

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



REAL SCOOP



PRESIDENT'S MESSAGE

John Keane, President

BIPARTISAN "SOCIAL SECURITY FAIRNESS ACT" WOULD ELIMINATE TWO PROVISIONS OF THE "SOCIAL SECURITY ACT" THAT UNFAIRLY REDUCE BENEFITS FOR MILLIONS OF AMERICANS WHO HAVE DEVOTED MUCH OF THEIR CAREERS TO PUBLIC SERVICE.

HR 82, **the bill** to repeal the WEP and GPO rules, is the most bipartisan and co-sponsored bill in the United States Congress. The legislation would finally eliminate the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO) in the Social Security Act.

The Windfall Elimination Provision reduces Social Security benefits for individuals who receive pension income from public roles that were not covered by Social Security but who also paid into the program and qualify for benefits through other work. The WEP affects about 2 million Social Security beneficiaries, including many of our Members.

The Government Pension Offset, meanwhile, reduces spousal benefits for almost 800,000 retirees of federal, state, or local government employees who Social Security did not cover. Many of our beneficiaries are adversely affected.

These two provisions unfairly reduce or eliminate earned Social Security benefits for approximately 2.8 million Americans who've devoted much of their careers to public service — including police officers, firefighters, educators, and federal, state, and local government employees.



Firefighter's Union President Kelly Dobson recently appointed me to lead our effort to obtain co-sponsors. I met with the IAFF's General President, Ed Kelly, and IAFF General Secretary-Treasurer, Frank Lima to discuss **the bill** and coordinate our efforts with the Washington Legislative Staff. Additional meetings with the IAFF 12th District Vice President, Florida Professional Firefighter's State President and Vice President, Fraternal Order of Police National Secretary, and REA Member Jimmy Holderfield were held. The House version currently has 327 co-sponsors, and the Senate bill has 62 co-sponsors—more than enough to pass. Now is the time for legislative action.

Several years ago, I testified before the House Social Security Subcommittee, urging the repeal of these unfair provisions. Unsuccessful then, we continued to urge Congress to act and repeal the WEP and GPO. The vote on the bill is scheduled when Congress returns after the November elections.

We are watching. We will report to you who voted yes. We will remember.

Continued on page 2.

Left to Right- IAFF General President Ed Kelly, IAFF General Secretary/Treasurer Frank Lima, REA President John Keane

BAPTIST HEALTH SYSTEM / FL BLUE REACHED COVERAGE AGREEMENT

Negotiators with Baptist Health System and FL Blue resolved the remaining issues just hours before the current agreement expired; they prevented a significant disruption in health care for thousands of City retirees and active employees. We understand the long-running discussions centered on the amount of reimbursement for covered medical services were difficult for both sides. With intervention by the Board of the Jacksonville Police Officers and Firefighters Health Insurance Trust and Retired Employees Association, both parties were fully aware of the severe consequences of our Members' medical coverage interruption. Stressing that "failure to reach agreement was not an option," we are thankful a timely resolution was reached.

ADJUSTMENT FOR QUALIFIED PENSIONERS AND BENEFICIARIES

During the budget deliberations, I urged the Mayor's Budget Review Committee to include sufficient funds in the Mayor's recommended budget to provide a one-time adjustment of \$1,250.00 to qualified retirees and beneficiaries. Due to other budget pressures, the suggested appropriation was not included. The City Council has reviewed the proposed budget and adopted a final City budget. We will now turn our full attention toward the City Council to obtain passage of this much-needed relief for our retirees.

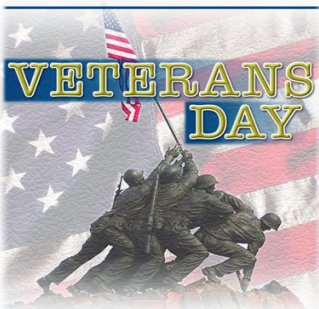
In closing, thank you for your support. Your Board of Directors considered many new initiatives this year. Some came to pass, and others are still a work in progress. We will continue to seek exciting venues for your enjoyment—best wishes for a safe and enjoyable holiday season for you and your family.

History of Veterans Day

Before anyone had heard (or even thought of) Veterans Day, Nov. 11 was known as Armistice Day. Each autumn, people in multiple countries honored those who served in World War I, which, at that time, was by far the most horrific armed conflict in history. But Armistice Day grew into something more when Al King, a shoe repairman in Emporia, Kansas, led a drive to honor all servicemen who served in times of war and peace. King had been too young to serve in World War I, though by some recollections, he attempted to join the Navy at age 15 as the war drew to a close.

King had been actively involved with American War Dads during World War II. He and his wife, Gertrude, helped raise their young nephew, John Cooper. Cooper, who served as part of the Third U.S. Army in Germany, was killed in action on Dec. 20, 1944. Al's quest began as a way to honor his beloved nephew's sacrifice.

The Emporia Chamber of Commerce backed King after determining that 90 percent of Emporia merchants and the Board of Education supported closing their doors on Nov. 11. King was named general chairman of an All Veterans Day Committee that included representatives from Veterans of Foreign Wars, the American Legion, War Dads and AMVETS. King also contacted a U.S. Representative from Emporia, Ed Rees, to help him with his idea. In 1954, President Dwight D. Eisenhower signed the bill that established Veterans Day as a national holiday.



The first Veterans Day was held on Nov. 11, 1954. On Oct. 31, 2003, Congress declared Emporia the Official Founding City of Veterans Day.

Though Veterans Day was once moved to the fourth Monday in November, the official celebration was eventually returned to Nov. 11, where it remains today. Regardless of the date, the most important part of Veteran's Day is how we honor those who courageously served their country during good times and bad. They truly make this the land of the free and the home of the brave.



Darryl Patterson, 2nd Vice President

ALL ABOARD!

The Winter Park train trip was a great time for all! The REA members were able to mix and mingle in our own private train car. The ride to Winter Park departed at 0730 and

arrived in Winter Park at 10:00am which gives you plenty of sightseeing before you head back to Jacksonville by 4:30pm.

Tammy Holmes, one of our members said, " We had a good turnout for this trip, and it was really a lot of fun! There are a lot of different shops and restaurants to see. And if you want, you can just enjoy walking through the beautiful park."

For those of you who were not able to attend the September train ride, the REA will be planning another one very soon and we hope to see you on the next train ride.



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From the Secretary’s desk....




September and October 2024 are historic months for Jacksonville, especially COJ retirees. We celebrated the 50th Anniversary of our association, the Retired Employees of the Consolidated City of Jacksonville, Inc. We survived two hurricanes, Helene and Milton, the most dangerous hurricane to strike Florida in 100 years—hurricanes that were very destructive, but largely spared Jacksonville. While underfunded, the General Employees’ Pension Fund and the Police and Fire Pension Fund are still valued at more than \$2.3 billion each. Although new hires can’t join these pension plans, the City is still the guarantor of those defined benefit pension plans. Those pensions will be paid until the last pensioner passes away. Also, the REA office moved from the Police & Fire Credit Union on Waller Street to the Police and Fire Pension Fund Building, 1 W. Adams Street in downtown. The REA website, e-addresses and telephone number are unchanged. All together, these are remarkable.

At the anniversary celebration on September 13, the general membership elected officers and directors for 2025. Unfortunately, there were no candidates for the position of association historian. Its unfortunate, because we are in exciting times for COJ pensioners and our challenges, successes and shortcomings should be noted and preserved. It is not too late for an association member to volunteer to serve as historian. If you’re interested, contact the office. Officers and directors will be sworn in at the Christmas Party/Quarterly Membership meeting on December 8th. The Board of Directors encourages any member interested in serving as historian to declare for this important position.

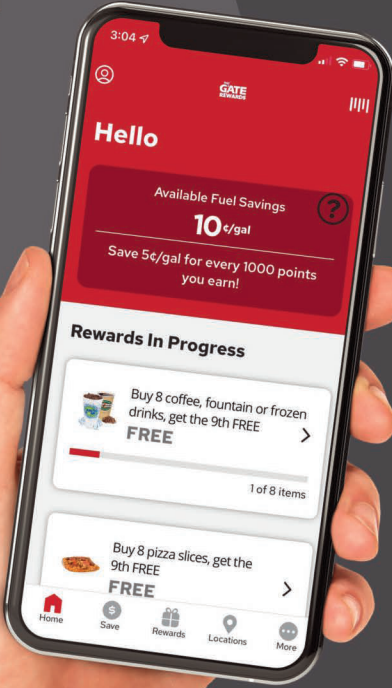
Looking ahead to 2025, you’re encouraged tell your retired and retiring colleagues to join you in our association, and let them know you would like to catch up with them at any of our social functions. Tell the Board what enhancements you would like the them to adopt to make your membership more valuable. Write your District and At-Large Council Members to tell them what changes to your pension that you support. Remember, the squeaky wheel gets the grease. Make noise!

Grea Radlinski, Secretary

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Ways to show gratitude each Thanksgiving and beyond

Ephesians 5:20 – “Giving thanks always for all things unto God and the Father in the name of our Lord Jesus Christ.”

Thanksgiving is a time to give thanks for the blessings in our lives, and the greatest blessing for most of us is the people we love. There are many ways to show our gratitude for what others bring to our lives, and we can do it anytime -- not just on Thanksgiving Day.

- * Send a handwritten thank-you note to your Thanksgiving host. If you did the hosting, write them for the people who showed up, pitched in, and made the holiday special.
- * Plan some quality time with people you care about -- set a date, plan an activity, and really do it.
- * Give genuine compliments to others. It's a simple way to show that we care, and it really matters.
- * Open your home to a few extra guests. Ask a friend to join you if you know they don't have plans, or see if elderly neighbors would like to stop by. If they decline, pack up some leftovers and give them the gift of a meal that only requires reheating.
- * Keep family traditions alive. Maybe Grandma made the best pumpkin pie, but needs some extra help these days. You can take over the labor while Grandma relaxes and offers guidance. The pie still gets made (with Grandma's personal touch) and the tradition continues.
- * Say it clearly. Use words like "I appreciate everything you've done," or "I love spending my Thanksgiving with you." Your loved ones may be glad to hear the words, and you'll be glad you said them.

God Bless and keep you,

Leona J. Spann, Chaplain

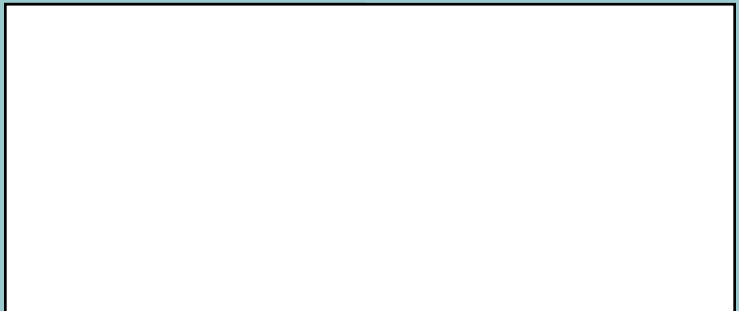


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November is American Diabetes Month

Diabetes affects every part of the body

Until now, you may not have thought much about diabetes. You probably know people who have type 2 and they seem to be fine. You might even wonder how serious it could really be.

Here's the truth: It's deadly serious. In 2021, 103,294 people died from diabetes, making it the eighth leading cause of death. And compared to 2019, diabetes-related deaths increased 17 percent in 2020 and 15 percent in 2021.

Nearly 38.4 million Americans already have diabetes. That's an amazing number, but millions more are at risk. They have pre-diabetes and may not realize it. In fact, it is estimated that nearly 9 percent of people with diabetes are undiagnosed.

If you are overweight, don't exercise, and have been feeling pretty tired lately, it's time to see your doctor for a glucose tolerance test.

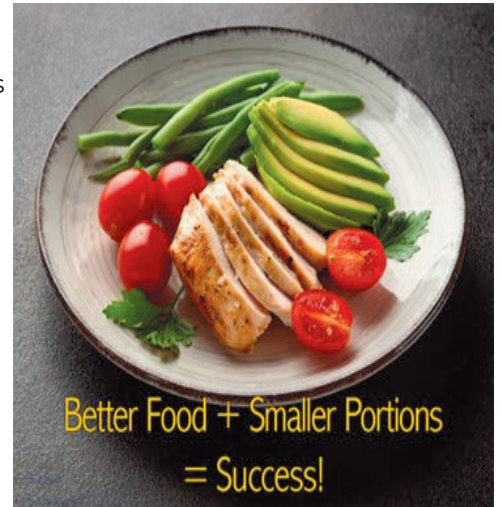
A normal fasting blood glucose level is between 70 and 100 mg/dL. A level between 100 and 125 mg/dL indicates prediabetes, and a level of 126 mg/dL or higher indicates diabetes.

The good news is that even if your fasting glucose level is high, you can keep from getting type 2 diabetes. But you have to get serious about doing it.

* Get regular exercise -- at least 30 minutes each day. You'll have to do it anyway if you progress to type 2 diabetes, so why not walk or exercise to prevent it?

* Improve your diet. Eat more fruits, vegetables, and fiber-rich foods. Stop drinking sodas, sports drinks, and fruit drinks. Limit white breads, rice, and pasta, along with sugars from candy, cakes, and pastries. Ask your doctor or a registered dietitian about a nutrition plan that's formulated for your specific needs.

* Lose a few pounds. Weight loss is not uncommon if you exercise and eat better, and you can drive consistent weight loss if you watch your portion sizes. Losing just 5 percent of your total body weight can make a difference, but 10 percent reduces type 2 risk by 58 percent.



Upcoming Events

Christmas Dinner Party

Alhambra Dinner Theatre

Winter Park Train Trip

Hard Rock Bus Trip

WELCOME NEW MEMBERS

AUGUST—OCTOBER 2024

Brenda M. Alexander

Jeffrey Basford

Marvette R. Clark

Wayne Clark

William E. Crabtree

Charles Stanley Crosby

Sally Doherty

Bobby Steven Dubberly

Randolph L. Ellis

John Esslinger

Raymond A. Godbee

Carl M. Graham

Paula J. Griffin

Edward C Hall Jr.

Clara Denise Hansell

Glory A. Higginbotham

Leon H. Jackson

Patrick Johnson

Althea E. Kirk

Anita Lauramore

Kevin Mattox

Kim Allison McCoy

Herman A. Meeks

James D. Mills

Jennifer L. Moon

Michael W. Moon

Jack F. Ogin

Darian D. Oliver

John F. Powell, Jr.

Dennis W. Smith

Valaria Sapp

Neal White

WE REMEMBER IN SORROW MEMBERS

AUGUST—OCTOBER 2024

Elizabeth J. Elian

David Fullwood

Cedric A. Jordan

William "Bill" Knight

Al Kinard

Robert J. Lawson

Arthur H. Lyle

Herman Malphrus

Lynne M. Patin

Robert Rodeheaver

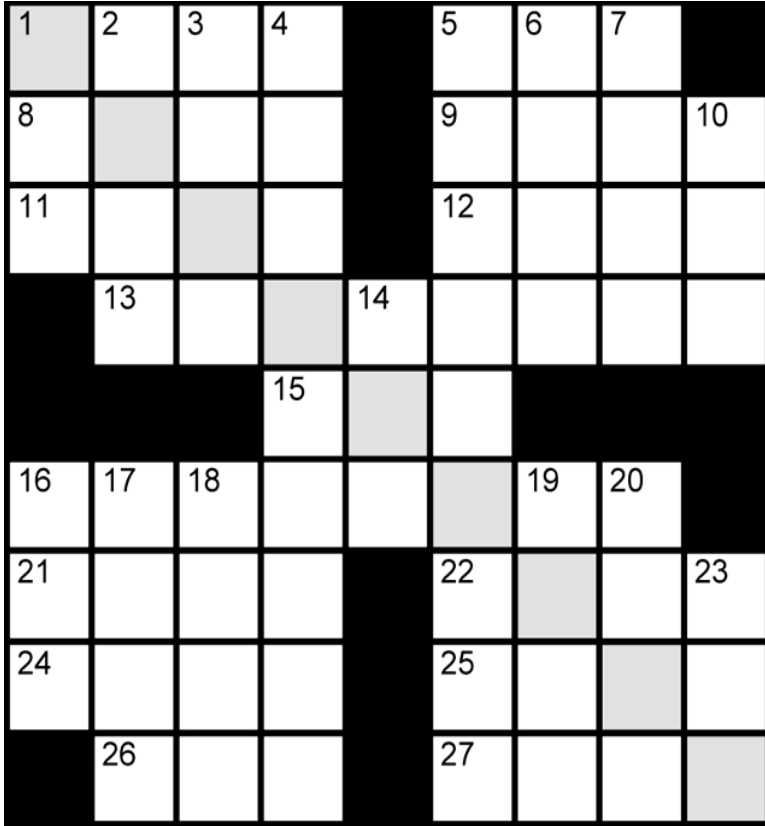
Diane Ross

Dolores Sapp

Carolyn D. Schnabel

Roger Smith Sr.

Thomas Ursry



Across

- 1. Neighbor of Niger
- 5. Upper limit
- 8. Window section
- 9. Mining finds
- 11. Arm bone
- 12. Fairy tale villain
- 13. Sweetheart
- 15. Speed along
- 16. Deal with
- 21. Bean used to make miso
- 22. Feed bag contents
- 24. Retained
- 25. Greek cheese
- 26. Old PC platform
- 27. Sheet of ice

Down

- 1. PC "brain"
- 2. Corridor
- 3. "___ and the King of Siam"
- 4. Ties in races
- 5. Chilled
- 6. Cornstarch brand
- 7. Deviant, in slang
- 10. Witness
- 14. Yang's opposite
- 16. Question
- 17. Pigeon-___
- 18. AutoCorrect target
- 19. Asian weight
- 20. Director Preminger
- 23. Freelancer's enc.

Answer key on page 11

ANNUAL CHRISTMAS PARTY

SUNDAY DECEMBER 15, 2024

FIRE FIGHTER'S HALL 618 STOCKTON STREET

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MEETING BEGINS AT 12:30 PM

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PHONE:

E-MAIL:

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PUZZLE TIME! WORD SEARCH AND SUDOKU

Internet Terms

E U P H I S H I N G T J E
 N O I T P Y R C N E H A L
 X C D T B G D G M N T V T
 S R Y P U U O A H A M A G
 U M Y S O X I T C G L S S
 R S H L Y L C L A I T C H
 I F C T Y K X E E W O R M
 V A I I R A X R M W I R
 E M P R T R S I B W A P E
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AN ANNOUNCEMENT FROM THE
 THE RETIRED EMPLOYEES ASSOCIATION

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

Answer key to SUDOKU puzzle on page 10

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			H	I	E			
A	T	T	E	N	D	T	O	
S	O	Y	A		O	A	T	S
K	E	P	T		F	E	T	A
	D	O	S		F	L	O	E

Answer key to Crossword puzzle on page 8



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- Prevent type 2 diabetes and heart disease

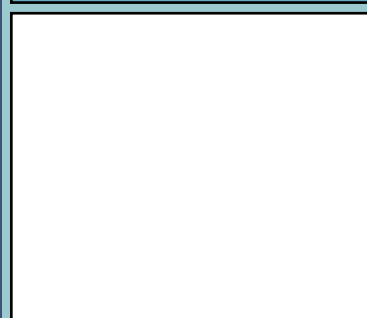
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IMPORTANT!

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. 9:00 am-2:00pm Tuesday-Thursday.

REA Real Scoop Staff

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