

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



THE REAL SCOOP

JULY - AUGUST 2025

Volume 135



President's Report

John Keane, President

UPDATE on the pending "Retired Employees Adjustment" Ordinance. Meetings and discussions have been held with Attorneys in the Office of General Counsel to explain the intent of the ordinance fully. Numerous questions and legal "points" have been addressed. We continue to await final action by our City Council.

The City of Jacksonville's Senior Services office is sponsoring the Senior Prom King & Queen at the Senior Prom to be held on August 8th, 5 P.M. - 8 P.M., at the Prime Osborn Convention Center 1000 Water St, Jacksonville, FL 32204. Please put on your dancing shoes and join us in celebrating more than 30 years of the Senior Prom! A sit-down dinner will be provided, along with live musical entertainment, dancing, and door prizes. \$10 Ticket Required for entry. For more information call 904-255-5667.

Jacksonville Senior Games are scheduled from September 26th to October 4th, at various venues throughout Jacksonville. Celebrate fitness after 50 by competing in different athletic events and games. The Senior Games encourage and promote a healthy lifestyle for seniors aged 50 and over. Online registration required at: adultsvcs@coj.net, or call 904-255-5667 for additional information.

The Senior Expo will be held on November 19th-20th, from 9 A.M. to 3 P.M., at the University of North Florida's Adam Herbert Center. All REA Members are invited to join staff members from the City of Jacksonville for a two-day event dedicated to showcasing its programs, resources, and services available to senior citizens and their families. Free admission and parking. Mark the date and join us for the Expo.



Bobby L. Deal was born in Atlantic City, New Jersey, and moved to Jacksonville's northside as a young child. He graduated from Paxon School for Advanced Studies.

Answering the call to serve his country, he joined the U.S. Army in 1972. During his service, he earned the National Defense Service Medal, the Good Conduct Medal, the Army Commendation Medal, and the Expert Marksmanship Award, achieving the rank of Specialist 5 before his honorable discharge in 1975.

Bobby began his public safety career with the Orange Park Police Department before joining the Jacksonville Sheriff's Office (JSO) as a Correctional Officer. He transitioned to the Patrol Division and later served in the Detective Division's Vice Squad.

Promoted to Sergeant, Bobby was assigned to the Canine Unit. Upon promotion to Lieutenant, Bobby was appointed Executive Director of the Police Athletic League (PAL), revitalizing its mission from "athletics to academics, from entertainment to education." Under his leadership, PAL expanded to new facilities in Riverside, Arlington, and East Jacksonville.

Appointed Assistant Chief on January 26, 2008, Bobby retired with 35 years of service with the Jacksonville Sheriff's Office on July 4, 2014.

Bobby dedicated a significant portion of his career to the Jacksonville Police and Fire Pension Fund (PFPF). He was elected to the PFPF Advisory Committee in 1994 and the Board of Trustees in 1997. Serving as Board Secretary from 2003 to 2007, and as Board Chairman from 2008 to 2014, he contributed to over 200 educational forums, seminars, and conferences, sharing his knowledge with trustees and staff nationwide.

An active member of FOP Lodge 5-30, Bobby served on numerous committees and boards and was part of the FOP National Champion Softball team. Following his retirement from JSO, Bobby continued to serve his community, coordinating the annual "Guns n' Hoses" charity boxing matches, raising hundreds of thousands of dollars for the FOP Foundation and Firefighter Charities. At the time of his passing, he was serving as the Executive Director of the FOP Foundation, a member of Jacksonville FOP 5-30 Board of Trustees, a Trustee of the Jacksonville Police Officers and Firefighters Health Insurance Trust and an active member of the Retired Employees Association (REA).

Cards and messages of sympathy may be sent to: The Deal Family, c/o FOP, 5530 Beach Blvd, Jacksonville, FL 32207-5161.



Chaplain's Message

God will help you to be all you can be, but He will never help you to be somebody else. When you try to be someone else, you lose yourself in the process. God wants us to fit into His plan, not yield to pressure and try to fit into someone else's. It's alright to be different; different is okay! Find out what you are good at throw yourself into it wholeheartedly and you'll start to experience true joy. When you try to do what somebody else is good at, you generally fail. That's because God hasn't assigned you to do what they are doing, or at least not in the way they're doing it. Now that doesn't mean you're not good at anything. Just focus on your potential, not your limitations. We all have limitations and we must accept them. It's a part of life. Actually, it's wonderful to be different without feeling that there's something wrong with you. Spiritually mature people know that God loves them as they are and has a purpose for their life, so they're not threatened by the abilities and accomplishments of others. They enjoy what other people do because they enjoy what they themselves do. Paul writes; "Let us not become conceited, provoking one another, envying one another." (Gal.5:26) What matters most is being able to say as Jesus said, "I have brought you glory on earth by completing the work you gave me to do" (John 17:4 NIV). Any time you can say that, you did it right. (Taken from Word For Today)

Leona J. Spann
Chaplain

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From the Secretary's Desk


For many City Defined Benefit Pension Plan members, 2024 was an exceptional year, in part, because Congress repealed the 1977 Government Pension Offset and 1983 Windfall Elimination Provision. With the law's enactment, more than 2 million retired public servants impacted by the WEP and 750,000 spouses and survivors affected by the GPO will see an increase on average of \$360 per month to their Social Security benefits. Many also will receive a lump sum payment for the money they missed out on due to the two provisions over the entirety of 2024. Regrettably, the repealer did not fund either the lump sum payment for 2024 or the increased 2025 (and following) monthly benefits. REA is monitoring the Federal Government's progress to pay the benefits due COJ retirees and their survivors affected by the repeal of WEP/GPO.

REA also monitors developments in the City's Defined Benefit Pensions. REA Board members serve on the General Employees, Corrections Officers, and Police and Fire Pensions Plans Boards and Advisory Committees. Did you know that the agendas and minutes of these Boards and Committees meetings are posted on the City website? <https://www.jacksonville.gov/departments/finance/retirement-system> and <https://www.jacksonville.gov/departments/police-fire-pension-fund>. In the near future, you will be able to watch the Trustee meetings on line. Stay tuned.

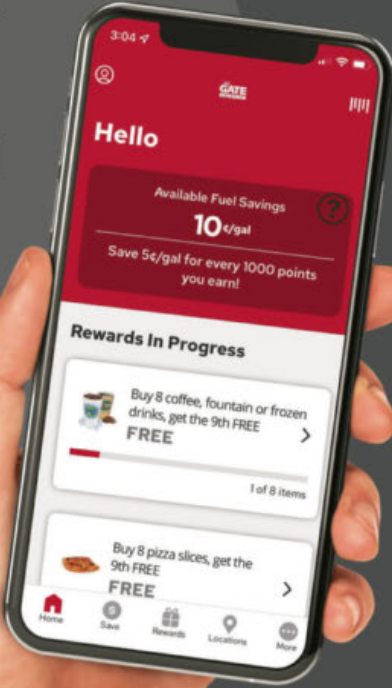
At the January BOD meeting, President Keane announced that we are 2411 REA members strong--and we're always looking for more. If you have an issue related to your defined benefit pension (or our pensions in general), contact REA. We're here to help you. When 2400+ retirees speak, they speak louder than a lone pensioner.

Greg Radlinski
Secretary

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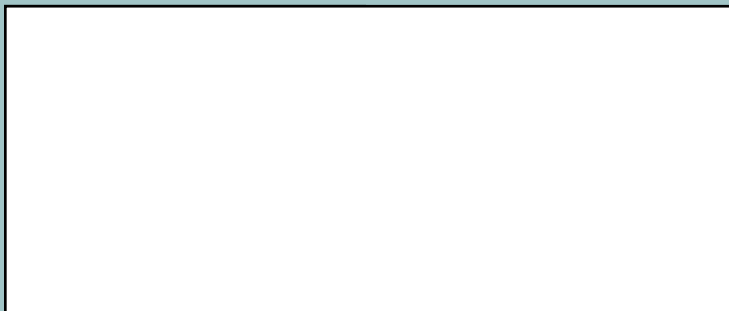
Check the REA website often for up to date news about our next meeting, when it will take place and where it will be. Also, call the office for information at 904-353-2400. Office hours: 9:00 am-2:00pm Tuesday-Thursday.

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Time to clean house?

Get the documents out of drawers

You might be surprised at how many people have financial documents scattered all over the house -- on the kitchen counter, in the hall closet, a drawer, or a box in the basement. If this describes your "system", you'll have a tough time keeping tabs on your financial life.

Take an hour or two to get your papers in order. Organization will help you, your advisors, and even your heirs.

A home safe or a file cabinet will work. Or you could use storage boxes. Here's what should go inside:

- * Investment statements. Organize them by type: IRA statements, 401(k) and mutual fund statements. Annual statements are the ones that really count. Keep 8606s that report nondeductible contributions to traditional IRAs, your Form 5498s, (Fair Market Value Info sent each May), and your 1099-Rs, which report IRA income.

- * Be sure to save records of your original investment in a fund or stock, which determines capital gains or losses.

- * Bank Statements. Keep the last three years' worth on file. If you anticipate a lawsuit, divorce, or debts, it's wise to keep them longer.

- * Credit card statements are less necessary but keep any detailing tax-related purchases (like a new roof) for up to seven years.

- * Mortgage documents, and a home equity line of credit (HELOC) statements should be kept for as long as you own the property, plus seven years after sale, due to tax and ownership disputes.

- * Hang onto them until the period of limitations runs out, during which you can claim a credit or refund. The standard IRS audit looks at your past three years of federal tax records and possibly up to seven years. Tax records pertaining to real property or assets should be kept for as long as you own them and for seven years after you sell, exchange or liquidate them.

- * Insurance. Life, disability, health, auto, home: keep each policy and policy information on hand for the life of the policy plus three years.

- * Medical records and health insurance. Keep documents for five years after the surgery or treatment.

Do you have documents needing to be notarized?

FREE notary service is one of the benefits of being an REA member!

We are located on the 3rd Floor inside the Police Fire Pension Fund building at

ONE WEST ADAMS STREET, SUITE 300, Jacksonville, FL 32202

Annual BBQ and Quarterly Membership Meeting

SATURDAY SEPTEMBER 20, 2025

FIRE FIGHTER'S HALL

618 STOCKTON STREET

Doors open @ 12:00 PM

Meeting begins @ 12:30 PM

Food Served immediately after meeting

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SEPTEMBER 5, 2025

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MEMBER NAME:

SPOUSE OR 1 GUEST

PHONE:

E-MAIL:

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

Update your information

What's new?

It's a good time to consider changes that may have occurred in your life during the past year.

The human resources department reminds us that it's important to keep your information up to date, including:

* Change of address, landline and cellphone telephone numbers, and person to be contacted in case of emergency.

* In a more personal matter, does the beneficiary named on your life insurance reflect your current wishes? Have you been married or divorced, or should your beneficiary be changed for some other reason?

Upcoming Events REA Members

July 19- Police and Fire Summer Social

August 16- Police and Fire Summer Social

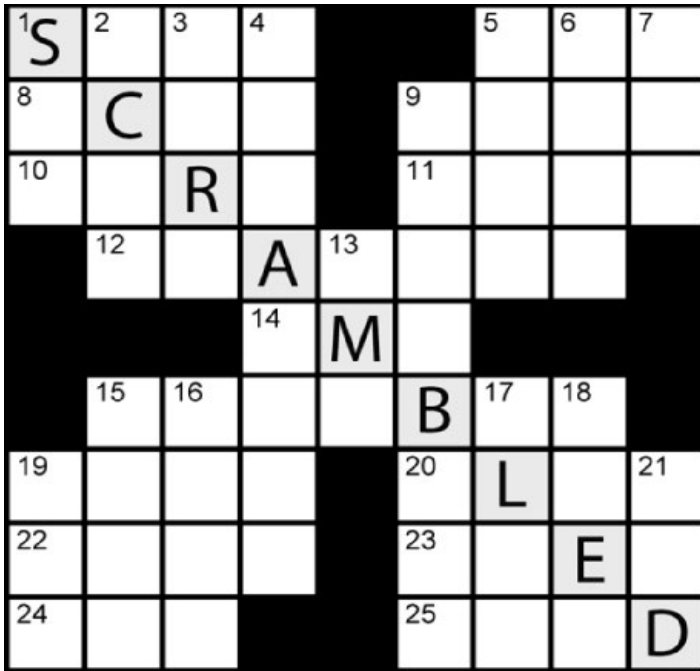
September 20, 2025 Annual BBQ & Quarterly meeting at
625 Stockton Street at 12:00PM

October 22, 2025- Day trip to the Hard Rock Casino Tampa, Florida

December 06, 2025 Annual Christmas Party at 625 Stockton Street at 12:00PM

(Dates and times subject to change)

SCRAMBLED CLUES CROSSWORD



Unscramble the clues to get your answers.

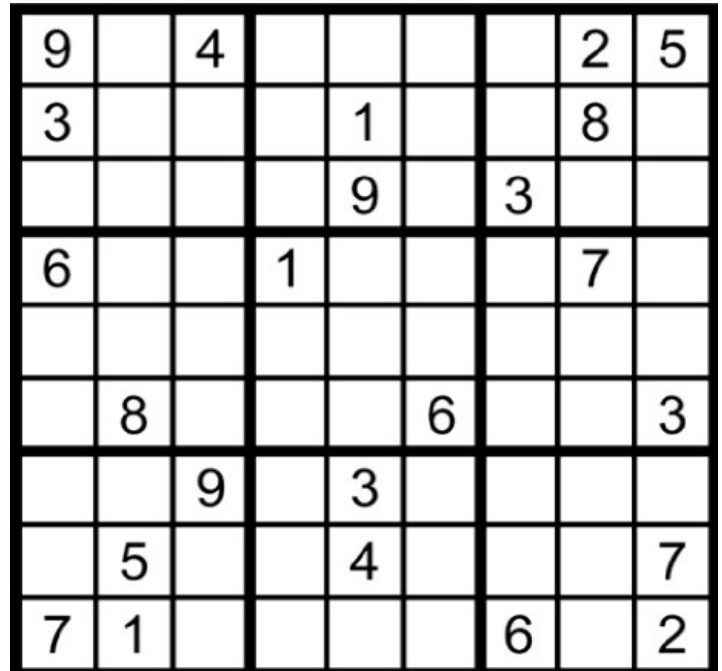
Across

1. AS GO
5. IPP
8. CARE
9. RUES
10. RDAP
11. PRIT
12. OMEGASI
14. PIM
15. DAWN BET
19. VOED
20. LEOA
22. IRON
23. EENT
24. LAL
25. EDEH

Down

1. PAS
2. CIAA
3. EGMR
4. RAIDER ON
5. PERU
6. IIRS
7. EPP
9. BOTH TAPS
13. TMG
15. OOLW
16. LIVE
17. AEEL

JULY- AUGUST SUDOKU



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

How to solve sudoku puzzles

No math is required to solve a sudoku. You only need logic and patience.

Simply make sure that each 3x3 square region has only one instance of the numbers 1-9. Similarly, each number can only appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.



Answer key to the crossword and sudoku puzzles are on page 11

2025 Retired Employee Associations Board of Directors

President John Keane, 904-509-5348	Sergeant-At-Arms Larry Johnson, 904-745-4698	General Employees Pension Trustee Eric Smith, 904-635-2973
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Secretary Greg Radlinski, 904-528-1316	Advisory Panel Emily (Flo) Clark, 904-647-9819 Sheila Caulkins, 904-757-5183 Pete Ison, 904-923-8513	Police and Fire Trustee Terry Wood, 904-607-8872
Treasurer Tom Waarum, 904-759-2102	Immediate Past President Eric Smith, 904-635-2973	General Counsel Paul Daragjati, 904-353-2400
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Barrow Jr., Joe	Deal, Bobby	David Ellsworth	
Buggest, Henry	Ellis, Paul	Andrew Harrold	
Carter, Allen	Johns, Debra	Larry C. Harrold	
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Christensen, Delores	Miller, Diane	Janice L. Sifferath	
Claxton, Eugene	Moseley, Richard		
Crawford, Noah	Ruby, Karen P.		
Crawford, William	Spiller, Charles W.		
Culver, Lester	Ward, Patricia		



Keeping you healthy is everything to us.

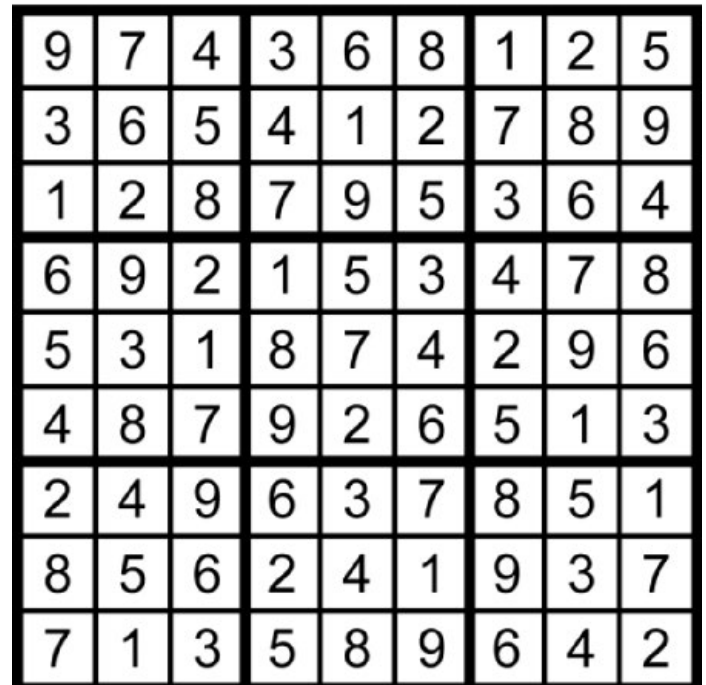
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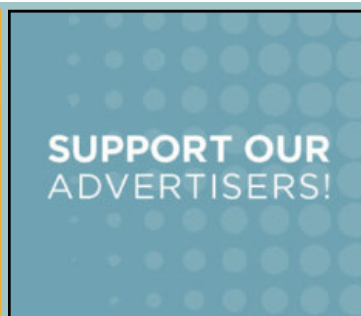
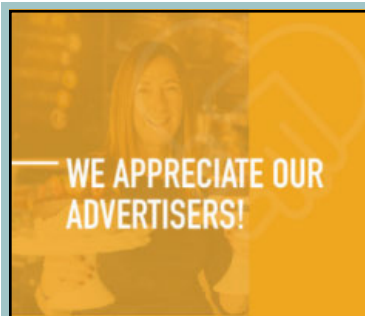
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Answer keys to the Crossword and Sudoku puzzle on page 8



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RIDE WITH THE REA

The Retired Employees Association of Jacksonville's will be traveling to Tampa Florida on a chartered bus trip.
We saved you a seat

HARD ROCK CASINO

Day Trip
Hard Rock Casino, Tampa Florida
October 22, 2025

7:30am - Leaving from 625 Stockton Street (parking provided)

7:30pm - Return to Jax

Tickets 75.00 per person
Minimum 35 people needed to reserve bus.

RSVP BY September 19, 2025
CONTACT THE OFFICE AT 904-353-2400

REA Real Scoop Staff

Managing Editor: Lynette Clinch

Executive Editor: John Keane

Reporting Contributors: John Keane, Greg Radlinsky, Leona Spann, and the COJ website

JULY - AUGUST 2025

Welcome to the REA

