



# REAL SCOOP



## PRESIDENT'S MESSAGE



### *John Keane, President*

**The Hottest Topic** of discussion among active and retired City Employees during the early spring was rumors of “using Pension Fund Assets to Fund the Stadium reconstruction”. The “primary source” for the rumor appears to be early discussions among City negotiators exploring many possible funding sources, one was - either borrowing or pledging pension fund assets as part of the funding. Your REA Team has held meetings with top staffers for Mayor Deegan, and has received reassurances of **“no pension fund money will be used to finance the stadium project.”** The use of Pension Funds was just one of many ideas that was evaluated and quickly discarded. “Using

Pension Fund assets was never seriously considered and is **not** going to happen, said Mayor Deegan.” The financing plan presented to the City Council in May **does not** involve any Pension Funds. Thanks Mayor.

**One time Pension Adjustment** for retirees continues to be the focus of our Legislative Program. Seeking to soften the impact our Retirees are facing from skyrocketing home premiums; record inflation impacting food costs; increased health insurance copayments and soaring property values place great pressure on our Retired Members. The **REA** solution is a one-time payment of \$ 1,250.00 to all Retirees and Beneficiaries who were receiving a pension payment on October 1, 2023. I will keep you informed on the status of this vital legislation.

**News for Veterans.** Any retired City Employees who served in the Military during and since the Vietnam Conflict may be impacted by New VA Benefits for Veterans exposed to Agent Orange contained in The PACT Act, the most significant expansion of the Department of Veterans Affairs health care in more than 30 years.

Thousands of veterans exposed to Agent Orange while serving stateside will for the first time be eligible for fast-track disability benefits under plans unveiled by the Department of Veterans Affairs on 2 February 2024. The move represents another major expansion of toxic exposure benefits for veterans, this time for individuals suffering from illnesses dating back to the Vietnam War era. The changes follow mandates included in the Promise to Address Comprehensive Toxics Act — better known as the PACT Act — passed by Congress in August 2022.

Over the last two years, a combination of administration moves and new legislation opened access to disability benefits for millions of veterans who incurred injuries from burn pit smoke, radiation contamination and other military toxic exposure events

The legislation, which underwent several revisions in the House and Senate, expands and extends eligibility for veterans of the Vietnam War, Gulf War, and post-9/11 eras.

For more information and answers to questions, Contact the Staff of the Military Affairs and Veterans Department City Hall, 117 West Duval Street, Suite 175, Jacksonville, FL 32202 Office: (904) 255-5550.



## Terry Wood, 1st Vice President

### Repealing the Social Security Offset – Good News!

A recent article in the NCPERS Weekly News Clips gives retired employees new hope that the federal laws that reduce the Social Security benefits for individuals receiving state and local government retirement benefits may be repealed.

We have been involved in efforts since the 1990s to repeal these laws. These laws have affected many of our city employees who have had to work two and three jobs in addition to their city job to qualify for Social Security benefits. This has happened because the City of Jacksonville has never been a part of the Social Security program. Exceptions to this have been for some part-time employees who are not in the City's retirement plan, and elected officials who belong to the Florida Retirement System.

If you have any questions, give me a call at 904-607-8872.

Please see the NCPERS article below for the full story:

**Breakthrough in Efforts to Repeal WEP and GPO Offset** There is renewed hope that legislation to repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), two provisions that reduce the income of public sector retirees and their beneficiaries, will finally get through Congress.

The bipartisan Problem Solvers Caucus threw its support behind the Social Security Fairness Act (H.R. 82), which would eliminate both provisions. That means the measure now has 320 cosponsors, including 112 Republicans. Lead sponsors are Representative Abigail Spanberger (D-VA) and Garret Graves (R-LA), who first introduced the legislation in April 2023. It has not received a floor vote.

"After hearing for years from police officers, firefighters, educators, federal employees, and postal workers, I've been proud to help lead the Social Security Fairness Act to make sure no American is penalized for their public service. I'm encouraged to have the endorsement of the Problem Solvers Caucus on this commonsense legislation that is supported by lawmakers on both sides of the aisle," said Rep. Spanberger.

As co-chair of the bipartisan Problems Solvers Caucus and a co-sponsor of the Social Security Fairness Act, I am pleased our caucus has endorsed this bipartisan legislation that would give millions of these workers the benefits they rightfully accrued during their years of service to the federal government," said Rep. Brian Fitzpatrick (R-PA).

WEP reduces Social Security benefits for individuals who receive a public pension from a job not covered by Social Security. GPO reduces benefits for beneficiaries who also receive government pensions of their own.

It affects approximately three million public sector retirees and their beneficiaries.

**Alternative Legislation** Even as the Social Security Fairness Act enjoys broad support, there is an alternative bill floating around. T

he Equal Treatment of Public Servants Act (H.R. 5342) replaces the windfall elimination provision with a new formula to calculate Social Security benefits of someone who worked in both the public and private sector.

The measure has at least three dozen sponsors, mostly conservative Republicans, although Representative Vincente Gonzalez (D-TX), is a sponsor.



## Darryl Patterson, 2nd Vice President

### **You Can Take Control of Your Brain Health.**

A study from the U.K. has some surprising results: You can do something to take care of your brain, and you can do it today. In the landmark study, published in JAMA Neurology, researchers found 15 risk factors for early-onset dementia in people under age 65. While some of the factors are genetic, other factors are within the power of an individual to change. That may be especially important for people whose family history includes dementia.

- **Diet:** A Mediterranean-style diet with fish and omega-3 fatty acids, which forms the frames of cell membranes. You find the most omega-3s in herring, sardines, mackerel, salmon, halibut and tuna.
- **Consistent exercise:** At least two to three workouts per week with training for strength, balance, cardio and stretching.
- **Active social life:** The brain thrives on stimulation. Interact with other people as much as you can throughout your life. Social isolation is a major factor in dementia.
- **Wear hearing aids:** Hearing loss is the most impactful risk factor for dementia. It is part of socialization. If you need hearing aids, you should wear them.

**Place Your Ad Here and Support our Community!**

Instantly create and purchase an ad with

**AD CREATOR STUDIO**




[lpicommunities.com/adcreator](http://lpicommunities.com/adcreator)



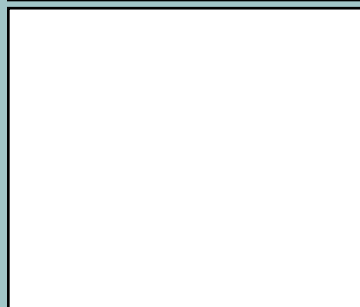
3928 Baymeadows Rd., Suite 108, Jacksonville, FL 32217

**National Cremation Society®**

[nationalcremation.com/location/jacksonville](http://nationalcremation.com/location/jacksonville)

**904-346-3331**

*We are available 24 hours a day, 365 days a year and it would be an honor to serve your family.*

**ADVERTISE HERE**  
to reach your community



**Call 800-477-4574**

**DOES YOUR NONPROFIT ORGANIZATION NEED A NEWSLETTER?**




Engaging, ad-supported print and digital newsletters to reach your community.

[Visit lpicommunities.com](http://lpicommunities.com)



Scan to contact us!



**From the Secretary’s desk....**


The Florida Legislature recently changed the procedure to request a mail-in ballot. Voters who wish to receive a Vote-by-Mail ballot for the 2024 elections are required to complete a new Vote-by-Mail ballot request. For information contact the Supervisor of Elections office (904) 255-8683 or on-line at <https://www.duval elections.com/Vote-By-Mail#mail>. In the near future, we'll be voting on many important issues. Don't delay. Make sure now that you get your mail-in ballot in time to vote.

When something important happens that the members should be aware of, the most efficient way is a group e-mail. Unfortunately, many members have not given their e-addresses with REA. If you haven't, please e-mail the REA Membership Coordinator Alyson Hayes at [ahayes@reajax.com](mailto:ahayes@reajax.com). We'll put you on the list!

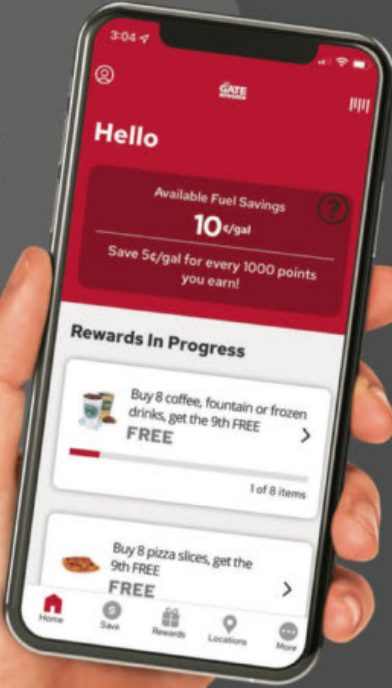
In the last issue of The Real Scoop, you saw the announcement of and application for REA's first Members' Excursion, a trip to Biloxi, MS with guided tours to Bay St. Louis and New Orleans. As you may have seen, we reached out to you via email about our unfortunate news that this trip has been postponed until further notice. However, we want to hear from you about trips you would love to participate in on future REA events. Second Vice President Patterson and the Social Committee want to frequently offer adventuresome travel. REA is open to suggested destinations and any improvement in services.

*Greg Radlinski, Secretary*

**SIGN UP &  
START  
SAVING**




Download the **My GATE Rewards app** or visit [mygatestore.com/rewards](http://mygatestore.com/rewards) to sign up.



*my*  
**GATE  
REWARDS**

**Earn Points.  
Save On Gas.**



## Living Without Regret

*"That I may finish my race with joy." Acts 20:24*

Imagine your life is over and you're standing in front of a big DVD player. God inserts a disc with your name on it labeled "What might have been." It details everything He wanted to accomplish through you. How He wanted to bless you financially, but you were afraid to sow into His kingdom and be generous with others. How He wanted to use your gifts, but you lacked the discipline to develop them and the courage to use them. How He gave you great relationships, but you weren't truthful and loving enough to maintain them. How He longed to reproduce in you the character of Christ, but you refused to deal with your sin, resist temptation, and pursue spiritual growth. The poet said, "Of all the sad words of tongue or pen, the saddest are these—it might have been" But there is a bright side as long as you're still breathing you can close the gap between what is and what can be. So stop and ask yourself, "What can I do now to live without regrets later?" Here's what: start renewing your mind each day with God's word instead of filling it with junk. Use your talents and your treasures to build His kingdom instead of your own. If you do, you'll discover that God gives "seed to the sower" (11Cor.9:10). The more seed you sow, the more seed God will give you. It's not too late to become the person you might have been-if you're willing to start today.

**Leona J. Spann**

## Did you know there is more than 1 way to get your vehicle serviced at Duval Ford?

**The Traditional Way:** Call or go online to book an appointment. 904-381-6511 or [duvalford.com](http://duvalford.com)

**Mobile Service:** If your vehicle needs service, you'll find the team at Duval Ford ready to help. The best part? We're willing to bring that help right to you. Our team offers a special mobile service option that removes the need for you to visit our dealership with your personal or business vehicle. When you schedule mobile service, our dealership will send a technician to come and handle your maintenance remotely at your home or workplace. Through this method, we can handle a number of essential services. These run the gamut from oil changes to tire rotations and more. Our technicians work directly with the team at the dealership, so we're able to handle warranty work and even some recall jobs. We have three mobile service vans able to serve you!

**Pick up and Delivery:** if your vehicle needs service that can't be handled by our mobile technicians? We'll pick up your car and bring to our service center. Once we finish with your service work, we'll bring your newly repaired and cleaned vehicle back home to you.



*\*25 mile radius for mobile and pick up/delivery*

**Call for additional details  
904-381-6511**

## Board of Directors 2024

### President

John Keane, 904-509-5348

### 1st Vice President

Terry Wood, 904-607-8872

### 2nd Vice President

Darryl Patterson, 904-881-2269

### Secretary

Greg Radlinski, 904-528-1316

### Treasurer

Tom Waarum, 904-759-2102

### Chaplain

Leona Spann, 904-635-8715

### Sergeant-At-Arms

Larry Johnson, 904-745-4698

### Members at Large

Al Saffer, 904-302-4577

Charlene West, 904-502-0899

Laura English-Wms., 904-881-6558

### Immediate Past President

Eric Smith, 904-635-2973

### General Counsel

Paul Daragjati, 904-353-2400

### Ombudsman

MaryAnne Anders, 904-628-0367

### General Employees Trustee

Eric Smith, 904-635-2973

### General Employees Trustee

Kent Mathis, 904-349-0158

### Police and Fire Advisory

Tom Lumpkin, 904-237-5647

### Police and Fire Trustee

Terry Wood, 904-607-8872

### Advisory Panel

Emily (Flo) Clark 904-647-9819

Sheila Caulkins, 904-757-5183

Pete Ison, 904-923-8513

## Reminder: Free Notary Services Available!

Do you have documents that you need notarized? As a member of the Retired Employees Association, you have the added benefit of free notary service! Come visit us at **4830 Waller St. Jacksonville, FL 32254** and enjoy the convenience of quick and easy notary services right in our office.



# New REA Events Coming Soon!

## Winter Park Train Trip

Enjoy the shops, restaurants, and parks within walking distance of the train station in beautiful Winter Park!

The train departs at approximately 7:30AM and returns at 5:30PM the same day. See next Real Scoop for full details!

## Biloxi Bus Trip

The rescheduling of the Biloxi Bus trip is on the horizon! The trip will include a 5 day 4 night vacation to Biloxi and New Orleans. It features guided tours, casinos, and more! Be on the lookout for more information soon!

## Alhambra Dinner

A selection of exciting shows paired with a wonderful dinner makes this REA excursion one that you do not want to miss. Be on the lookout for more information in the next Real Scoop.

## 50th Anniversary Dinner

Please join us in Celebrating our 50th Anniversary Dinner on Sunday September 22, 2024. This is our way of showing you, our members, just how thankful we are for your continual support. Doors open at 4:00PM and the meeting will begin at 4:30PM. **See page 11 for more details.**



## Fun Times at the Fish Fry!

It was great to see everyone who came to our Annual Fish Fry! Be sure to RSVP for upcoming quarterly meetings for raffles, great food, and updates from your REA board members on all the latest news. We look forward to seeing you at the next quarterly meeting, the Retired Employees Association's **50th Anniversary Dinner!**





## Hydration: The Water, Salt, Potassium Connection

Keeping your body hydrated by taking in enough fluids is an important part of good health. But even if you don't drink the recommended eight glasses of water each day, you probably don't have to worry. Counting the food and beverages people consume each day, the Institute of Medicine (IOM) says Americans are usually getting enough water. Men should get 13 cups, women 9 cups. Pregnant women should get 10 cups. You can count caffeinated beverages IOM's Food and Nutrition board says there is little evidence that caffeinated beverages do contribute to hydration, but some are full of sugar. The real problem is salt. The average man takes in two to three times the amount of salt the body needs and women get twice as much. The second problem is a lack of potassium, an essential nutrient found in spinach, potatoes, cantaloupe, bananas, almonds, and mushrooms. IOM recommends that adults get at least 4.7 grams of potassium daily, but the average man gets between 2.8 and 3.3 grams. Women get between 2.2 and 2.4 grams. Doctors writing in Health News say getting too much salt and too little potassium increases the risk of high blood pressure. Balancing these two nutrients is very important. **Before exercising or when you are outdoors in hot weather, drink extra water to make up for what you lose through sweating.** By limiting salt, getting enough potassium, and drinking more on hot days, you should keep your body properly hydrated.



**PREMIER PHYSICAL THERAPY**

**OUR PHILOSOPHY IS TO S.E.R.V.E. YOU!**

S-SERVICES E-EXPERTISE R-RESULTS V-VALUE E-EXCELLENCE

**HOW CAN WE SERVE YOU?**

I met Chris at his Ponte Vedra office where he introduced me to K Coach. I have to tell you I learned more about my golf swing in 30 minutes, and what I need to do to make it more efficient, than in any lesson I've had on the practice range. If you love golf, if you want to be better and enjoy it more, you have to see Chris and have a K Coach analysis. It's brilliant!!!

**CERTIFIED**

Our Patient intake process is simple and we accept most insurances. Contact us today to schedule your professional physical therapy evaluation with one of our qualified staff.

**Jacksonville Location**  
Taylor Place Shopping Center  
(904) 996-6922  
13947 Beach Blvd #109  
Jacksonville, FL 32224

**Ponte Vedra Location**  
Azalea Office Park  
(904) 996-6922  
6 Fairfield Blvd, Suite 6  
Ponte Vedra Beach, FL 32082

[info@premierptjax.com](mailto:info@premierptjax.com)

**A Great local REA member and Realtor is ready to serve your needs**

**Bruce Doueck**  
REALTOR®

**KW ATLANTIC PARTNERS**  
KELLERWILLIAMS REALTY

Ready to serve your needs to buy, sell or invest!

**Call or text Bruce for a free consultation at 904-718-1361 or email – bdoueck@gmail.com**

LET'S GROW YOUR BUSINESS

Advertise in our Newsletter!

CONTACT ME

Angela Haschka

ahaschka@4LPi.com

(800) 477-4574 x6106

SUPPORT OUR ADVERTISERS!

**WELCOME NEW MEMBERS  
MAY - JUNE 2024**

**WE REMEMBER IN SORROW MEMBERS WHO HAVE  
PASSED AWAY  
MAY - JUNE 2024**

Black, Lawana	Lee, Button
Burns, Mary Beth	Lee, Ronald E.
Davis, Isaac T.	Love, Karen A.
Dixon, David L.	Mikell, Debra
Eliyson-Barber, Malissa	Miller, Dianne
Gainey, Robin R.	Pickett, Brett
Geiger, Charles H.	Porter, Paul Sidney
Hannah, Frederick T.	Roach, Susan
Hartley, Sandy	Rodgers, Beth F.
Hohorst, Angel	Smith, Barbara Ann
Jacobs, Rachel	Tarkington, Debra
Johnson, Alice	Tarkington, Linda Gail
Kievit-Kuhner, Lillie A.	Wood, Michael Keith
Kreitzman, Tania	

Bellflower, Mary L.	Robidoux, Ernest J.
Bennett Jr., Edgar	Sova, Mildred P.
Boney, Walter T.	Stratton, George W.
Clawson, Ardys B.	Teate, Gary W.
Crosby, Jacqueline C.	Thomas, Ernest
Dubberly, Sammie E.	
Gillis, John G.	
Jarvis Sr., Walter F.	
Kent III, William H.	
Lee, Sandra E.	
Perreault, Robert A.	
Porter, Terry L.	
Nettles, Michael L.	

**Keeping you  
healthy is  
everything  
to us.**



For over 75 years, Florida Blue, your local Blue Cross Blue Shield, has been dedicated to helping Floridians. We are proud to support the **Retired Employee Association of Jacksonville** as part of our ongoing commitment to helping people in Florida stay healthy.

1-352-633-4622  
FloridaBlue.com

**Florida Blue**   
Your local Blue Cross Blue Shield

Florida Blue is a trade name of Blue Cross and Blue Shield of Florida Inc., an Independent Licensee of the Blue Cross and Blue Shield Association. 113528 0323

## 50th ANNIVERSARY DINNER

SUNDAY SEPTEMBER 22, 2024

FIRE FIGHTER'S HALL 618 STOCKTON  
STREET

DOORS OPEN AT 4:00 PM

MEETING BEGINS AT 4:30 PM

**\$10 PER PERSON**

Reservations must be  
received in our office  
no later than:

**SEPTEMBER 13, 2024**



PLEASE RETURN THIS FORM WITH CHECK MADE  
PAYABLE TO:

RETIRED EMPLOYEES ASSOCIATION  
4830 WALLER STREET  
JACKSONVILLE, FL 32254

**\$10 PER PERSON**

AMOUNT ENCLOSED: \_\_\_\_\_

MEMBER NAME: \_\_\_\_\_

SPOUSE OR 1 GUEST  
\_\_\_\_\_

PHONE: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

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

## NEVER MISS OUR NEWSLETTER!

**SUBSCRIBE**

Have our  
newsletter  
emailed  
to you.



Visit

[www.mycommunityonline.com](http://www.mycommunityonline.com)

## Better healthcare for seniors in Jacksonville

6 CONVENIENT LOCATIONS:

<b>Arlington</b> 9422 Arlington Expressway	<b>Monterey</b> 1220 University Blvd. N.
<b>Edgewood</b> 3059 Edgewood Ave. W.	<b>Lake Forest Hills</b> 8000-2 Lem Turner Road
<b>Blanding</b> 6841 Blanding Blvd.	<b>Cedar Hills</b> 3614 Blanding Blvd.

**At Dedicated Senior Medical Center**, you'll get the very best care from great doctors who specialize in senior healthcare. Experience the Dedicated Senior Medical Center difference and take a tour today!



**Call (904) 900-7370**

There is no obligation to enroll in a plan or to choose us as your provider.

106949

# RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE

Located in the City & Police Credit Union  
4830 Waller Street  
Jacksonville, FL 32254

PRSRT STD  
U.S. POSTAGE PAID  
Jacksonville, FL  
PERMIT #1263

Phone: 904-353-2400  
Email: [LClinch@REAJAX.com](mailto:LClinch@REAJAX.com)  
[AHayes@REAJAX.com](mailto:AHayes@REAJAX.com)  
Website: [www.reajax.com](http://www.reajax.com)

Bring in a new member and help reinforce our efforts to take care of our retirees. Scan the QR code for a copy of our membership application. Make sure you update your email address and contact information, send updates to [LClinch@reajax.com](mailto:LClinch@reajax.com) or [AHayes@reajax.com](mailto:AHayes@reajax.com).



City & Police Federal Credit Union  
is now a part of **Alive Credit Union**.



We're *STILL* serving the financial needs of our City's best. Only now, we're better positioned to add even more benefits for our members. We're excited to introduce new services and additional office locations later this year.

**If you're already a member with us** - your accounts will transfer automatically later this year, and you can find additional information on our website at [CityFCU.com](http://CityFCU.com).

**If you're not yet banking with us** - check us out! We look forward to serving you.

904.353.2240 [CityFCU.com](http://CityFCU.com)



## 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

**Managing Editor:** Lynette Clinch & Alyson Hayes

**Executive Editor:** John Keane

**Reporting Contributors:** John Keane, Terry Wood, Greg Radlinski, Leona Spann, Alyson Hayes