

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



THE REAL SCOOP

JANUARY - FEBRUARY 2026

Volume 138



President's Report

Terry Wood, President

Why do financial scammers target seniors?

Fraudsters and con artists tend to go after older adults because they believe this population has plenty of money in the bank. But it's not just wealthy older Americans who are targeted. Older adults with low income are also at risk for fraud. Plus, many people are embarrassed to report financial scams. And they can be tough to prosecute. Criminals therefore consider them "low-risk." However, these scams can be especially devastating for older adults whose ability to recover their losses is limited.

The five scams that top the list of complaints for seniors:

1. The grandparent scam. The grandparent scam is so effective because it exploits people's emotions. First, a caller gains trust by tricking their target into volunteering information, like a grandchild's name. They may say something like, "Hi Gram, do you know who this is?" Then, with that name at the ready, they impersonate the grandchild.

In this scam, fake grandchildren ask for help with car repairs, late rent, a medical emergency, or even to post bond. They pretend to be in distress. They may even beg the grandparent not to tell anyone.

In other versions of this scam, a caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They prey upon emotions to pressure victims into sending money as quickly as possible. And who among us wouldn't readily help a cherished relative in desperate financial need? These scams are even harder to identify and resist thanks to artificial intelligence (AI). Today, con artists can clone real voices of real relatives and use them to commit fraud.

People who run grandparent scams often ask to be paid through gift cards or wire transfers. These don't always require identification to collect, which means victims have no way ever to recover their money. Some victims report that scammers showed up at their homes, posing as "couriers" to pick up the money. (Continued on page 2)

President Wood (Continued from page 1)

2. Financial services scam. These cons work because they appear to come from a legitimate source: a bank, a mortgage company, or a debt collection agency. Scammers call, text, or send email messages that look and sound perfectly legitimate. They may claim that a checking or savings account has been compromised and ask for personal information, such as a password or Social Security number, to “secure” it. They may promise better rates or terms on a home loan. Or they may threaten arrest for unpaid medical bills—which may or may not exist.

Each of these types of claims is a lie. But scammers know how to be convincing. They can easily fake the information on Caller ID. They know how to make email addresses and links look real. And they often will use threatening language to scare their victims into volunteering sensitive information or sending money. Usually, the people committing this type of fraud will demand immediate payment through a peer-to-peer (P2P) platform.

3. Tech support scams. These scams prey upon the doubts and discomforts that many people have around computers. In fact, when it comes to fraud committed against older adults, tech support scams top the list.² How do they work? Typically, a person’s computer or phone screen will freeze or go blank. A pop-up message will appear with a phone number to dial for help. When the user calls it, the scammer on the other end will ask for permission to log on to the device remotely. This fake “tech support” representative also may demand a fee to repair the “issue.”

4. Government impersonation scams. In government impersonation scams (also known as government imposter scams), callers pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare. They threaten to arrest or deport the person who picks up the phone if they don’t pay their “unpaid taxes”. Or, they may threaten to cut off Social Security or Medicare benefits unless the person provides personal details. This information can then be used to commit identity theft.

Government imposters may demand prepaid debit cards, cash, or wire transfers as payment. Using special technology, they often “spoof” the actual phone number of a government agency or call from the same ZIP code (202 for Washington, D.C., for example). This can trick some people into thinking the caller is from a valid source.

5. Romance scams. As more people turn to online dating, con artists are seizing the opportunity. Romance scammers create fake social media profiles and use them to gain trust and steal money. In some cases, these scammers may be (or pretend to be) overseas.

They may ask their victims to pay for visas, medical emergencies, and travel expenses to come to the U.S. Romance scams (also called sweetheart scams) can drag out for a long time. As a result, victims often lose a lot of money. The FTC found that in 2023 alone, more than 64,000 people reported a romance scam, with losses totaling \$1.1 billion.

*The Top Five Financial Scams Targeting Older Adults, February 20, 2025, by Jessica Johnson





Darryl Patterson, 1st Vice President

Winter fire prevention advice

Heating equipment is the second leading cause of home fires in North America. But during winter, it is the leading cause according to the National Fire Protection Association.

To avoid home-heating fires, remember these rules:

Portable heaters fueled by gas, kerosene, wood or coal: All heaters must be at least 36 inches away from anything that can burn. Never leave them on when you are not in the room, or when you go to sleep. Never dry clothing on a heater.

Kerosene heaters: Use only the fuel recommended by the manufacturer. (Never use gasoline!) When refueling, turn off the heater and let it cool before adding fuel. Wipe up spills promptly. Store kerosene away from heat or open flame in an approved container.

Fireplaces: Have the chimney inspected prior to the start of the heating season and cleaned if necessary. Creosote builds up in chimneys and causes chimney fires. Always use a sturdy screen when burning. Remember to burn only wood. (Never burn paper or pine boughs.) And never use flammable liquids in a fireplace.

Wood stoves: Be sure the stove meets local fire codes and is properly installed and maintained. Chimney connections should be inspected at the beginning of each heating season. Follow the same safety rules for wood stoves as for space heaters. Burn only wood and be sure the stove has approved stove board below it and behind it to protect floors and walls.

Portable LP gas heaters with self-contained fuel supplies are prohibited for home use by fire safety standards.

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From the Secretary's Desk
Greg Radlinski, Secretary

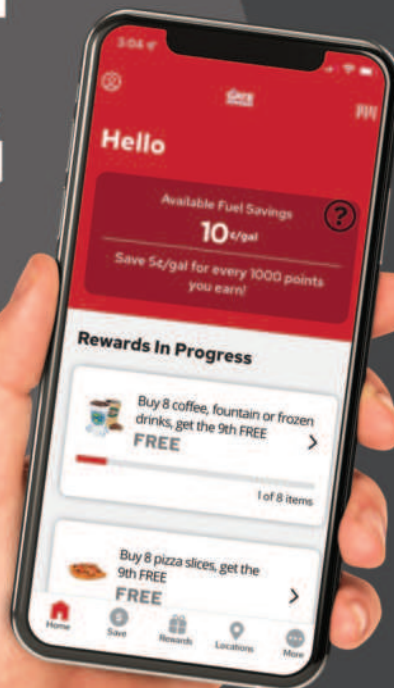
The dawning of a new year is a great time to attend an REA board meeting to find out what goes on in your association. Through The Real Scoop and the Quarterly Members' Meetings, the Board keeps you up to date on what the REA is doing, but those are necessarily summaries of plans and accomplishments. If you would like to know more, come to a meeting, see what happens, and tell me what you think. What would be even better is if you considered serving on the Board. There won't be another election until November, but vacancies do occur. If you're willing to serve, let us know.

Tell the Board what more you would like from the REA. We're trying to grow a program of one-to-three-day excursions with, for example, trips to Tampa, Winter Park and the Gulf Coast/New Orleans. However, it's a challenge to muster a group large enough to make it financially possible. Especially if you have gone on a short trip that you thought was fun, your recommendations are welcome. If you liked the adventure, probably many others would enjoy it too, and we can make it happen. Be ready to support REA initiatives that, if successful, would make the lives of all City retirees better. Your letters to the City Council Members convinced them we're serious about improved benefits. Your support for ending the Government Pension Offset and the Windfall Elimination Provision succeeded! The GPO was established in 1977; the WEP in 1983. Those laws reduced earned Federal payments to many retirees, including REA members. You were part of a movement to repeal those laws that would not have been possible without the strong support of retirees and their families across the country. There is strength in numbers that can be very persuasive. Standby to help. You're needed.

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RETIRED EMPLOYEES ASSOCIATION NEW MEMBER APPLICATION

RETIREE MEMBERSHIP: _____ EMPLOYEE/ASSOCIATE MEMBERSHIP: _____ ID NUMBER: _____

CHOOSE ONE:

ANNUAL DUES PAY: \$26.00 _____ or AUTHORIZATION FOR PAYROLL DEDUCTION: _____

TO: PENSION/PAYROLL, CITY OF JACKSONVILLE/JEA

I hereby request you deduct \$ 1.00 bi-weekly from my pension check to be paid to the "TREASURER OF THE RETIRED ASSOCIATION OF THE CONSOLIDATED CITY OF JACKSONVILLE" until further notice. This deduction may be terminated by my giving the Association thirty (30) days notice in advance of cancellation date.

NAME: _____

MAILING ADDRESS: _____

(street/p. o. box/rural route, zip code City and State)

E-MAIL ADDRESS: _____ CELL PHONE: _____

RETIRED OR EMPLOYED WITH: _____

(Agency/Department Name)

AMOUNT ENCLOSED: _____

SIGNATURE

DATE

ANNUAL DUES: \$26.00

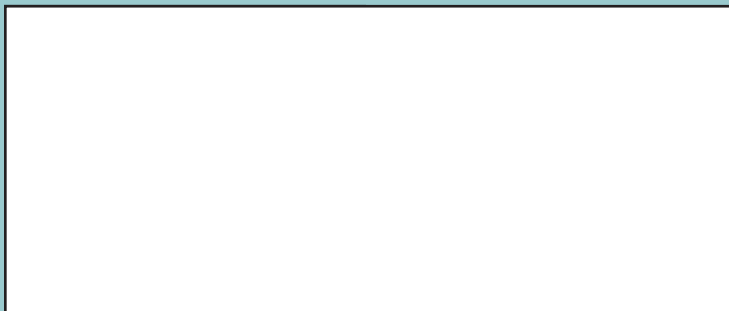
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John Keane,

Immediate Past President

Reminder to our eligible Public Safety Retirees – HELPS Act Tax

Retired Law Enforcement and Firefighter members may be eligible to reduce their taxable income by up to \$3,000.00 per year for medical insurance premiums paid.

This benefit is available under the Healthcare Enhancement for Local Public Safety Retirees (HELPS) Act.

The Healthcare Enhancement for Local Public Safety Act, known as HELPS, is part of the existing federal tax law. It is found at Internal Revenue Code Section 402(l).

HELPS allows eligible retired public safety officers to exclude from gross income up to \$3,000 in annual distributions from a governmental retirement plan to pay qualified health care insurance or long-term care insurance premiums. HELPS was enacted as part of the Pension Protection Act of 2006.

Previously, retirees were required to have insurance premiums deducted directly from their pension check to qualify. However, under the new Secure 2.0 retirement law, that restriction has been removed.

Now, qualifying premiums paid directly for health, accident, or long-term care insurance are eligible for the credit.

Remember these important points.

- **The \$3,000.00 reduction does not appear on your 1099R form.**
- **Eligible retirees must claim the reduction on their personal 1040 tax return on Line 5B (or similar adjustment).**
- **Instructions can be found in IRS Publication 575, page 7, with updates on page 2.**
- **Married couples where both spouses are retired Law Enforcement or Firefighters may claim up to a \$6,000.00 reduction.**

Because this process can be complex, eligible Members should consult with their tax preparer or financial advisor to ensure the credit is applied correctly.

The HELPS Act Tax Credit helps YOU save on YOUR federal taxes.

Annual Fish Fry & Quarterly Membership Meeting

SATURDAY MARCH 21, 2026

FIRE FIGHTER'S HALL

618 STOCKTON STREET

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Food Served immediately after meeting

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FEBRUARY 19, 2026

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\$10 PER PERSON ANNUAL FISH FRY

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MEMBER NAME: _____

SPOUSE OR 1 GUEST _____

PHONE: _____

E-MAIL: _____

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

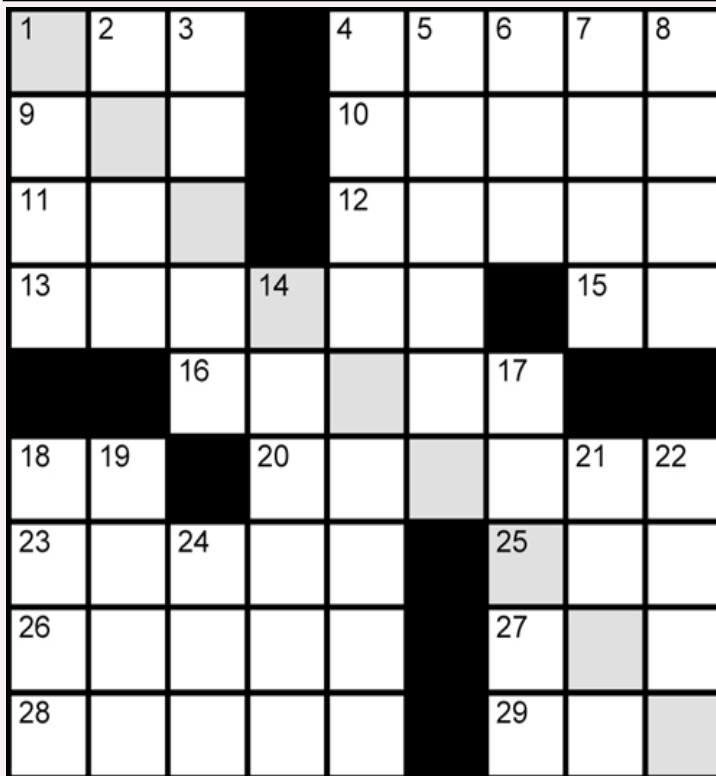


2025
REA
CHRISTMAS
PARTY &
BOARD
INSTALLATION



NUTTY TREAT CROSSWORD PUZZLE

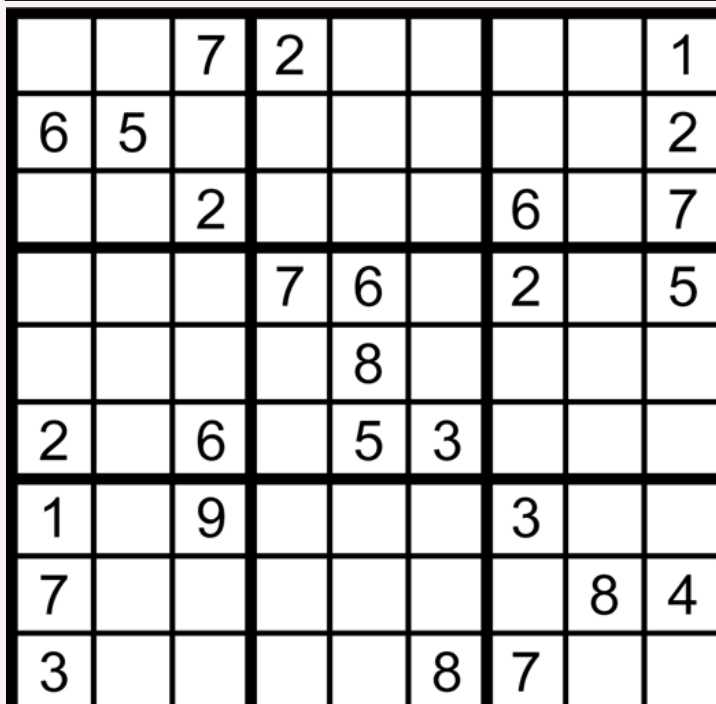
The title is a clue to word in the shaded diagonal.

**Across**

1. Hippie's hangout
4. Like thick smoke
9. Carnival site
10. Fancy feather
11. Commercials
12. Kind of colony
13. Wobble
15. Yours truly
16. Sink feature
18. Therefore
20. Upward slope
23. Slur over
25. Stable diet
26. More upscale
27. Tear
28. Go-getters
29. Roswell sighting

Down

1. Kind of fall
2. White House staffer
3. Gave medicine to
4. Pacifiers
5. Church official
6. Jog
7. Prayer leader
8. Expunge
14. Wall Street figure
17. India's first P.M.
18. Dispatch
19. Assortment
21. Inexperienced
22. AutoCorrect target
24. Rink surface

JANUARY - FEBRUARY SUDOKU

Happy Valentine's Day! Share the love!



Members we've made it easier to pay your **2026 REA membership dues**. You can pay online using our website www.REAJAX.COM. There are several options for payment, particularly online through our website (credit, debit card, Paypal). **Due by January 31st**

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

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

2026 REA ANNOUCEMENTS

Notice of Dues Increase: The REA board voted and approved the increase. The annual membership dues will increase from (.75 cents per pay period) **\$19.50 per year to \$26.00 per year**. When will the new dues take effect? The new dues amount will take effect January 1, 2026.

New Year's Day- January 1, 2026
Martin Luther King Jr. Day- January 19, 2026
Presidents Day- February 16, 2026
Cervical Health Awareness Month-
Blood Donor
Glaucoma Awareness
Folic Acid Awareness Month
Black History Month
International Vegan Cuisine Month
American Heart Month
National Teen Dating Violence Awareness Month
National Snack Food Month
Spay/Neuter Awareness Month



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Update your information**What's new?**

January is a good time to consider changes that may have occurred in your life during the past year. The human resources department reminds us that it's important to keep your information up to date, including:

* Change of address, landline and cellphone telephone numbers, and person to be contacted in case of emergency.

* In a more personal matter, does the beneficiary named on your life insurance reflect your current wishes? Have you been married or divorced, or should your beneficiary be changed for some other reason?

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New Members*

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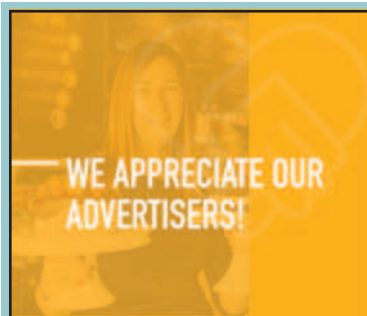
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C	H	A	R			T	S	P
G	A	M	E			M	U	T
I	S	M	S			U	N	I
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			E	F	T			
	D	A	C	O	I	T	S	
D	E	B	T			P	R	E
A	L	E	S			L	I	E
D	I	D				E	O	N

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

Answer key to the Crossword and Sudoku puzzle from page 8



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JANUARY - FEBRUARY 2026

Welcome to the REA

