Potatoes, Green Bean Casserole, Dinner Rolls,

Holiday Cookies & Beverages

SUNDAY

DECEMBER 11, 2022

FIRE FIGHTER'S HALL 618 STOCKTON STREET

DOORS OPEN AT 4:00 PM

SERVING TIME: 5:00 PM

\$ 10.00 PER PERSON

Reservations must be received in our office no later than:

DECEMBER 5, 2022.

TICKETS WILL BE MAILED OUT AHEAD OF TIME!!

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

\$10.00 _____

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**

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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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A promotional graphic with a white background and a pattern of light grey hexagons. A large green banner at the top left says "DID YOU KNOW?". Below it, several service highlights are listed in green and black text. A photo of a smiling man is in the bottom left. The City & Police Federal Credit Union logo and NCUA logo are at the bottom right.

DID YOU KNOW?

We have Checking. Loans. AND More.
As a member of City & Police, you have access to a variety of products and services - in addition to checking accounts and low-rate loans.

eBanking
Card Valet® - where you can easily manage your cards through your mobile device
Digital Wallet - a safe way to pay with your card using the app in your mobile device

RecordLyf
A complimentary service to secure important and irreplaceable documents you need accessible to begin the recovery process after disaster

Loan Protection Services
Keep your mind at ease when it comes to your loans with these protection products: Guaranteed Asset Protection (GAP), Credit Life and Disability and Mechanical Repair Coverage

Safe Deposit Boxes
Available at three locations to secure your most precious valuables and important documents

GreenPath Financial Wellness
An individualized financial counseling, guidance and educational resource included in your membership

Gift Cards
The perfect gift when you don't know what to give

City & Police
FEDERAL CREDIT UNION
CityFCU.com | (904) 353-2240

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