



Real Scoop



PRESIDENT'S MESSAGE



John Keane, President

2024 is off to a busy start for your REA Team. In mid-January, we met with the Chief Administrative Officer Karen Bowling to discuss our proposal to provide a one time payment to retirees suffering from record high inflation, rising prescription prices, increased health/dental insurance deductibles and co-payment requirements, home owner insurance premiums continuing to rise, prices for fuel for vehicles and home heating increasing and soaring food prices that are absolutely shocking. These extraordinary increases have placed a great strain on our Members. Our solution, is a one time supplemental payment to retirees and beneficiaries of one thousand two hundred

fifty dollars. The proposed supplement will not increase the base benefit of our Members. Discussion are ongoing, we expect legislation will be introduced into the City Council within the next 60 days. We will update you of the status of the Ordinance.

OTHER DISCUSSIONS, of interest to our Members, but not involving the REA, center around the negotiations between the City and the Jaguars on the cost of a new "Stadium of the Future." News reports in the TU quote the Chief City Negotiator Mike Weinstein as saying "the City is exploring the possibility of borrowing from the fund assets and repaying the money at the assumed rate of return." The fund referenced - your pension fund. It's very early in the negotiation process, and no one knows how the process will end, much less how much the City may be obligated for the total costs. We have received many telephone calls and messages from our Members on this issue. Your REA Team will continue to closely monitor ongoing developments and discussions.

G. J. Tucker, a noted Lawyer, Newspaper Editor and Politician of the 1800's once wrote "No man's life, liberty or property is safe while the Legislature is in Session." Some folks around City Hall and elsewhere in town were no doubt remembering this quote with the filing of House Bill 7073. The Legislative history reveals on February 14th, the House Ways and Means Committee considered, amended and adopted the proposed bill WMC 24-05, which became House Bill 7073 when filed with the House Clerk on February 15th. The bill received its first reading and was assigned to the Appropriations Committee on February 16th, the same day the bill was added to the Appropriations Committee Agenda for the February 20th Committee Meeting. At this meeting, a Committee substitute was adopted and the bill was reported out. This 58 page bill amends dozens of sections of the Florida Statutes.

We are most interested in Section 12 of this bill which "requires that a referendum be held in order to enact, reenact, extend or amend any discretionary sale surtax. The bill also establishes a 10 year maximum time limit for all new surtax ordinances."

What effect, if any, would this bill have on the local surtax approved in 2016, scheduled to take effect in 2030 for funding the City pension obligation? We are working with our Fire and Police allies in Tallahassee to determine the answer, and support any actions protecting the revenue due the pension funds. Was Mr. Tucker, right? We will see soon.



Terry Wood, 1st Vice President

Are you tired of hearing ads for Medicare? There's a reason for that! We recently had Medicare's annual Open Enrollment Period that started October 15th and ran through December 7th. This allowed those enrolled in Medicare Advantaged/ Prescription Plans (MA/PD) an opportunity to review their current plan and make a change if another plan better meets their needs. This is also a good time for those enrolled in Medicare Supplement Plans, who have a stand-alone drug plan,

to review their plan and determine if it still meets their current prescription needs.

These reviews are necessary as both MA/PD plans and stand-alone drug plans can sometimes make major changes each year. These changes may affect plan co-pays, deductibles, and maximum out-of-pocket costs. Plans may change other benefits — like vision, dental, Silver Sneakers, and OTC dollar amounts.

The prescription benefits of MA/PD plans and stand-alone PDP plans can change too. These changes may include the plan's formulary, the list of prescriptions offered by the plan, and how these drugs are classified. Similarly, drug plans may change the prescription co-pay for each plan type, the plan's deductible, and how it is administered. For example, some plans may have a \$150 plan deductible that must be paid before the plan's co-pays becomes effective. Or the plan may waive the deductible for the generic drugs, but charge it on other prescriptions.

So, The Medicare Open Enrollment Period is an opportunity for all Medicare members to review their coverage. This applies to retirees and current City employees 65 years and older who have remained in the City's health plan. They may want to seriously review their current City plan to determine if Medicare may be a more affordable means of receiving your health insurance.

Regardless of prior health care choices, now is a good time to review these options. To review your options, call the REA Office at (904) 353-2400 and someone will be in touch with you.





Darryl Patterson, 2nd Vice President

Everybody talks about retirement, but they only focus on the financial part. There's more to it than that. One of the most important features of retirement is maintaining connections with people. It requires real effort, since family, work friends, and acquaintances tend to drift -- or pass -- away. In fact, an 85-year study by Harvard found that across numerous cultures, social fitness was the key to a happy retirement. Almost no one wanted to go back to the work they were doing before retirement, but most missed the social connections.

Psychologists Robert Waldinger, PhD and Marc Shulz, PhD, recommend strengthening your personal connections before you retire. Ask yourself: Who are the people I enjoy working with most, and what makes them valuable to me? Am I appreciating them? If you find yourself in retirement and wishing you knew more people, they recommend asking yourself these questions:

- * What kinds of connections am I missing that I want more of? How can I make them happen?
- * Is there anyone I'd like to know better? How can I reach out to them?
- * Who is different from me in some way (thinks differently, comes from a different background, has a different expertise)? What can I learn from them?

Just for kicks, consider doing something you would have absolutely never done before your retirement. The late Forbes humorist Stanley Bing once said that the best thing you can do is to establish some sort

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From the Secretary's desk....

The Board always needs your help and solicits your advice. Today, two topics come to mind. First is the \$1,250 supplement for retirees. REA has been working to convince the City Council to appropriate some of the money the City received from the American Rescue Plan Act. Recently the Board was disappointed to learn that, although many Council Members said they would support a bill to fund such a payment, no bill was introduced, and the remaining funds were spent on other projects. Fortunately, an REA draft bill has been shared with the Administration suggesting other funding sources might be available. When a bill is introduced, we'll post it on the REA website for your review. I think you will approve and, I trust, will write your Council Members (District and At-Large) to support it.

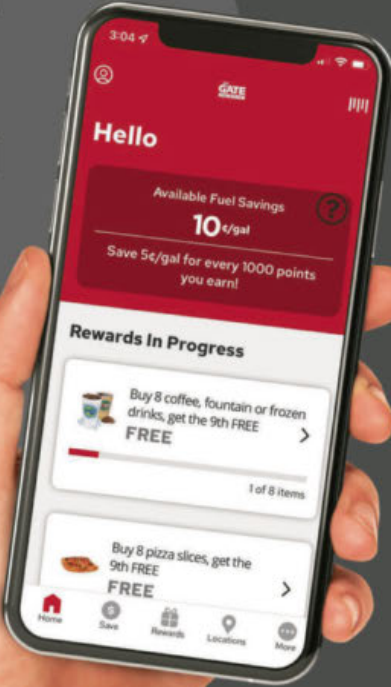
Second, the local news outlets report that the Administration is thinking about sources to fund, in part, the renovation and expansion of EverBank Stadium, the home of the Jaguars. Some are considering asking the pension funds to lend the City money to do some of the work. Right now, the defined benefit pension plans are under-funded. Between the GEPP and the PFPF, the pensions have about \$5 billion. When the details of any City request are available, you'll see it in the news and publicly information will be posted on the REA website. Please keep abreast of developments. Especially when things like this happen, the Board wants to know what you think about them. Assuming the City does ask the pension plans for loans, think about it carefully, and let the Board know. Write us a letter or send an e-mail. Your insights and preferences are important.

Changing subjects, The Real Scoop is your newsletter. You're invited to send REA stories about the City and your contributions as a City employee. There's always space in The Real Scoop for a members' inter-

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Leona Spann, Chaplain**Do You Know Why You are Living?**

Jesus knew exactly why He lived. "For this reason I was born, and for this I came into the world, to testify to the truth." That's what He thought about, prayed about, planned for, worked toward, sacrificed for, died for, and rose again for, and finally accomplished. By fulfilling His destiny He changed the world forever. So, do you know your destiny? What are you doing to achieve it? "We are...created to do good works, which God prepared in advance for us to do" (Eph.2:10 NIV). "A man's heart plans his way, but the Lord directs his steps"(Pr 16:9). Plan well, but always stay open to God's direction. "All the days ordained for me were written in your book before one of them came to be" (Ps 139:16 NIV). God's plan for your life was set before you were a twinkle in your parents' eyes! If you fail to follow His path you'll miss His best for your life. The Bible is full of examples of people who crashed and burned at some point. King Saul is a great example. David his successor, prayed (1) "I desire to do your will" (Ps 40:8 NIV). Your desires are the driving force in life, so make sure they ;re in harmony with God. (2) "Teach me to do your will" (Ps 143:10 NIV). When it comes to doing God's will, the Psalmist acknowledged he needed God's help, you do to.

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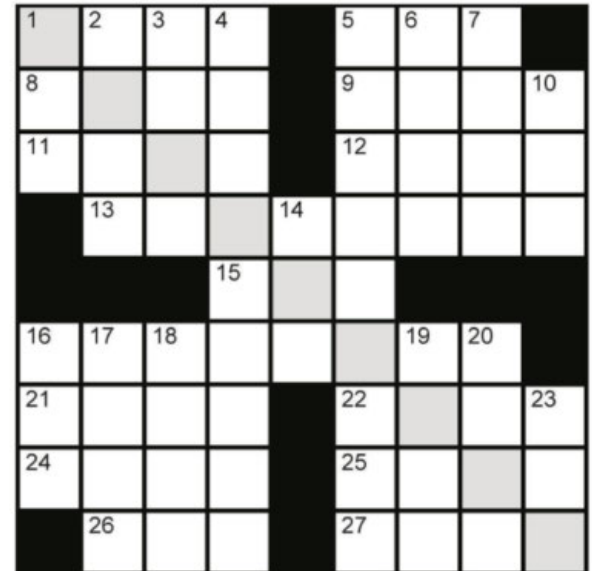
Planetary residents

Across

1. Some bent pipes
5. School of whales
8. An anagram for anil
9. Russian river
11. Actress Sorvino
12. Cork's country
13. Common eye problem
15. Fraternity letter
16. Wagner opera setting
21. Antioxidant berry
22. Connect
24. Slender
25. Top-rated
26. Unit of work
27. Unforeseen difficulty

Down

1. Freddy Krueger's street
2. Secular
3. Old Italian money
4. Pickpocket's activity
5. Freedom fighters
6. La Scala highlight



7. Artist Chagall
10. Allow
14. "Caught you!"
16. Big wine holder
17. Hurt
18. Place to hibernate
19. Animal with a mane
20. "___ Karenina"
23. Fraternity party staple



The headline is a clue to the answer in the diagonal.

Answers on Page 8



ANSWERS

H O G K M A L A S A D A S
 Q F F U P O G O C J C P W
 C G A R L I G S H R I M P
 O V Q P L A T E L U N C H
 M S P A M M U S U B I A
 O A V N P A S T E L E E U
 C N I M I A S V L J C P
 O A H C O M L P J A
 L A L W O B I A C A F E A
 D M C F A Q U U X I S V P
 Q K R O P A U L A K O A
 J Y V G M A N A R U A H E
 N E K C I H C U Y Q H S R
 Y M P O K E B O W L I A T
 L I L I K O I B A R S I M
 A K K E H N E K C I H C U

E	L	L	S		G	A	M	
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	C	A	T	A	R	A	C	T
			C	H	I			
V	A	L	H	A	L	L	A	
A	C	A	I		L	I	N	K
T	H	I	N		A	O	N	E
	E	R	G		S	N	A	G

COLORECTAL CANCER AWARENESS MONTH: 5 THINGS TO KNOW

Colorectal cancer is the third most common cancer diagnosis among both men and women in the U.S., with about 153,000 total new cases in 2023 alone. It's also the second leading cause of cancer-related deaths in the U.S., and was projected to claim about 53,000 lives in 2023 alone, according to the American Cancer Society. But survival rates have steadily ticked upwards for decades, thanks to early detection and widespread lifestyle changes. Here are five key things to know about colorectal cancer:

1. Colorectal cancer is a catch-all term for cancers that originate in the colon or rectum. About 1 in 23 men and 1 in 25 women will develop colorectal cancer during their lifetime.
2. You can reduce your risk of developing colorectal cancer if you maintain a healthy weight, exercise regularly, eat a healthy diet that prioritizes fresh foods and limits red or processed meats, abstain from tobacco, and limit your alcohol consumption.
3. People with first degree relatives (parents, siblings, children) who have been diagnosed with colorectal cancer or adenomatous polyps have a higher risk of developing cancer themselves. Some gene mutations, such as Lynch syndrome, are also linked with colorectal cancer in families.
4. Regular screening, such as a colonoscopy, is crucial to find colorectal cancer early or prevent it entirely. The U.S. Preventive Services Task Force recommends regular screening for all adults age 45 to 75. People with certain risk factors, like a family history of colorectal cancer, may need earlier and more frequent screenings.
5. Common colorectal cancer symptoms include blood in your stool, unusual diarrhea or constipation, feeling like your bowel does not fully empty, abdominal pain, or unexplained weight loss. Talk to your doctor right away if you notice any of these symptoms.

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Bryant, Sylvia F.	Rivera, Jose
Campbell, Jeremy	Shelton, Laverne A.
Cox Jr., Halford	Tranquille, J. Carson
Daragjati, Paul A.	Watkins, Marva Y.
Emerson, Warren	Williams, Karen L.
Gay, John E.	Wilfred, Williams A.
Green-Bing, Michelle	Yates, Michelle
Harp, Maxine	
Harrell, Jr., Milton T.	
Hogan, Mike	

**WE REMEMBER IN SORROW MEMBERS WHO HAVE PASSED AWAY
JANUARY - FEBRUARY 2024**

Butler, Joseph P.	Kemp, Mary E.
Butler Jr., Bobie	King, Wanda J.
Bullock, Judy Y.	Knight, Margie N.
Caton, Lewis H.	Little, Richard R.
Curry, Roger D.	Loos, John W.
Danese III, John B.	McRoy, Gregory
Deen, James E.	Oliver, Richard L.
Dupree, Jr., Charles R.	Perry, Ray H.
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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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