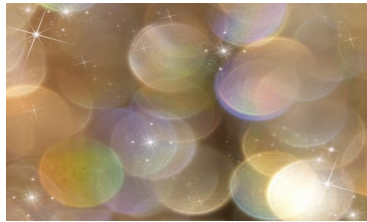


## REAL SCOOP



### *President's Message:*



June 17<sup>th</sup> was REA's Quarterly Meeting. We didn't have a quorum for a quarterly meeting, but there was a quorum for a meeting of the Board of Directors. Our guest speaker was Councilman, Matt Carlucci. After a Q & A session, he presented me with a copy of the fifth printing of Florida Times-Union reporter Richard Martin's book, A Quiet Revolution, detailing the struggle to consolidate the City of Jacksonville and Duval County in the late 1960s. I read the book amazed at the problems of our local government before consolidation, the strength of character of city leaders both for and against consolidation, and thankful for the men and women that I was privileged to serve with after consolidation. Most of you served earlier and longer than I. On the City's 53rd anniversary of consolidation, I think you would enjoy reading this book and reflecting on the part *you* played in making Jacksonville what it is today. In Mayor Hans Tanzler's view, "Without [Martin's] book and the tremendous amount of research and documentation it contained, the greatest thing that ever happened to Jacksonville, consolidation, would have been lost to oblivion." A Quiet Revolution (5<sup>th</sup> Printing), page 339. There are 23 copies of the book in the Jacksonville Public Library System. There are 281 copies for purchase at \$20 each from the Jacksonville Historical Society, 314 Palmetto Street, Jacksonville, FL 32202. Mr. Carlucci's gift may be checked out from the REA Office.

On Sunday, June 13th, 131 members and their guests met at the Firefighters' Hall for a bar-b-que, the first social event we've had since the beginning of the pandemic. The food was excellent, and the camaraderie even better. It was great to see old friends and catch up on their activities of the last 12 months. The really good news is that the Board is already preparing for the Christmas Party. We expect that even more members and their guests will attend, where more and better prizes will be given away. In early December watch for more news about this great event.

**In August a Nominating Committee will be looking for members willing to stand for election to the Board as Officers and Directors of the REA. All regular members are eligible for election.** With the pandemic receding and the opportunities for social interaction expanding, 2022 will be a great year for REA. I encourage each of you to seriously consider running for an association office. Your service to the City and experiences in life are needed to keep REA relevant and effective. Please volunteer to run for an office.

Elsewhere in this newsletter, you will read about the financial health of the General Employees and the Police and Fire Pension Funds. Despite the turmoil in the markets, fund balances have grown, a tribute to the pension trustees and their advisors.

I look forward to seeing you at the September Quarterly Members' Meeting & the Christmas Party.

*Greg Radlinski, President*



### “Going Down Memory Lane” by John Keane

**HAPPY BIRTHDAY** to the General Employees and Police and Fire Pension Funds. Both Funds were established by the Florida Legislature in June of 1937, eighty-four years ago. The “new” Pension Funds replaced the Pension Funds created in 1915, 1917 & 1919 that were closed during the Great Depression.

The benefits our members now enjoy, are vastly superior to the benefits enacted in 1937. Looking back, we are grateful to those who preceded us in establishing a strong foundation upon which we later expanded the benefits of our Retirement Plans. City employees’ salaries and the cost of living were much lower in 1937.

The General Employees’ Member contribution was 3% from employees with a provision of increasing the contribution to 3.5%. The City Contribution was established at the same level with the provision for increased contribution upon the vote of the Trustees.

The General Employees’ Act provided the following retirement benefit: “Employees who have been in the continuous service of the City for a period of not less than twenty years and who, in the case of employments deemed to be hazardous by the Trustees, shall have reached the age of fifty-five years, and in the case of all other employments not so deemed to be hazardous who shall have reached the age of sixty years, shall, at their request, be retired on a monthly pension which shall be a sum equal to one and one-half percent of their average monthly salaries received by them for the last three years, multiplied by the number of years of service of such employees, provided no such pension shall be less than thirty dollars per month.” The Act also provided “that nothing in this section shall be construed so as to permit other retirement upon a pension of any employee prior to his becoming fifty-five years of age, in the case of hazardous employment, or prior to his becoming sixty years of age in the case of other employments, unless such employee, in the opinion of the Trustees, shall become physically or mentally incapacitated for the performance of his or her duties. **WOW.** You should read this paragraph again, and smile.

**Death Benefits** - The widow of any employee without children, living with said employee at the time of his death, shall be paid seventy-five per cent of the amount of the pension which such employee would have received, until the widow remarries or dies.

The widow of an employee, living with him at the time of his death, with children under sixteen years of age, shall receive the full amount of the pension which such employee would have received until such widow remarries or dies or until the youngest child reaches 16 years of age. After said youngest child reaches the age of sixteen said widow shall receive seventy-five per cent of the amount of the pension which such employee would have received until such widow remarries or dies.

Children of such widow, or in the event there is no widow, children of such employee, who are under sixteen years of age, shall receive the sum of Fifteen Dollars each per month upon the death of their mother or in case there is no widow, upon the death of said employee.

## Continue—"Going Down Memory Lane"

Most folks don't know of the following provision from the original Legislative Act: "This Act shall apply to males and females alike whether specially mentioned or not, except that the husband of an employee shall not be entitled to a pension under this Act unless he is incapacitated at the time of the death of his wife, and then only so long as he continues in that condition."

The first major benefit improvement after Consolidation was the increase of minimum retiree benefits to \$300.00 per month and survivor benefits to \$200.00 monthly.

And another long ago amended provision: "Said fund shall be managed by said Trustees and shall be invested in any bonds or certificates of indebtedness of the City of Jacksonville, or Duval County, of the State of Florida or of the United States." Good luck in successfully managing a pension fund today with such restrictions.

The following provision has been modified: The benefits of this section, insofar as they are applicable to the widows of retired members of said fund shall apply only to such widows as were wives of said members at and before the date of their retirement, and not to widows of members who shall have been married to said members after the date of their retirement.

Also: "There shall be an Advisory Committee of three employees, who shall be elected by a majority of all City Employees affected the Act."

With hard work, dedication, and determination by a small group of Members, the General Employees' Pension Fund now provides a level of benefits to retirees that permits our members to enjoy their retirement years.

A "tip of the cap" to the late Marvin and Betty Boos for their many years working with the Pension and our Association. We also salute Sheila Caulkins for her long service as Board of Trustees Representative and as Member of the Pension Advisory Committee, REA Members former City Council Presidents: Henry Cook, Eric Smith and Terry Wood, former Council Member, Harry Reagan and all former Council Members who supported our legislative efforts to improve benefit levels. Also, former REA President and retired City Council Auditor, Richard Wallace, who checked the "Ts" and dotted "the I's" for his help in these endeavors.

We will review the Police and Fire Plan in the next edition of "Real Scoop."

*John Keane*

REA Quarterly Meeting will be September 16th; to be held at Mary Singleton Sr Center, 150 E First Street, Jax. FL 32206. We are urging all members to attend because we need an Association quorum to elect our new Board/Officers for 2022.

We plan to have a raffle drawing for a Big Screen TV at the meeting so make plans to come and have a chance to win!

Size of TV to be determined





## LAW TALK— by Eric Smith, General Counsel, and 1st Vice-President

One of the saddest messages I get is from people distraught because of Nursing Homes and the ways many of them find to make patients and their caregiver's lives miserable. Take the case of the devoted wife of a JEA Retiree almost 90 years of age with dementia. She, dependent upon his pension and their modest savings to pay household expenses, noticed their pension checks abruptly stopped being direct deposited in their joint bank account.

She called the City Pension Office to inquire and was told that her husband had signed a document directing that the pension check be direct deposited in the account of the Nursing Home. She was incredulous because in her words, "My husband would never do that!"

Then she went to meet with the head of the Nursing Home and asked how that had been done (that check amounting to most of the household income and the Nursing Home already receiving his entire Social Security Check) when her husband had dementia. She was given a less than polite brush-off, laughed at and told that her husband signing it was all the authority they needed was his signature. She called the State of Florida Agency for Health Care Administration, for help and advice and got little satisfaction and multiple referrals to other phone numbers. 81 years old and stripped of her primary source of income without notice she is understandably upset and turning to the REA for help.

As the Real Scoop goes to press, we have several attorneys with expertise in this area of the law who we have turned to for advice to help her. My strong suspicion is that her traumatic experience is not unusual. In our next edition we plan to publish the State of Florida Bill of Rights for Residents of Nursing Homes which the legislature chiseled into the Florida Statutes. Until then please know that if you have questions about your rights you can contact the Long-Term Care Ombudsman Program toll free at 888-831-0404. The services are free and confidential.

In our last column we shared information on scams and how people get victimized and robbed of their hard-earned money by Robo-Thieves. To elaborate and share examples here are a few more for you to be wary of:

### Jury Duty Scam:

**Listen For:** "Hello, this is Officer Jackson from the Jacksonville Sheriff's office. It is my duty to inform you that a warrant has been issued for your arrest as a result of your failure to show up for jury duty. Please call us immediately to avoid incarceration."

**The Goal:** To persuade you to pay a large "fine" to the Thieves posing as police.

**Just know:** The legal system doesn't work this way. You would get a notice of jury duty in the mail. Police and court officials don't solicit payments by phone. If you are concerned, contact the Clerk of the County Court's office about jury duty.

### Social Security Scam:

**Listen For:** "The purpose of this call is regarding an enforcement action executed by the U.S. Treasury against your Social Security number. Ignoring this would be an intentional attempt to avoid initial appearances before the magistrate judge for a federal criminal offense. So before this matter goes to the federal claims courthouse or you get arrested, you must call us back."



## Law Talk—Continued

**The Goal:** To convince you that someone is using your Social Security card to commit crimes and that to clear your name you need to share private information.

**Just know:** The Social Security Administration won't ask for such information over the phone. If you're in doubt, look up the number for your SSA office and call it. Do not call the number in the phone message.

### **Health Insurance Scam:**

**Listen For:** "Open enrollment has passed, but luckily that doesn't mean you'll be without coverage this year. New laws in place still allow you to get an affordable health insurance plan from an A-rated insurer at a price that you and your family can afford. Press 1 now to speak to an agent."

**The Goal:** Often this is a lead-generation operation (to get private information they can sell to others or use later.)

**Just Know:** Do not respond to inquiries like this over the phone. Instead, if you're looking for lower-cost health insurance, your best option is to contact the State Health Insurance Assistance Program in Florida. The counseling is free. If you are under age 65 and not yet eligible for Medicare, go to [healthcare.gov](http://healthcare.gov) for options on the individual market.

### **Pain Center Scam:**

**Listen For:** "This is an important message from the pain center. You're receiving this call because someone at this number recently requested information about a pain-relieving brace for their back or knee. You may Qualify for a knee or a back brace at little to no cost to you. To speak with Product Specialist, press 1 now.

**The Goal:** This is often Medicare Fraud.

More often than not, you will receive a low-quality brace—and the scammer will bill the government a huge amount for it.

**Just Know:** Quality medical products generally are not sold over the phone. Don't give your personal information to someone you don't trust.

Hopefully this information will help people spare themselves from undeserved grief and loss of money.

Remember if you don't recognize the phone number the Best Advice is Just Hang-Up.

Until next time be safe, be well and Beware! Oh, Yes, Do something Unexpectedly Nice for someone. You'll be glad you did. Call me if you need me. 904-596-5707; 904-635-2973 or

[Eric@ericsmithlaw.net](mailto:Eric@ericsmithlaw.net)

*God Bless, Eric Smith*

Today's market value, as we all aware that it fluctuates daily.

As of 7/12/21, PFPF Funds were valued at \$2,660,232,212. Up Approximately +24.49% FYTD

As of 5/31/2021, General Employees & Correctional Officers have Cash and Investments valued at \$2,678,130,256. This represents a Calendar Year return of 8.42% or based on a fiscal year (since 10/1/2020) a return of 20.88%. The pension funds are doing extremely well.

## City Council honors The Retired Employees Association of the Consolidated City of Jacksonville

On May 25, 2021 the Jacksonville City Council voted 17-0 to commend your Retired Employees Association for 47 years of continued service to the City and the retired employees who served so long and so well. The Resolution, 2021-296-A, was introduced by Councilman, Matt Carlucci and co-sponsored by CM's Hazouri, Morgan, Priestly Jackson, Dennis, DeFoor, Newby, Boylan and Becton.

In August 1974, eleven retired City employees created the Retired Employees of the Consolidated City of Jacksonville, later incorporated as a not-for-profit organization. The Association, comprised of retired employees receiving a pension from the City, provides opportunities for them (and associates who support the goals of the organization) to share and discuss mutual concerns about their personal needs and economic and social issues that confront the City government to which they dedicated their lives in serving. The retired employee's organization provides its members, their families and friends opportunities for fellowship and to protect their economic and social rights while working to improve the quality of life in Jacksonville.

This is not the first time the City Council has honored your Association. In commending the REA this year, the Council recognizes our organization and wishes it continued success in the years ahead. Through your membership, you ensure that our Association will continue to work to protect and enhance our pension benefits while serving each other and our City.

Henry Cook

One of our longest serving Board Members celebrated with his wife Dorothy (Dot) their

70th Wedding

Anniversary, July 20, 2021



## Upcoming Issues

### Moving Out of State:

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 904-718-3003

We will be accepting nominations for new Board Members to serve on our REA Board for 2022. If you are a GEPF or PFPF Retiree and are interested in serving with us please email our office staff. Jackie King @ [jking@reajax.com](mailto:jking@reajax.com) or Debbie Brooker @ [debbiebrooker@reajax.com](mailto:debbiebrooker@reajax.com)

*Nominations for New Board Members and Officers need to be submitted at least two weeks prior to the September 16th meeting.*

There will be no Fish Fry in the Fall but we plan to provide a nice Christmas Party. Date for Christmas party is set for December 5th so mark your calendars.

## LIFE IS A JOURNEY, NOT A DESTINATION



Life is a Journey. One that we all must take and like every other journey it has a beginning and an end. The end may come suddenly and unexpectedly, or after years of declining health—but it will come, and like your birth, you'll have no choice about it.

A wise Poet once said that "death comes equally to us all and makes us all equal when it comes." Someone I knew personally once said, "don't take life too serious for you can't get out of it alive anyway."

Like every other journey It has a middle—those years between one's birth and one's death. To reach the destination of life's journey will take time, and there is a process. Often the process has its ups and downs, starts, and stops. The process is not always fun. The process will usually involve some right and wrong choices. The decisions and choices made in your journey will determine your physical and spiritual destiny. It is often said that what doesn't kill you will make you stronger. It all depends on how one defines the word "strong" It can have different meanings to different people. In this sense, "stronger" means looking back at the person you were and comparing it to the person you have become today. It also means looking deep into your soul and realizing that the person you are today couldn't exist if it weren't for the things that have happened in the past or for the people that you have met.

Each one of us has a predetermined number of days to get through life's journey. How you walk through the journey physically, and the choices you make during life's journey, will determine your physical and spiritual outcome at the end of your earthly journey.

**Everything that happens in our life happens for a reason and sometimes that means we must face heart-aches in order to experience joy.**

We know that one day our journey through this life will be over and we will start on another journey—one that will last forever.

Remember, Life is a journey, not a destination.

*Leona J. Spann, Chaplain*

### WE REMEMBER IN SORROW MEMBERS WHO HAVE PASSED AWAY

**\*APRIL 2021**

Morris M. Napier  
William L. Turpin  
**\*Not listed previously**

Sharon Knight  
John Hurley  
Charlie V. Bowen  
William Coleman  
William Moore

Monte J. Reynolds  
Eulogio M. Mercado  
Richard Henderson  
Fred Turner

**JULY 2021**

Daniel Lawall  
Linda Cody  
Peter K. Gailey  
Erle L. Prevatt  
Glen D. Roddan  
Lindsey Williams  
Flora O. Markham  
Wanda B. Sneed  
Sondra D. Speir  
Hubert Sharp

**MAY 2021**

James Heard  
William N. Kelt  
James W. Young  
Thomas J. Hohorst  
Betty Yown  
Carl Wilson  
Ernest R. Maxey  
William R. Ridgeway

**JUNE 2021**

James W. Trosclair  
Sonja D. Sprott  
Laura B. Shepard  
Margaret R. Bond  
Joan Hay  
Joan E. Smith-Mackay  
Reba E. Waldrop  
Wilson M. Stewart

### WELCOME NEW REA MEMBERS 2021

Renee Lewis  
Charlene West  
Russell J. Bogart

Stephen M. Ludwig  
Brenda Cooper  
Warren Trojanoski

Ruby Parker  
Darren B. Brown  
Stephen Cooper

**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)

**Back School**  
ARE YOU READY?

**The annual Back to School Loan is here!**  
Let's get your family ready for the upcoming school year with a limited time only, extra low personal loan interest rate. Use the loan for supplies, books, tuition, clothes - or anything else the child in your family needs this year!

**7.50% APR\***  
ONE LOW RATE  
LIMITED TIME ONLY

**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 and includes all available discounts. Promotional rate available regardless of credit score now through 8/31/21. Approval required and loan amount will be based on income and length of employment. Maximum term of 60 months. Ask any representative for details.

