

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



THE REAL SCOOP

SEPTEMBER- OCTOBER 2025

Volume 136



John Keane, President

President's Report

"Miles of Smiles." As of July 7, the SSA said it has processed more than 3.1million payments to those entitled to the retroactive payment adjustments, including many REA Members. The SSA has paid about \$17 billion to those beneficiaries. Earlier this year, the agency said the average amount of the retroactive payment was \$6,710. This chapter in our long fight to protect your Social Security benefits is nearly ready to close, with the remaining recipients awaiting individual review due to their special circumstances.

2026 Social Security COLA projection. According to the latest estimates by the Senior Citizens League, the 2026 Social Security cost-of-living adjustment, or COLA, is now expected to provide a 2.7% increase for beneficiaries. This is an increase over the 2.6% projection the same organization made in June, which was already an increase over May. If the latest projection is correct, this would give the average retired worker a monthly raise of about \$54.

Seniors tend to spend a greater percentage of their income on healthcare costs than the overall population. They also tend to spend more (as a percentage) on housing. And according to the July inflation data, outpatient hospital services and housing costs have increased by 6.4% and 3.7%, respectively, faster than overall inflation. Medicare premiums will increase in 2026. Medicare Part B premiums are expected to be \$206.50. That's an 11.6% increase compared to this year.

Property insurance rates. Most rates have skyrocketed to unprecedented levels, with the average premium reaching over \$3,000 this year, a 34% increase from Q4 2022. If you're a homeowner, you're facing insurance costs significantly higher than most Americans, with the typical Florida policy now averaging \$5,376 annually for a home with \$300,000 in dwelling coverage—well above the national average of \$2,181.

Update on Ordinance 2025-361. Council Member Randy White introduced the **Retired Employees Adjustment** Ordinance, which will authorize a one-time payment to retirees in the amount of \$1,250.00. At this time, we have secured 9 co-sponsors for this Ordinance. The Ordinance is pending before Council Committees, awaiting final review and ruling by the Office of General Counsel.

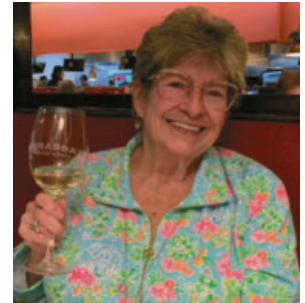
Group Health Insurance Re-Enrollment. Your opportunity to make changes to your Group Health Insurance menu is just around the corner. Follow the directions from your Group Health office to ensure you are insured with the coverage you desire.

Continues on page 2.

Continued from page 1.

ON A LIGHTER NOTE. Many people now use “text messaging” as a fast and effective means of communication. With the use of Capital letters as a code, these messages are shorter; however, sometimes, it is difficult to understand the content. From the “Senior Citizen Text File we find: **BFF** – Best Friend Fell. **BTW** – Bring The Wheelchair. **BYOT** – Bring Your Own Teeth. **GGPBL** – Gotta Go, Pacemaker Battery Low. **LOL** – Little Old Lady. **LMDO** – Laughing My Dentures Out. **OMSG** – O My, Sorry Gas. **TTYL** – Talk To You Louder. **ROFACGU** – Rolling On Floor And Can’t Get Up. Just to make you smile today.

Sadly.. I share with you the news of the passing of our longtime member, Rachel Strickland. “Rach” was a School Board, City HR staffer, and Pension Office Manager who became the first employee of the newly Independent Police and Fire Pension Board in 1987, retiring in December of 1995. During her PFPF time, Rachel also served as the General Employee Member on the Florida Public Pension Trustee Association Board. A grieving family and many former co-workers and friends will remember the many happy times with Rachael, who was very savvy, friendly, always courteous, kind-hearted, and quick-witted while performing her duties with skill, mixed with laughter and smiles. May she rest in Peace.



John Keane, President

Pest-proof your house before fall rolls in

Autumn is just around the corner, and many common household pests will start scouting out the best places to hunker down for the winter. Your house is one of the most tempting targets around, but some basic pest prevention practices can encourage these unwanted visitors to hole up somewhere else.

According to the National Pest Management Association:

- Place screens over direct openings like attic vents, chimney openings, and mail slots.
- Inspect the outside of your home for cracks and crevices and seal them using caulk and steel wool.
- Pay special attention to the areas around utility pipes.
- Repair loose mortar around the foundation and windows.
- Eliminate spots where pests can hide and find ways inside. Trim shrubs, dispose of brush and garden waste, and store firewood at least 20 feet away from the house.
- Repair any damaged screens and make sure every door has a door sweep to seal the crack. Remember that rodents can get in through dime-sized holes.
- Replace weather stripping around windows.
- Keep attics, basements and crawl spaces dry. Use dehumidifiers if necessary.
- Make sure that your gutters are in good working order and effectively direct water away from your home.
- If you plan to bring anything inside after keeping it outside all summer (like potted plants or outdoor decorations), carefully inspect it first and





From the Secretary's Desk

Budget season is a good time to write the At-Large Council Members and your District Council Member, because this is the time Council gets serious about City finances and taxpayers like us can be most influential.

Two topics come readily to mind. First, File 2025-0361, the one-time supplemental payment to retirees. This legislation was introduced in Council by President Randy White on May 13th. It's been before the committees of reference and deferred, deferred, and deferred. As of 8/13 no action is pending, despite the fact that the proposed source of funding is our own pension plan! This is a good time to remind the sponsors (CP White, & CMs Johnson, Gay, Carlucci, Amaro, Gaffney, Jr., Carrico, Peluso & Pittman) that the time to take action is overdue. Retirees who would benefit from

passing this bill are dying while the committees repeatedly defer it to another day.

Second, there is a fight on to cut the millage rate and lower property taxes. While waiting in a doctor's office recently, I read an article in the San Marco community newspaper by CM Matt Carlucci who opposes this proposal. Cutting taxes is always popular with Duval voters; but, as Carlucci pointed out, the City is not flush with money. Lowering the tax rate as proposed will reduce this income stream by about \$25 million.

Moreover, the benefit to an owner of a \$200 thousand home will be a reduction of only \$3.13 a month! I can hardly wait to spend that extra \$3.13 every month. Not! As Harry Reagan would say, "That's my opinion. We welcome yours." Contact your representatives and tell them what you think before they act.

Greg Radlinski
Secretary

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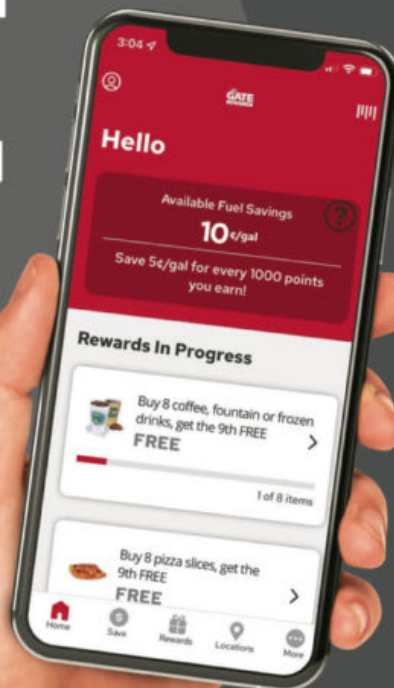
Chaplain's Message -GIVE GOD ALL THE GLORY*"That no flesh should glory in His presence" 1 Cor.1:29*

The story is told of a woodpecker who was pecking away on a pine tree when it was hit by lightning and split from top to bottom. The woodpecker could hardly believe his eyes. He backed off, looked at the tree for a moment and flew away. He came back later, leading nine other woodpeckers. Then with a great deal of swagger and pride, he pointed to the tree and said, " There it is gentlemen, just like I told you." Seriously, as long as you remember to give God the credit for your success, He will keep using and blessing you. "Every good gift and every perfect gift is from above" James 1:17 NKJV). That means every good thing you enjoy today, and every good thing you'll need tomorrow, it is a gift from God. Paul writes, "That no flesh should glory in his presence." There is no bragging in heaven just praise. Why? Because you can't brag on how you got to heaven, it is all by God's grace. And you can't brag on what you did for God before you got to heaven, because it was all God's calling. He says, "I am the Lord that is My name; and My glory I will not give to another" (Isa.42:8). Again, He says, "Everyone who is called by My name, whom I have created for My glory; I have formed him, yes, I have made him" (Isa.43:7 NKJV). The Lord's prayer ends with these word, Thine is the kingdom, and the power, and the glory" (Mt. 6:13) for how long? Forever and ever, Amen

Shared from a Daily Devotion,

Leona J Spann, Chaplain**SIGN UP &
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TENNIS
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Tampa departure time 7:30pm

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MEMBER NAME: _____

GUESTS _____

PHONE: _____

E-MAIL: _____

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

Annual Christmas Party & Quarterly Membership Meeting

SATURDAY December 6, 2025

FIRE FIGHTER'S HALL

618 STOCKTON STREET

Doors open @ 12:00 PM

Meeting begins @ 12:30 PM

Food Served immediately after meeting

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November 14, 2025

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AMOUNT ENCLOSED:

MEMBER NAME:

SPOUSE OR 1 GUEST

PHONE:

E-MAIL:

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

UPDATE YOUR INFORMATION

What's new?

It's 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:

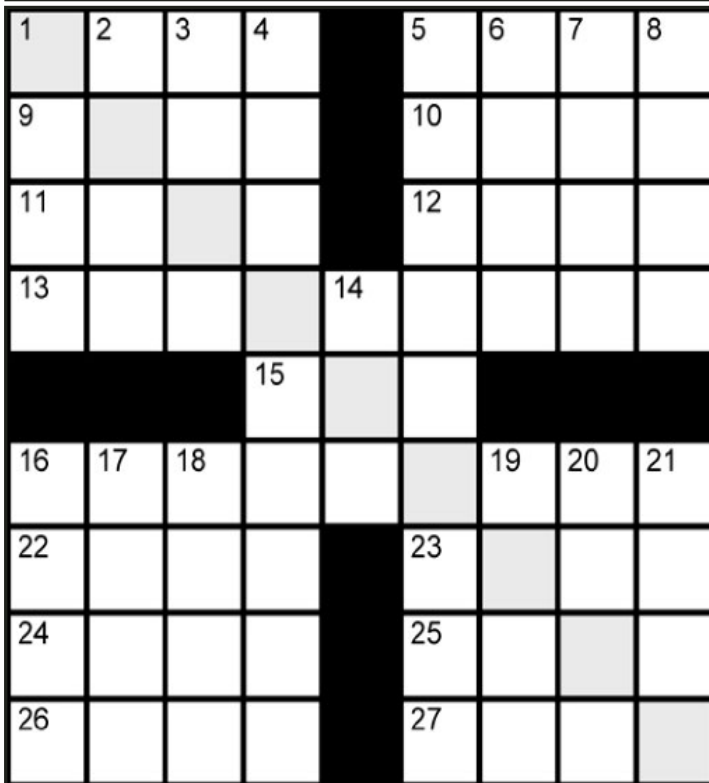
* Change of address, email address and cellphone telephone numbers, and person to be contacted in case of emergency.

* 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?

Upcoming Events REA Members

September 17, 2025- Pre-Retirement Seminar City Hall
September 20, 2025- Annual BBQ & Quarterly meeting at 625 Stockton Street at 12:00PM
October 22, 2025- Day trip to the Hard Rock Casino Tampa, Florida (**Revised date**)

December 06, 2025- Annual Christmas Party at 625 Stockton Street at 12:00PM

SUMMER BIRDIE GAME CROSSWORD

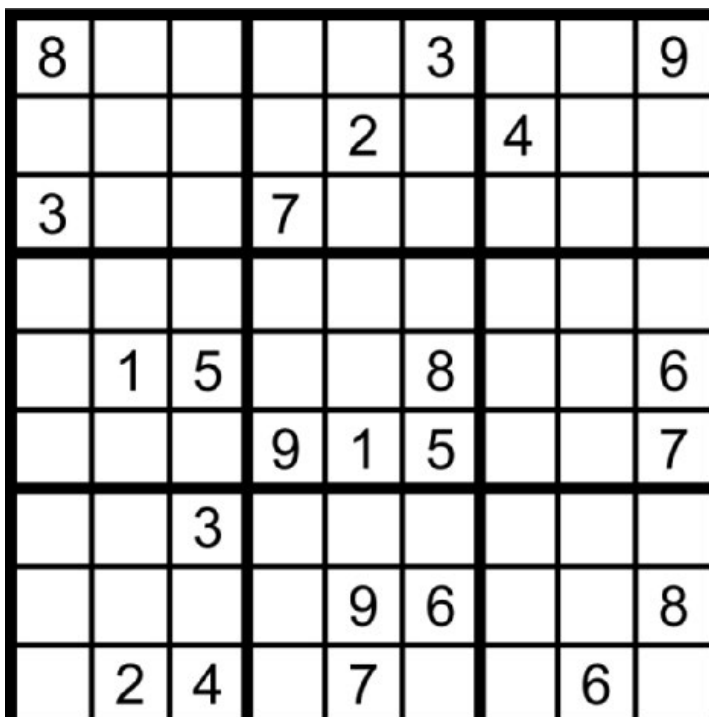
The title is a clue to word in the shaded diagonal.

Across

1. Actor Pitt
5. Make over
9. Place to hibernate
10. Face shape
11. Pakistani language
12. Darn, as socks
13. Goes on board again
15. Kind of tax
16. Philosophical doctrine
22. Centers of activity
23. Germany's __ von Bismarck
24. Crude group?
25. Snaillike
26. Work station

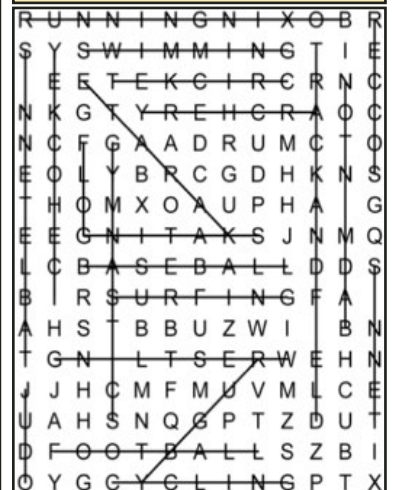
Down

1. Smudge
2. Hard to find
3. Adjutant
4. Chicken order
5. Aquiline facial part
6. "... happily __ after"
7. Clammy
8. Cutlass, e.g.
14. Life story, in brief
16. Walk heavily
17. Easy gait
18. Top guns
19. "__ do you good"
20. Ancient gathering place
21. Cut

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

The answer key to the word search puzzle on page 5.

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

2025 REA Social Events



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In Memoriam of SEPTEMBER- OCTOBER 2025

Charles Adams	Sherry Wendenland
Patricia A. Carter	Lonnie J. Wright
Sheila D. Caulkins	
David G. Chase	
Winifred Ganly	
Bobby J. Jackson	
Calvin Lee	
Don L. Ritter	
Edward Sigl	

Welcome New Members SEPTEMBER- OCTOBER 2025

Tradell Bryant	Peter Presti
David Dickinson	Derrick M. Walker
Curtis Gilliard	Alfred Watson
James A. Holderfield	
Kenneth B. Jones	
Robert Lossen	
Michael Lynch	
Brian A. Nielson	
William O'Donnell	
Josh E. Parker	



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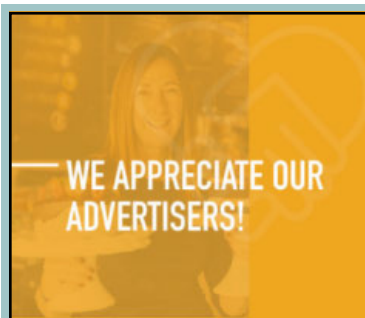
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B	R	A	D		R	E	D	O
L	A	I	R		O	V	A	L
U	R	D	U		M	E	N	D
R	E	E	M	B	A	R	K	S
			S	I	N			
P	L	A	T	O	N	I	S	M
L	O	C	I		O	T	T	O
O	P	E	C		S	L	O	W
D	E	S	K		E	L	A	N

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

Answer keys to the Crossword and Sudoku puzzle on page 8



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Awareness Months

September

- Atrial Fibrillation Awareness Month:** By Heart Rhythm Society. Web: hrs-online.org.
- Childhood Cancer Awareness Month:** By the American Childhood Cancer Organization. Web: acco.org.
- National Cholesterol Education Month:** By the National Heart, Lung, and Blood Institute. Web: nhlbi.nih.gov.
- National Honey Month:** By the National Honey Board. Web: honey.com.
- National Preparedness Month:** Sponsored by FEMA. Web: ready.gov.
- National Prostate Cancer Awareness Month:** By the Prostate Cancer Foundation. Web: zerocancer.org.
- Healthy Aging Month:** By the Healthy Aging organization. Web: healthyaging.net.
- National Hispanic Heritage Month** (Sept 15-Oct 15)
- National Recovery Month:** Web: samhsa.gov.
- National Sickle Cell Awareness Month:** Web: sicklecelldisease.org.

October

- Adopt-A-Shelter-Dog Month.
- Breast Cancer Awareness Month.
- Domestic Violence Awareness Month.
- German-American Heritage Month.
- National Crime Prevention Month.
- National Cybersecurity Awareness Month.
- National Dental Hygiene Month.
- National Polish-American Heritage Month.
- FIRE PREVENTION WEEK. Oct 6-12.
- Contact Lens Safety Month.

Happy Halloween!

REA Real Scoop Staff

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Executive Editor: John Keane

Reporting Contributors: John Keane, Greg Radlinski, and Leona Spann

SEPTEMBER- OCTOBER 2025

Welcome to the REA

