

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



THE REAL SCOOP

September - October 2026

Volume 141



President's Report

Terry Wood, President

The envelope that decides next year

Somewhere in the mail this month is a document that sets what your health care costs in January. It arrives in a thick envelope and looks like junk.

Medicare Advantage and stand-alone Part D drug plans are required to get an Annual Notice of Change, or ANOC, into members' hands by September 30 -- 15 days before Open Enrollment opens. The notice lists every change the plan is making for the coming year: premiums, deductibles, copays, which drugs are on the covered list, and which doctors and pharmacies stay in the network.

Not everyone receives one. People on Original Medicare and people carrying a Medicare supplement policy do not, because those plans do not change this way. For everyone in a private plan, though, the envelope is coming, and what is inside is not minor. A prescription covered in December can be off the list on January 1. A doctor of many years can be out of network.

A second document usually arrives with it. The Evidence of Coverage is the long version, with the full rules. The ANOC is the short one, and it is the one to read.

Here is the part that catches people. Doing nothing is a decision. A plan that is still being offered simply renews at the new price, with the new drug list, whether or not anyone opened the envelope.

Open Enrollment runs October 15 through December 7, and anything that changes during those weeks takes effect January 1. Every state also runs a free counseling service, the State Health Insurance Assistance Program.

National Preparedness Month

How to get through a multi-day power outage

It does not take a wildfire or a hurricane to leave a house dark for days. A summer thunderstorm, an ice storm, or an overtaxed grid can do it -- and a little planning turns a dangerous ordeal into a manageable inconvenience.

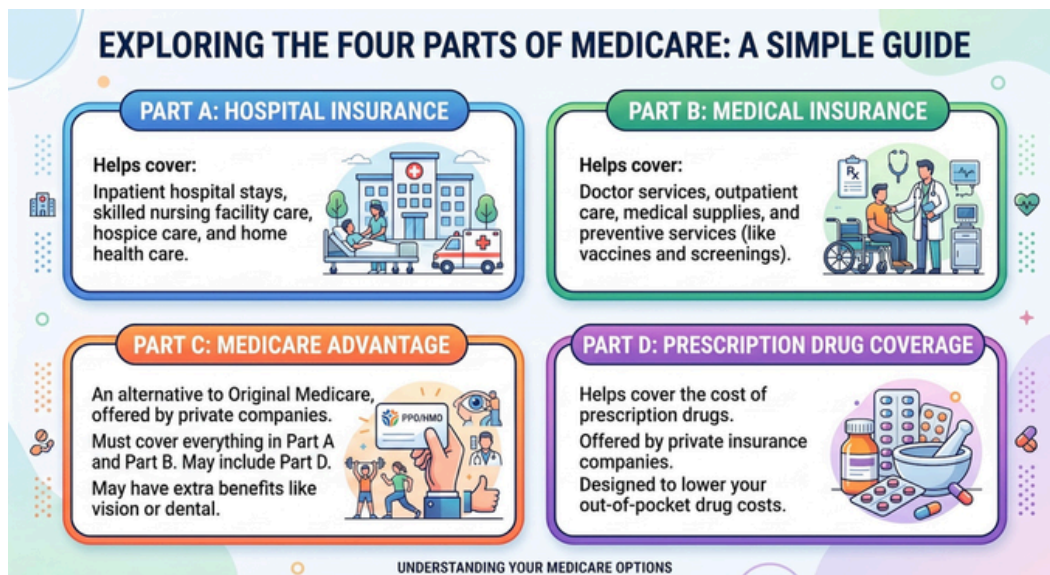
Start with food and water. According to the U.S. Department of Agriculture, an unopened refrigerator keeps food safe for about four hours, and a full freezer holds its temperature for roughly 48 hours, or 24 if it is half full. Keep the doors shut, and when in doubt, throw it out. Store at least one gallon of water per person per day.

Light the house with flashlights, not candles, which are a leading cause of house fires during outages. Keep phones charged and add a power bank and a battery-powered radio so you can still reach family and follow the news.

The deadliest mistake is bringing a generator too close. According to Ready.gov, generators, camp stoves, and grills must run outdoors only, at least 20 feet from any window, door, or vent -- never in a garage, even with the door open. Their exhaust carries carbon monoxide, an invisible gas that kills hundreds of Americans a year. Never heat a home with a gas oven, for the same reason.

Plan ahead for anyone who depends on electricity. Have a backup for power-dependent medical devices, know that refrigerated medicines such as insulin should be replaced if an outage runs long, and check on older neighbors, who are the most vulnerable when the heat or air conditioning stops. Keep some cash on hand, too. When the power is out, card readers and ATMs go dark along with the lights.

Tom Waarum,
2nd Vice President





CHRIST PROMISES TO PROVIDE EVERYTHING YOU NEED FOR ABUNDANT LIFE

- When you're weak, He's your strength (Phil.4:13).
- When you're discouraged, He comforts you (2 Cor. 1:5).
- When you suffer anguish, He mends your broken heart (Isa. 61:1).
- When you're tempted, He empowers you to overcome (1John 4:4).
- When you're rejected, He accepts you (Rom. 15:7)
- When you have financial needs He's your provider (Phil. 4:19).
- When you've sinned, He forgives (1 John1:9).
- When you're confused, He gives you wisdom (Col. 2:1-4).
- When you walk through trials, He provides His all-sufficient grace (2Cor.12:9-10).

May these words be an encouragement to you.

Taken from "In Touch"

Chaplain L. J. Spann



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From the Secretary's Desk

As readers know, REA has had to reschedule social events recently because our meeting place, the Firefighters' Hall, has been doing a renovation project. We have tried to keep members informed about the changes. However, we may have missed some of you because we may not have your current contact information. Going forward, please provide your e-mail or cellphone number when you submit your reservations. We will update our records, so that we can keep you informed of any changes in previously scheduled events. I have it on good authority that the Firefighters' Hall renovation will be finished so that the March Fish Fry will be held on Saturday, September 19th. The Quarterly Members' Meeting will be held at the same time as the fish fry, and members will elect new officers and representatives for 2027.

More important than REA elections is the 2026 General Election when we choose Federal, state, and local officials. When thinking about candidates for local offices, consider how responsive they have been to issues that are important to us, City retired employees. You served the City long and faithfully and continued to serve in retirement. If a candidate promised to support legislation that would benefit you, and kept that promise, or did not, factor that in your decision when you vote. See you at the polls!

Greg Radlinski

Secretary



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John Keane,
Immediate Past President

Dear Members,

As your Immediate Past President, I want to share some important information regarding protecting ourselves from scammers and fraudsters.

The National Council on Aging (NCOA) recently published valuable guidance to help seniors avoid scams. Even the most careful individuals can be caught off guard; for example, former FBI and CIA Director William Webster was a victim of a scam. No one is completely safe, and understanding how these tricksters operate is the best way to spot red flags before they cause harm.

Health insurance fraud can be especially difficult to spot because scammers frequently pretend to be insurance companies, medical providers, or Medicare representatives. Please keep the following tips in mind to safeguard your personal information and avoid illegal schemes:

- Never sign blank insurance claim forms or give blanket permission to a medical provider to bill for services.
- Always ask your medical providers what they will charge and what your out-of-pocket responsibility will be.
- Carefully review your insurer's Explanation of Benefits (EOB) statements. Call your insurer and provider if you notice any discrepancies.
- Do not do business with door-to-door or telephone salespeople who claim that medical equipment or services are free.
- Keep accurate records of all your healthcare appointments.
- Only give your insurance or Medicare number to those who have directly provided you with medical services.
- Confirm with your physician whether they actually ordered any equipment delivered to you.

By remaining cautious, you can ensure that scammers do not get access to your hard-earned money.

In Memoriam**September - October 2026**

We mourn the passing of longtime REA Member and former Historian Harry Reagan on July 23, 2026, following complications from a stroke.

A former Jacksonville City Council member, Mr. Reagan parlayed a long career in TV journalism into politics. He joined WJXT TV-4 in 1967. His journalism career began with stints at the Tampa Tribune and Miami Herald, then he was recruited by WJXT in Jacksonville as an investigative reporter and became the editorial director a few years later. As editorial director, he wrote and recorded editorials that aired after the local evening news on weeknights. He produced the station's popular "Darts and Laurels" editorials, "If You Ask Me" segments and editorial replies.

In 1990, he departed journalism to run for office. He served as a City Council member for six years, spearheading the legislation that led to the city's unitary elections.

City Council member Matt Carlucci Sr., who served with Mr. Reagan, said in a interview, "There's not enough room for me to say all the things that could be said about this great man," Carlucci wrote. "Harry and I became very very close and served five or six years together ... We worked together on many reforms that we take for granted these days. He was so effective and, of course, his articulation and the way he would use his right hand gesturing in a way of reasonableness that would disarm his opposition on the council floor."

Following an unsuccessful candidacy for mayor of Jacksonville in 1995, he served as the public information director for the Sheriff's Office.

In retirement, he and his late wife Rita were active in the ongoing movement to save the historic Springfield community where they purchased and renovated a home.

Mr. Reagan, a former smoker, was an avid supporter and leader of Tobacco Free Jacksonville, as well as Friends of the Jacksonville Public Library, the Jacksonville Historical Society, and the Jacksonville Broadcasters Association, in addition to serving as Historian of the REA for many years.

"A public servant for the ages. He will truly be missed," Mayor Donna Deagan said.

September - October 2026

Key Financial Terms

Assets	Issue	Value
Bear	Kill	Venture
Bid	Limit	Yield
Board	Liquidity	
Book	Long	
Bull	Loss	
Buy	Open	
Cash	Penny	
Client	Price	
Day	Private	
Debt	Profit	
Delist	Rally	
Demand	Revenue	
Distribution	Risk	
Escrow	Seat	
Freeze	Settlement	
Gain	Short	
Growth	Stock	
Hedge	Terms	
Index	Trust	

JULY - AUGUST WORD SEARCH

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

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

JULY SUDOKU

How to solve sudoku puzzles

To solve a sudoku, you only need logic and patience. No math is required. Make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number. Each column and row of the large grid must have only



	9				1	2		
				5				
	2			4				
9				6			5	
8			7				6	
	3	7						
5			3	7				8
						7		
			1	9	5			2

Reminder: Free Notary Services Available!

2026 REA ANNOUNCEMENTS

September Awareness Month

Atrial Fibrillation Awareness Month
 Childhood Cancer Awareness Month
 National Cholesterol Education Month
 National Honey Month
 National Preparedness Month
 National Prostate Cancer Awareness Month
 Healthy Aging Month
 National Recovery Month
 National Sickle Cell Awareness Month



October Awareness Month

Adopt-A-Shelter-Dog Month
 Breast Cancer Awareness Month
 Domestic Violence Awareness Month
 National Crime Prevention Month
 National Cybersecurity Awareness Month
 National Dental Hygiene Month
 Fire Prevention Week. Oct 6-12
 Contact Lens Safety Month



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<i>In Memory of</i>	<i>New Members</i>
<i>Cobb, Gerald E.</i> <i>Crooms, Alvin D.</i> <i>Cunningham, James G.</i> <i>Gier, Gerald E.</i> <i>Durban, David E.</i> <i>Ephrem, Coretta A.</i> <i>Harrington, Susie B.</i> <i>McCallum, William E</i> <i>Reagan, Harry S.</i> <i>Rhodes, Rea L.</i> <i>Russell, Frederick O.</i> <i>Scott, Herbert L.</i> <i>Stewart, Robert M.</i> <i>Wright, Florence J.</i>	<i>Akbar, Khalif</i> <i>Forbrich, Maximilian</i> <i>Holt, Connie L.</i> <i>McGuinness, Alice</i> <i>Reid, Joseph W.</i> <i>Ruise, Malicia L.</i> <i>Westberry II, Kenneth R.</i>



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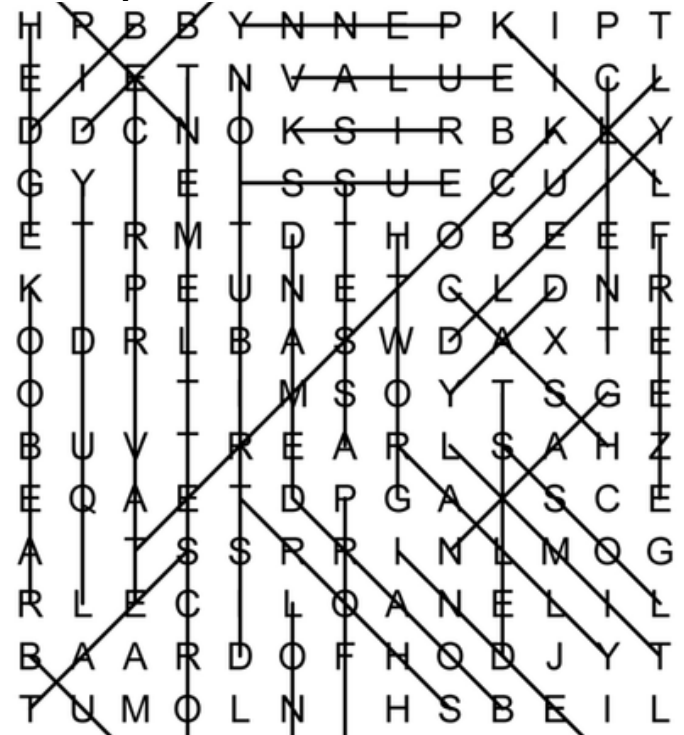
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7	9	5	6	3	1	2	8	4
4	8	6	2	5	7	3	9	1
1	2	3	9	4	8	5	7	6
9	4	2	8	6	3	1	5	7
8	5	1	7	2	9	4	6	3
6	3	7	5	1	4	8	2	9
5	6	4	3	7	2	9	1	8
2	1	9	4	8	6	7	3	5
3	7	8	1	9	5	6	4	2



Answer key to the Word Search and Sudoku puzzle from page 8

Reach a hyperlocal audience.

An advertisement in this newsletter is a highly effective way to promote your business to our community.



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RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE

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