

November - December 2026
Volume 142



President's Report
Terry Wood, President



One Open Enrollment Caution

Every fall some people may leave a Medicare Advantage plan, return to Original Medicare, however, then find that they cannot buy the supplement policy they thought they could.

The reason is that Medicare runs on two separate rulebooks, and Open Enrollment governs only one of them.

From October 15 to December 7, anyone on Medicare can switch Medicare Advantage plans, switch or drop Part D drug coverage, or move between Original Medicare and Medicare Advantage Plus. Those changes then take effect January 1.

What the window does not do is open the door to enroll in a Medicare supplement. Supplement policies, also called Medigap, are sold under state insurance law rather than the federal enrollment calendar. In most states a company may ask health questions and may decline an application, and Open Enrollment does nothing to change that.

So someone who drops Medicare Advantage in November can discover in January that Original Medicare is paying its usual 80 percent of doctor bills with no supplement standing behind it, and no company willing to write one.

There is one sizable exception. A person who joined a Medicare Advantage plan for the first time has 12 months to change their mind and return to Original Medicare and buy a supplement with no health questions asked. It is called a trial right, and it comes around once.

Six documents every homeowner should keep on hand

As a homeowner, you may find yourself with a lot of paperwork. While you don't have to keep everything, it is a good idea to keep certain files for tax or mortgage purposes. There are several documents that you should keep as long as you own a property and some after you sell the property. Those include:

1. House deed: A house deed is a document that transfers ownership of a house from one party to another. Keep this for as long as you own a property, to have proof that you own it.
2. Closing documents: Keep documents related to closing the sale of your new home or property as long as you own the property, and three years after the sale.
3. Receipts for home improvements: Keep these for three years after you sell a property. It will help to show an increase in home value help to justify a sales price during the sales process, and can be useful when it comes to your property taxes.
4. Mortgage payoff statements: Keep mortgage payoff statements indefinitely. These are documents from your lender that both parties sign when you've successfully paid off your mortgage. Keeping them indefinitely offers you a defense if your lender tries to come back to you later and say that you still owe money on your mortgage.
5. Private or primary mortgage insurance statements and cancelled checks: Keep these for three years after the tax year in which you've claimed this deduction. This payment is part of your monthly mortgage payment.
6. Property tax payment: Keep your tax bill and statements showing payment for three years after you've made the payment.

The minimum time to keep important household documents is three years after payment is made, although it doesn't hurt to keep many of these for longer. This is because the IRS can audit individuals for specific years for up to three years after the tax year (they can audit your 2025 tax return until the end of 2028.)

If you don't keep these documents, you could find it difficult to state your case or provide proof during an audit or dispute related to your home.



Tom Waarum,
2nd Vice President



Trust God's Plan

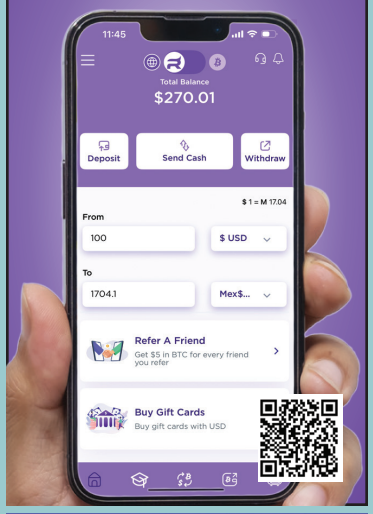


Poet: Catherine Pulsifer

In the illusion of control, you place your trust,
Thinking your destiny, in your hands, you must adjust.
But God's plan surpasses what your mind can conceive,
In Jesus, true purpose and fulfillment you'll receive.
You may chart your course, with precision and care,
But God's sovereign hand, is always there.
For He alone knows the path you should take,
Without Jesus' guidance, your plans will break.
Your choices matter, of this, there's no doubt,
But God's will prevails, casting shadows of doubt.
In Jesus, find solace, in His guiding light,
Trust in His wisdom, through the darkest night.
So release your grip, on the reins of fate,
And trust in God's timing, it's never too late.
For in His hands, your destiny lies,
In Jesus, find peace, under His skies.

Leona Spann, Chaplain

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From the Secretary's Desk

In 2027 REA hopes to offer more and new excursion destinations to our members. Because we are re-evaluating the excursion menu, we welcome your suggestions. If you have favorites or know of interesting locales you think you'd like to visit with fellow REA members, please let the Social Committee know. We're looking for places that will entice a good-sized group to sign up and make the trip possible.

Remember that REA offers membership to more than just City retirees, e.g., Associate Members, people who support REA's goals and non-City retiree spouses and widows/widowers. When they join, they get all the benefits of regular members, except for the privilege of Board membership and voting on matters put to the membership. Our dues are nominal, and the camaraderie priceless.

Be sure that you are eligible to vote this Fall. Among the ballot issues is Amendment 3. If approved, it will reduce property taxes, but it will constrain the Consolidated Government. Many public employees do not support the proposal. A number of REA's past presidents are opposed to the amendment. Review the proposal and decide for yourself whether it's good for Jacksonville. This is very important.

Greg Radlinski

Secretary



Annual Christmas Dinner & Quarterly Membership Meeting

SATURDAY DECEMBER 12, 2026

FIRE FIGHTER'S HALL

618 STOCKTON STREET

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Meeting begins @ 1:00 PM

Food Served immediately after meeting

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John Keane,
Immediate Past President



Veterans Day (originally known as Armistice Day) is a federal holiday in the United States observed annually on November 11 to honor military veterans of the United States Armed Forces. It coincides with holidays in several countries, including Armistice Day and Remembrance Day, which also occur on the anniversary of the end of World War I. Major hostilities of World War I formally ended at the 11th hour of the 11th day of the 11th month of 1918, when the Armistice with Germany took effect. At the urging of major U.S. veteran organizations, Armistice Day was renamed Veterans Day in 1954. Citizens are urged to observe two minutes of silence at 2:11 PM.

Did you know Henry Nicholas John Gunther was an American soldier and possibly the last soldier of any of the belligerents to be killed during World War I? He was killed at 10:59 a.m., about one minute before the Armistice was to take effect at 11:00 a.m. American Expeditionary Forces commanding General John J. Pershing's "Order of the Day" on the following day specifically mentioned Gunther as the last American killed in the war. The Army posthumously awarded him a divisional citation for gallantry in action and the Distinguished Service Cross. Gunther's remains were returned to the United States in 1923 after being exhumed from a military cemetery in France, and buried at the Most Holy Redeemer Cemetery in Baltimore.

Plan ahead, as all non-essential City, State, and Federal government offices are closed. No mail is delivered. Banks and credit unions will be closed.

The Members of the Retired Employees Association salute all Veterans who answered our country's call to serve.

Reminder: Free Notary Services Available!

Carlucci's Corner

Amendment 3: What It Could Mean for Jacksonville

To Jacksonville's retired city employees, I want to begin with a personal thank you.
During my nearly 20 years on the City Council, I have had the privilege of working with city employees throughout our government. I have seen firsthand your dedication and the value of your work. Whether you served in public safety, public works, parks, libraries, neighborhoods or elsewhere, you helped keep Jacksonville safe, provide essential services and build the city we have today. I am personally grateful for your service.
I also know that some of you may have worked with my father during his years on the City Council. I know how much he respected city employees and appreciated the work you did for Jacksonville.

I want to share a few thoughts about Amendment 3, which Florida voters will decide on November 3.
Amendment 3 would increase the homestead exemption for property taxes other than school taxes to $150,000 in 2027 and $250,000 in 2028. Homeowners would save money on property taxes, and I understand why that is appealing.

But there is a tradeoff.

For Jacksonville, the amendment would mean 300 million dollars less each year for city services. That could affect roads, drainage, parks, libraries, failing septic tank replacement, cultural programs, nonprofits and programs serving children and seniors.
Public safety is part of that discussion as well. Amendment 3 does not guarantee Jacksonville's current level of police and fire funding. With a revenue loss of this magnitude, difficult choices would have to be made throughout city government.
For our seniors, reduced revenue could mean fewer services or reduced hours at senior centers. City supported senior nutrition and meals delivered to the homes of seniors could also face funding pressure.

Our children could be affected as well. The City, through the Kids Hope Alliance and its nonprofit partners, helps fund care before and after school as well as prevention and intervention programs that support thousands of Jacksonville families.
There is another part of this discussion we should not overlook. City services have to be paid for. Jacksonville still has an obligation to provide for the public safety, health and welfare of its citizens. If one major source of revenue is substantially reduced, future Councils could face difficult choices involving services, millage rate increases, fees or other sources of revenue. The money ultimately has to come from somewhere.
That reminds me of something my father used to say when he was serving on the City Council. "Everybody wants services, but nobody wants to pay for them."
I was a young man when I heard him say that. All these years later, after nearly 20 years of my own service on the Council, I understand exactly what he meant.

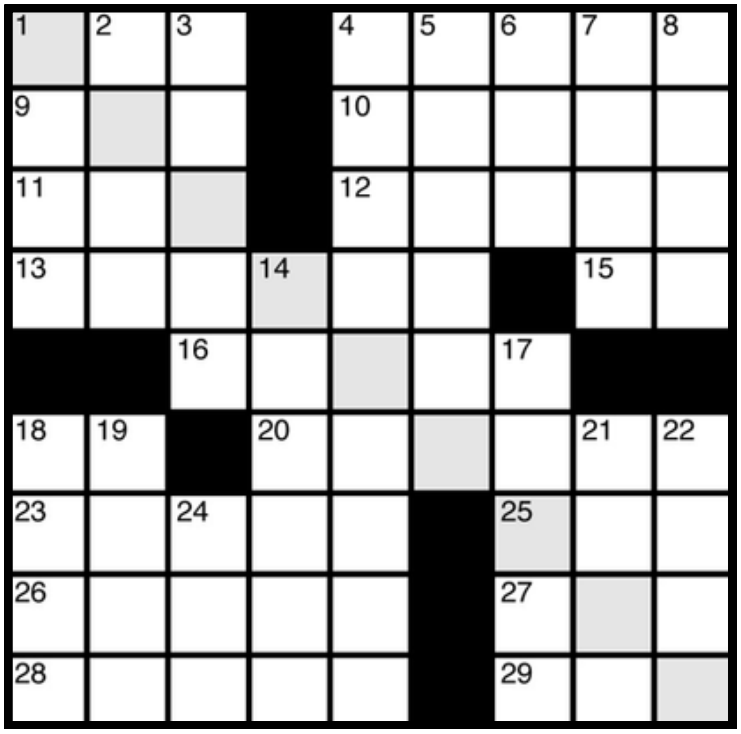
Homeowners would receive a tax savings under Amendment 3. That is real. But the reduction in revenue available for local services is real too. My purpose is not to tell anyone how to vote. It is simply to make sure people understand the tradeoff.

Those of you who spent your careers serving Jacksonville, know better than most that a city does not run itself. You were the people who made it work, and Jacksonville is a better city because of what you did.
Please learn about Amendment 3, consider the consequences, and most importantly, vote on November 3.

Sincerely, Matt

Matt Carlucci, City Councilman at Large Group 4

NOVEMBER - DECEMBER CROSSWORD



Across
1. "Fancy that!"
4. Team
9. Usher's offering
10. Papal court
11. Fed. property manager
12. Lecherous
13. Dutch coin and currency unit
15. Chemical symbol for arsenic
16. Lascivious looks
18. Peruvian terrorist group of the 60s
20. Greek monster that lived near Charybdis
23. Moor
25. Order between "ready" and "fire"
26. Tidal bore
27. __ Lanka
28. Horse carts
29. "We've been __!"

Down
1. Comedian's stock
2. At one time, at one time
3. In-box contents
4. Screams
5. Prey
6. Samovar
7. "O patria mia" singer
8. "A Hard __ Night"
14. Sacristy
17. Performer with Guns N' Roses
18. Cast off
19. Kind of jet
21. Former monetary unit of Italy
22. During
24. __ Khan

November -December Word Search

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

Word Search Clues

ALBONDIGAS
BLACK BEANS
BUNUELOS
CAMOTE
CEVICHE
CHILE RELLENOS
CHILI
CHORIZO
CHURROS
CORNBREAD
EMPANADAS
ENCHILADAS
FAJITAS
FLAN
FLAUTAS
HOT CHOCOLATE
JALAPENO
MENUDO
MOLE
SALSA
SOPAPILLA
TACOS
TAMALES
TEQUILA

2026 REA ANNOUCEMENTS

November Awareness Month

Awareness Month
American Diabetes Month
Aviation History Month
Diabetic Eye Disease Month
Eye Donation Month
National Adoption Month
National Family Caregivers Month
National Native-American Heritage Month
11-Veteran's Day
27-Thanksgiving Day



December Awareness Month

Give the Gift of Sight Month
National Impaired Driving Prevention Month
1-World AIDS Day.
3-International Day of Persons with Disabilities.
7-Pearl Harbor Remembrance Day.
10-International Animal Rights Day.
10-National Human Right's Day
12-National Poinsettia Day.
14-22, Hanukkah.
19-National Ugly Christmas Sweater Day.
24-Christmas Eve., National Eggnog Day.
25-Christmas Day.
27-National Fruitcake Day.
31-New Year's Eve.



In Memory of	New Members
Burney, Cranston L.	Campbell, Diann
Byrd, Mary L.	Dickie, Beth Antley
Capers, Henry R.	Fields, Frederick A.
Curts Jr., Horace E.	Garraway, Prentiss M.
Forbes, Martha L.	Grant, Gregory
Foye Sr., Eddy M.	Houston, Charlton L.
Geiger, James P.	Jones, Victor B.
Geiger, Kay D.	Levriett, Walter
Googe, Cornelius	Luciano, Edward
Hatcher, George N.	Martin, Kenneth
Jordan, Erma M.	McKim, Betty
Kirkland, Saundra L.	McLeod, Sue
Kirkpatrick, Harry C.	Robison, Jefferson
Kitchings, Elaine F.	Scoates, Jean F.
Roberts, David R.	
Smith, Robert	



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

G	E	E	■	S	Q	U	A	D
A	R	M	■	C	U	R	I	A
G	S	A	■	R	A	N	D	Y
S	T	I	V	E	R	■	A	S
■	■	L	E	E	R	S	■	■
S	L	■	S	C	Y	L	L	A
H	E	A	T	H	■	A	I	M
E	A	G	R	E	■	S	R	I
D	R	A	Y	S	■	H	A	D

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

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REA Real Scoop Staff

Managing Editor: Lynette Clinch

Executive Editor: Terry Wood,

Reporting Contributors: Terry Wood, John Keane, Tom Waarum, Leona Spann, Greg Radlinski, Catherine Pulsifer

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