

January - March 2023
Volume 123

Retired Employees of the Consolidated City of Jacksonville



Real Scoop

PRESIDENT'S MESSAGE



HAPPY NEW YEAR and may you and your family have a healthy, thankful and prosperous 2023. From all the positive comments we received the REA Christmas Gala was the best ever, especially due to the wonderful culinary skills of our Firefighter Chefs. (You know we're in good hands when the President of the Firefighters Union, Randy Wyse, is in the kitchen supervising!) Kudos to them and to our Vice Presidents, John Keane and Cindy Gardner for hard work to make this event a great success. Next year for your convenience we plan to make it a luncheon daylight function.

Two dates to remember: Our next Quarterly meeting is 10:00 a.m. March 16th (Thursday) at Patterson Auditorium. As usual you have a chance to win valuable prizes in the drawing. In April look for our Annual Fish Fry. The exact date is inside. Location – Firefighter's Hall on Stockton.

Big Election in March on Tuesday the 21st with early voting commencing earlier. Mayor, City Council and Property Appraiser on the ballot. If all 2500 plus REA members and our friends and family vote we can make a huge difference! **If not, the vested interests and the big money people have far greater influence and power.** Our future and that of our children and grandchildren is riding on the decisions we make!

So, here's the question How can we determine which candidates are our friends? One way to find out... ask them. To make it easy for you. Your Board of Directors has done that for you by asking each candidate one simple question:

“would you support a bill appropriating a \$1,250.00 One-Time Supplement from the City's \$75 million American Rescue Plan Reserve Allocation to each City Retiree to offset the economic effects of the Covid-19 pandemic and record high inflation”?

FYI...The City Council has already appropriated (for two years) a \$2,500 annual supplement to the City's active service retirees, **forgetting the many City Retirees** and their spouses who, at best, received only the annual COLA that, considering the high rate of inflation doesn't nearly cover their increased cost of living. **Just so you know, we're not endorsing but we are forecasting! PLEASE VOTE.** Check inside this edition for responses.

We still miss our members and former elected officials, the Honorable Henry Cook and the Honorable Bill Basford who passed away in late 2022. Both were always there for Jacksonville when leadership was needed. Their accomplishments were legendary. Moreover, they were, in my judgment the last of the kind of public servants I called. "A work-horse, not a show-horse." "May they rest in peace and God be with their families as they grieve.

President's Message - Continues

Not long ago, I found something you might like. Here goes...

Golden Rules for Living:

- | | |
|-----------------------------------|--------------------------------------|
| If you open it, close it. | If you make a mess, clean it up. |
| If you turn it on, turn it off. | If you move it, put it back. |
| If you unlock it, lock it up. | If it belongs to someone else, |
| If you break it, admit it. | get permission to use it. |
| If you can't fix it, | If you don't know how to operate it, |
| call on somebody who can. | leave it alone. |
| If you borrow it, return it. | If it's none of your business, |
| If you value it, take care of it. | don't ask questions. |
| If you can't say something nice | |
| about someone, try not to say it. | |

By Miriam Hamilton Keane

Congratulations to Darryl Patterson, recently appointed by me and elected by the Board as your 2nd Vice President. A vacancy was created when Cindy Gardner resigned in late December of last year. The REA appreciates all the service by Cindy for the betterment of the REA.

Congratulations to John Keane and Darryl Patterson, recipients of the Marvin Boos Award 2022.

Until we meet again, remember to do something unexpectedly and kind for someone. Lord knows the world could use a billion or so more doses of that.

God Bless, Eric Smith, President



A Prayer for Understanding

Are you in a situation you do not know how to handle? Are people giving you conflicting opinions and advice? Are you afraid you will make the wrong decision? If so, you are in the place where God can speak to you. Here is a prayer for you today: "Lord your word says that You are the only wise God and I am desperately in need of You at this time. I am in a situation human wisdom cannot explain and human ability cannot fix. There is only one way out, that is through You! Send the spirit of wisdom and show me which way to go. Send the spirit of revelation to help me understand what I cannot figure out, for nobody but You can get me through this. Help me to faithfully obey all you show me to do, and to remember that sometimes the wisdom of this world is foolishness to You. Help me to know the difference between human advice and godly advice, and to choose Your way. I submit this situation to You and commit myself to following You, knowing you have promised to direct my steps. Help me to walk this road with confidence in You; with the courage that comes from knowing I am yours. Help me to cling to my convictions, yet still love those who misunderstand me. Keep me far from anger and close to your heart. And though it is an uphill climb, take my hand, light my way, and help me to walk-on, for in the end I know that all things will work together for my good and your glory. In Christ's name, Amen."

Leona Spann, Chaplin



John Keane, 1st Vice President

GOING DOWN.....DOES NOT MEAN STAYING DOWN

The Inflation rate has been dropping. Gas prices are lower. Some medication prices have been reduced, mainly due to pressure from the Federal Government and activist groups, rather than the good heartiness of the manufactures. However, all is not well economically in our Country. Our fellow citizens remain burden by higher health care cost, more restrictions and increased co-payments.

We know we could do some things to improve our financial situation, and we can 2 or 3 without having to significantly change way too much about how we live. If you pick achievable goals that allow you to see progress over six to 12 months.

“The most important thing is to keep it simple. Incremental, implementable and imperfect,” said Brent Weiss, co-founder and head of financial wellness at Facet, a financial planning firm. “The most we’ll work on is three things, because life happens,” he added. “It’s not about changing your life but changing a couple of things to improve your financial health.”

First, paint your financial picture

Before deciding on your specific two or three to-dos, Weiss suggests getting a quick snapshot of where your finances stand right now: How much money do you bring in every month? How much do you pay out? How much are you saving currently and how much are you spending? How much are your assets worth? And what are your liabilities?

Make a 1% change

If bumping up your savings will make you feel calmer and happier, start small if money is otherwise tight. Even an increase of a small amount monthly over time can make a noticeable difference, yet won’t take a big bite out of your discretionary income.

Guard against higher rates in other ways

Assume interest rates will remain as high as they are now or go even higher from here as the Federal Reserve continues to hike its benchmark rate in a continued bid to quash inflation. Better to start setting aside money now to help cover your near-term expenses if you get hit with a pricey emergency.

Protect what matters most to you.

You also might want to meet with an estate planning attorney to see whether a trust makes sense, given the particulars of your family and tax situation.

Make sure your portfolio is diversified. Who knows what the future holds? No one. You would do well to avoid putting all your investment money into one basket. So make sure your portfolio remains diversified across stocks and bonds, different investing styles and different sectors. What exactly the splits should be will depend on both your time horizon and risk tolerance. But the goal is to ensure positive, long-term returns on your portfolio.



Thanks for your help, last year and in the year to come

Welcome to a brand new year. It will be full of challenges for all of us, not much question about that. As always, we are in a continuing process of change. Sometimes it will occur in your department and sometimes somewhere else, but it will always be there. But it is through changes, upgrades, recalculations, and reflection on the future that we grow and improve. We're counting on you big time. And when I say you, remember that word is both singular and plural. We'll be depending on you as an individual to see us through times that call for that little extra something that only you can give. We're counting on you as a group to give as much input and effort as you did last year, and maybe even more. Speaking of last year. We were so involved in year-end activities that I may have neglected to thank you for a year of good work. Thank you sincerely, and have a Happy New Year.

Long-term planning for long-term care

It's a new year and for many Americans, it's smart to consider expanding or modifying insurance plans to better suit your needs.

One thing folks should consider is long-term care (LTC). These plans typically help cover the costs for services like in-home care, stays at nursing homes and assisted living facilities, and adult daycare programs. Traditional insurance plans and Medicare/Medicaid often cover only limited aspects of LTC and may prove inadequate.

When people need care over time, it's often because they're seriously ill, recovering from an operation, or have an impairment. It's smart to prepare for such hardships by enrolling in an LTC health insurance program. Yet, as of 2020, only 7.5 million Americans had LTC coverage.

Without LTC insurance, people have to pay out of pocket for care. That can cost more than \$50,000 a year in an assisted living facility or more than \$100,000 in a nursing home. Medicare covers only short-term stays. Long-term care insurance can protect your nest egg.

How about costs? A LTC plan will cost a 55-year-old male about \$950 a year and a female \$1,500. For a 65 year old, the plan would cost \$1,700 and \$2,700, respectively. If you select a plan with inflation adjustments, costs go up.

From the Secretary's desk....



Ed Koch was the Mayor of New York City from January 1, 1978 until December 31, 1989. His signature phrase was, "How'm I doin'?" As announced in past issues of The REAL Scoop and at Quarterly Members' Meeting, the Board is revamping the REA website and, as you will see, the newsletter, too. Please visit the website, even though it is still under construction, and the new Scoop when it arrives. Then take the opportunity to e-mail, snail mail or call us and let the Board know how we're doing.

In years past, the Board tried to broaden the social opportunities for members to get together. Some suggested that REA sponsor day trips to local sights, like, St. Augustine or Amelia Island, a Rolodex of travel discounts (cruise lines, trains, buses, travel operators), etc. The Board is revisiting how to expand the social benefit of REA membership. What REA sponsored adventures you would like to have on offer?

One of the many things I enjoy about REA is the opportunity to talk to retirees—those who served long before I did, served with me, or who recently left City service. I and, I think, Scoop readers would like to learn how it was when you were in active service. I invite you to send me your reminiscences. I'm sure there's space in the Scoop to share the most entertaining stories with the rest of the members.

Finally, the Board position of Historian has been vacant from some time since Harry Reagan resigned. If you have a long and detailed memory of local government and/or the REA and care to write about our history, let the Board know. *You* could be the next REA Historian.

Greg Radlinski, Secretary

How to protect your accounts from fraud

The Internet provides many conveniences. Unfortunately, however, it offers fraudsters a plethora of ways to scam businesses and people. The web may have shrunk the world, but that may make it easier to bump into bad-faith actors. Account takeovers are one of the biggest threats, but there are steps you can take to protect yourself.

First, you should enable Two-Factor Authentication (2FA). This way, when you log into an account, the website will send an email or text message with a code. Importantly, even if a fraudster has your password, they will also need access to your phone or email. While it's somewhat common for passwords to get exposed, it's less likely that a scammer will have both your cellphone and your account password. Likewise, someone might snatch your phone, but they still need the account password.

Researchers have found that 2FA can prevent up to 100 percent of bot attacks and 90 percent of targeted attacks. Bot attacks are especially dangerous. Many scammers prefer brute force attacks, meaning they try random passwords over and over again. Manually plugging in passwords would take a long time. But here's the thing: hackers can simply use automated bots to test passwords. They can upload a list of common passwords, and then have these bots run them and see if they can gain access. Financial institutions report that over 70 percent of login attempts likely come from malicious bots.

So step two, you need to use a complex, hard-to-guess password. Add in a few random numbers and symbols, and cApITaLiZE at least a few random letters. Step three, don't reuse passwords for different accounts. Unfortunately, your bank or favorite electronics store might someday suffer a data breach, exposing your login details. Then, fraudsters can buy lists of these passwords. If your bank password provides access to your Amazon or eBay account, you can quickly lose control of them.

Puzzles and Word Games you can use

WIN/LOSE

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

BEATING REPULSE
 BLOW ROUT
 CONQUEST RUIN
 DEBACLE SETBACK
 DRUBBING SLAUGHTER
 FAILURE SUPREMACY
 GAIN SWEEP
 GRAND SLAM THRASHING
 HIT TRIUMPH
 MASSACRE TROUNCING
 OVERTHROW UPSET
 PRIZE WHIPPING
 WINNING

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

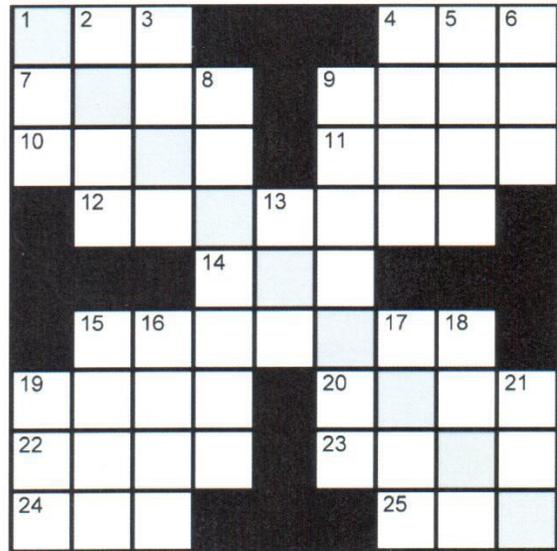
Winter Visitors

Across

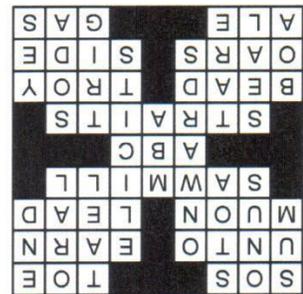
1. ABBA song
4. Stocking part
7. "For ___ us a child is born ..."
9. Be worthy of
10. Atomic particle
11. Pewter component
12. Lumber factory
14. Agatha Christie's "The ___ Murders"
15. Gibraltar and Magellan
19. Necklace part
20. Helen of ___
22. Boat propellers
23. Faction
24. Pub pint
25. Fuel

Down

1. Total
2. Weight
3. Greek portico
4. Old Chinese money
5. Spoken
6. Stopping point
8. Moving ahead



9. Draws out
13. Wharton degree
15. Close, as an envelope
16. Weight not charged for
17. Math subject
18. Scotch's partner
19. Feathery wrap
21. Word on a Ouija board



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

January Sudoku

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

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

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

appear once in a column or row in the larger grid. The difficulty on this puzzle is easy.

WELCOME NEW MEMBERS

Dorothy Cook	Kristi Sikes	Laura M. Dyer	Craig G. Hunt	Timekod Sims	Lawrence Mosely
Carol Owens	Ted E. Johnson	Ruth C. Taylor	Tommy Jay	Yvette R. Jefferson	Stephen Cavanaugh
Mercedia Myers	Rachel Merritt	Scott Abell	Barry Cotter	Brenda Bronson	Michael S. Turner
Toni Gooden	John W. Davis	Maretha Hines	Ozzie Brannon	Halle Wilson	James E. Dennard, Jr
Rodney Pringle	Sylvester Kendrick	Norman Haney	Charmaine Leach	Sharon Koonce	Rodney Washington
Pamela Rein	Ross Baker	Leticia Burns	Teresa Williams	Alice McGuinness	Fernando Castellar
Robyn Cenizal	Kent Ward	Farid Zahir	James Wingate	Charlotte Fare	

WE REMEMBER IN SORROW MEMBERS WHO HAVE PASSED AWAY

OCTOBER 2022

Jimmy H. Herndon
 David S. Hackett, Jr
 Ida A. Davis
 Eugene M. Sikes (PF)
 Alex R. Burney
 Louease M. Turner
 Susan C. Babish
 Harold R. Amos (PF)
 Verne Foster (PF)

AUGUST 2022

William J. Johnson, Jr. (PF)
 Wilma Riesenbeck

NOVEMBER 2022

Raymond L. Williams
 Carl E. Fuoco
 Wayne Watts, (PF)
 Johnnie Webster, (PF)
 Delmar L. Allen, Jr (PF)
 Jeannie B. Berger
 Winston Ware
 James Augusta, Jr
 Clayton N. McRae
 Marie M. Criswell
 Bettye E. Williams
 Cornelia D. Verville
 Matthew B. Kemp, Jr (PF)

DECEMBER 2022

Abraham L. Nelson
 Patrick L. Miles (PF)
 Roosevelt Drayton
 Latrell Bass (PF)
 Doris C. Breland
 Ronald W. Dryden
 Ronald L. Hilliard
 Jean M. Broxton
 Daniel Carter, Jr.
 Henry Roberson
 Edward W. Connell
 Gilbert V. McLean
 Douglas D. Odum
 Andrew R. Surrency
 Raphard E. Hickox
 Roselyn Watson

**ANNUAL FISH FRY
 FOR OUR MEMBERS
 WITH ALL THE FIXINS'
 SUNDAY**

**APRIL 23, 2023
 FIRE FIGHTER'S HALL 618 STOCKTON STREET
 SERVING TIME: 1:00PM - 2:30 PM**

\$5.00 PER PERSON

Reservations must be received in our office no later than: **APRIL 17, 2023.**

TICKETS WILL BE GIVEN OUT AT THE DOOR!!

**PLEASE RETURN THIS FORM WITH CHECK MADE PAYABLE TO:
 RETIRED EMPLOYEES ASSOCIATION, 4830 WALLER STREET, JACKSONVILLE, FL 32254**

\$5.00 _____

AMOUNT ENCLOSED: _____

MEMBER NAME: _____

SPOUSE OR 1 GUEST _____

PHONE: _____

E-MAIL: _____

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

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE

Indicia
Goes Here

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

Phone | 904-353-2400
Email | jking@reajax.com
Website | www.reajax.com

Bring in a new member and help us reinforce our efforts to take care of our retirees.

Update your email address and contact information, send it to jking@reajax.com or debbiebrooker@reajax.com.



TREAT YOURSELF
to Better Banking

Indulge in the many deposit options available to you and your family as members of City & Police Federal Credit Union:

- FREE Checking** - Enjoy the freedom of convenience and accessibility
- Savings & Clubs** - Access a savings option for any age or occasion
- Certificates of Deposit** - Earn more with a fixed rate of return
- Money Market Accounts** - Benefit from even more earning potential

Ask us for details, or open your next account today!

904.353.2240 | CityFCU.com | 5 Jacksonville Locations

City & Police
FEDERAL CREDIT UNION
CityFCU.com | (904) 353.2240

This credit union is federally insured by the National Credit Union Administration.



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. 9am - 2pm Tuesday - Thursday.

REA Real Scoop Staff

Managing Editor: Jackie King
Executive Editor: John Keane
Reporting Contributors: Eric Smith,
John Keane, Darryl Patterson,
Greg Radlinski, and Leona Spann