

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE

REAL SCOOP



March - April 2025

Volume 134

John Keane, President The President's Report



WE WON, WHAT'S NEXT? The United States Senate made history when it passed the Social Security Fairness Act, bipartisan legislation to eliminate the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The Social Security Fairness Act could never have gotten to President Biden's desk without the support of the 327 House members and 76 Senators who voted to repeal the unfair provisions.

Since then, many REA members have been asking how the change will impact them. I am repeating some of your most commonly asked questions about how the repeal could benefit you.

How will I know if the Social Security Fairness Act impacts me?

To determine if the repeal of the WEP and GPO penalties will impact you, the REA recommends our Members: Contact the Social Security

Administration (SSA).

ONLY the Social Security Administration (SSA) can provide personalized information about how these changes in the Social Security Act may impact your benefits. They can also help you calculate your new monthly benefits. You can call the SSA at (800) 772-1213 between 8 a.m. – 7 p.m. (local time), Monday through Friday. Retirees can also visit the SSA's website (www.ssa.gov) for more information and resources related to their Social Security benefits and the WEP. Those wishing to discuss the changes in person can schedule an appointment the closest SSA field office near you.

Given the enormous change in the Social Security Act due to the repeal of WEP/GPO, the REA recommends contacting your financial advisor, to get more information about how these changes may impact your monthly benefits and your financial planning.

What is the effective date of the Social Security Fairness Act? The Social Security Fairness Act makes payments retroactive to January 2024.

When will I see an increased benefit from the law? The Social Security Fairness Act is the most significant change to the Social Security Act in decades. Given this, and that there will be a new Social Security Administrator, the SSA will need to work through the provisions in the law and determine the best way to implement the new policy. Some REA Members have checked with Social Security and have been informed their benefit will be increased on the February 2025 payment. The retroactive payment will take additional time to process.

Article continued on page 2

(Continued from page 1)

The REA will continue to update Members once the Social Security Fairness Act has been fully implemented

The easiest way for REA members to update their address or direct deposit information with SSA, if needed, is online with a personal my Social Security account. There is no need to call or visit SSA. Visit www.ssa.gov/myaccount to sign in or create an account.”

What the Social Security Fairness Act means to City Employees

The Social Security Fairness Act that was just passed and signed into law removes the impediments for all government employees and allows them to receive their full Social Security benefits. The Windfall Elimination Provision (WEP) reduced the benefits of people that receive a pension or annuity based on work that was not covered by Social Security FICA tax withholding, whether from a Defined Benefit (DB) or Defined Contribution (DC) retirement system. This reduction amounted to an approximate 50% reduction for most government employees with a maximum reduction for 2025 of \$613 in monthly retirement benefits payable on their own Social Security record and based on their earnings and the FICA taxes that they paid.

The Government Pension Offset (GPO) provision affected any benefits that you would be entitled to on a spouse's, ex-spouse's, or deceased spouse's Social Security record by reducing or eliminating that benefit. SSA would use 2/3's of the value of the monthly non-covered pension to reduce or offset the Spousal Social Security benefit, which in most instances completely eliminated the Social Security payment.



From the Secretary's desk...*Greg Radlinski*



For many City Defined Benefit Pension Plan members, 2024 was an exceptional year, in part, because Congress repealed the 1977 Government Pension Offset and 1983 Windfall Elimination Provision. With the law's enactment, more than two million retired public servants impacted by the WEP and 750,000 spouses and survivors affected by the GPO will see an increase on average of \$360 per month to their Social Security benefits. Many also will receive a lump sum payment for the money they missed out on due to the two provisions over the entirety of 2024. Regrettably, the repealer did not fund either the lump sum payment for 2024 or the increased 2025 (and following) monthly benefits. REA is monitoring the Federal Government's progress to pay the benefits due to COJ retirees and their survivors affected by the repeal of WEP/GPO.

REA also monitors developments in the City's Defined Benefit Pensions. REA Board members serve on the General Employees, Corrections Officers, and Police and Fire Pensions Plans Boards and Advisory Committees. Did you know that the agendas and minutes of these Boards and Committees meetings are posted on the City website? <https://www.jacksonville.gov/departments/finance/retirement-system> and <https://www.jacksonville.gov/departments/police-fire-pension-fund>. In the near future, you will be able to watch the Trustee meetings online. Stay tuned. Continued on page 4

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Continued from page 3


At the January BOD meeting, President Keane announced that we are 2411 REA members strong-- and we are always looking for more. If you have an issue related to your defined benefit pension (or our pensions in general), contact REA. We're here to help you. When 2400+ retirees speak, they speak louder than a lone pensioner.

Greg Radlinski

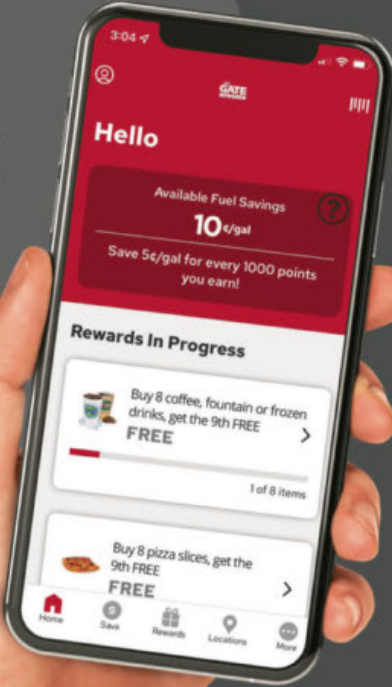
Secretary



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| | 1 | | | | | 4 | 5 | |

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 on page 12

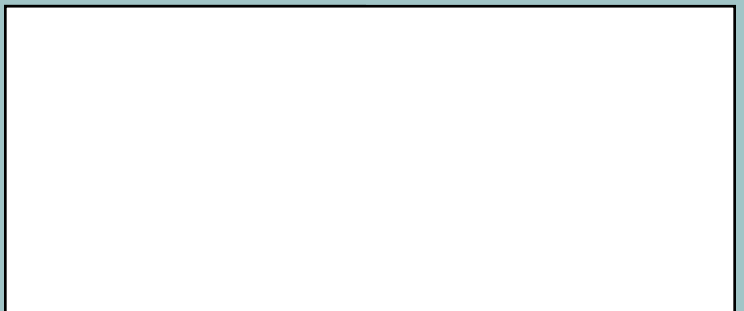
IMPORTANT!

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.

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Trust God-He Knows What He's Doing REA

Questions You Should Ask About Your Assignment

"For this reason was I born." John 18:37

We each have an assignment.

When you know what your God-given assignment in life is, and that God is on your side, you become virtually unstoppable. Will you make mistakes? Sure, but God loves you enough to correct you, redirect you, and get you back on track. You may ask, "how do I go about discovering my assignment?" Well here are fourteen questions to ask yourself:

1. What desires have been living in me my whole life?
2. What motivates me to work hard and be productive?
3. What keeps me going forward when I'm worn out?
4. What makes me refuse to quit when I meet with resistance?
5. What do I do that doesn't seem like work?
6. What do I do that brings a positive response and support from people?
7. What am I doing or what's happening in my life when doors seem to open automatically and effortlessly?
8. What do wise leaders and godly counselors think about my work?
9. What makes me feel good about who I am?
10. What makes my creative juices flow?
11. What am I willing to sacrifice in order to accomplish it?
12. What am I doing that I'd be proud to offer for God's approval?
13. What would I do without being paid for it if I could afford it?
14. What would I be willing to withstand Satan on in order to accomplish?

Prayerfully consider these questions and they will shed light on your God-given assignment in life.

God Bless and keep you,

Leona J. Spann, Chaplain

Do you have documents needing to be notarized?

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SPOUSE OR 1 GUEST

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**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.

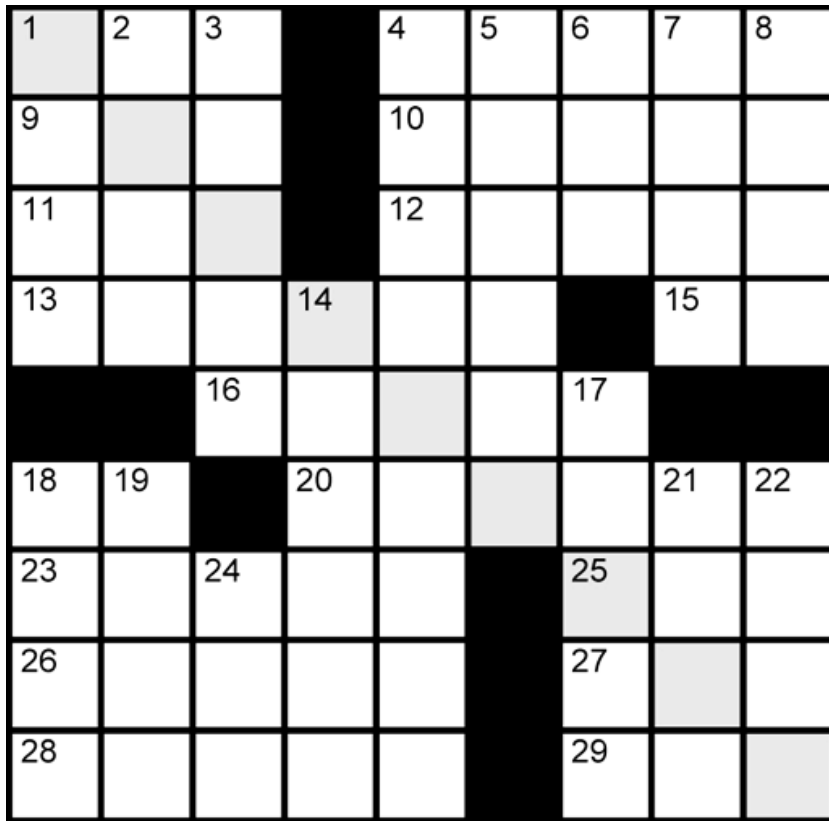
The human resources department reminds us that it's important to keep your information up to date, including:

* Change of address, 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?

Upcoming Events REA Members

- Day Bus Trip to Hard Rock Tampa
- Alhambra Dinner Theatre night
- Train ride to Winter Park
- April 27, 2025 Quarterly Meeting—Annual Fish Fry doors open at 12:00PM
- June 22, 2025 Quarterly Meeting 625 Stockton Street at 10:00AM
- September 21, 2025 Annual BBQ & Quarterly meeting at 625 Stockton Street at 1:00PM
- December 07, 2025 Annual Christmas Party at 625 Stockton Street at 1:00PM



Plays and musicals

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N I G E N O E N E G U E J
S E X R E X N O R M A M L
B P O R G Y A N D B E S S

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CARMEN

PAGLIACCI

EUGENE ONEGIN

PORGY AND BESS

FALSTAFF

RIGOLETTO

FIDELIO

SALOME

IDOMENEO

THE MAGIC FLUTE

JENUFA

TOSCA

KING PRIAM

TURANDOT

LA BOHEME

WILLIAM TELL

LES TROYENS

WOZZECK

LOHENGRIN

XERXES

MANON

NORMA

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

Spring at last!



**Answers to the puzzles
are on page 11**

2025 Retired Employee Associations Board of Directors

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2nd Vice President

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| Baker, Jr., Harvey | Lee, Joyce I. | Ward, Fred D. |
| Bertani, Albert A. | Pinkerton, Mildred M. | Walker, Harry A. |
| Bird, Vernon "Tommy" | Riggin, Robert R. | Warnock, Larry W. |
| Blizzard, Donna M. | Smith, Irene D. | |
| Brightwell, Dorothy | Snellgrove, Donald J. | |
| Browning, Clifton E. | Suggs, Constance C. | |
| Denmark, Donald A. | Sumner, Arthur L. | |
| Dilley, Stephen P. | Thompson, James N. | |
| Hardin, Frances L. | Todd, Peggy J. | |



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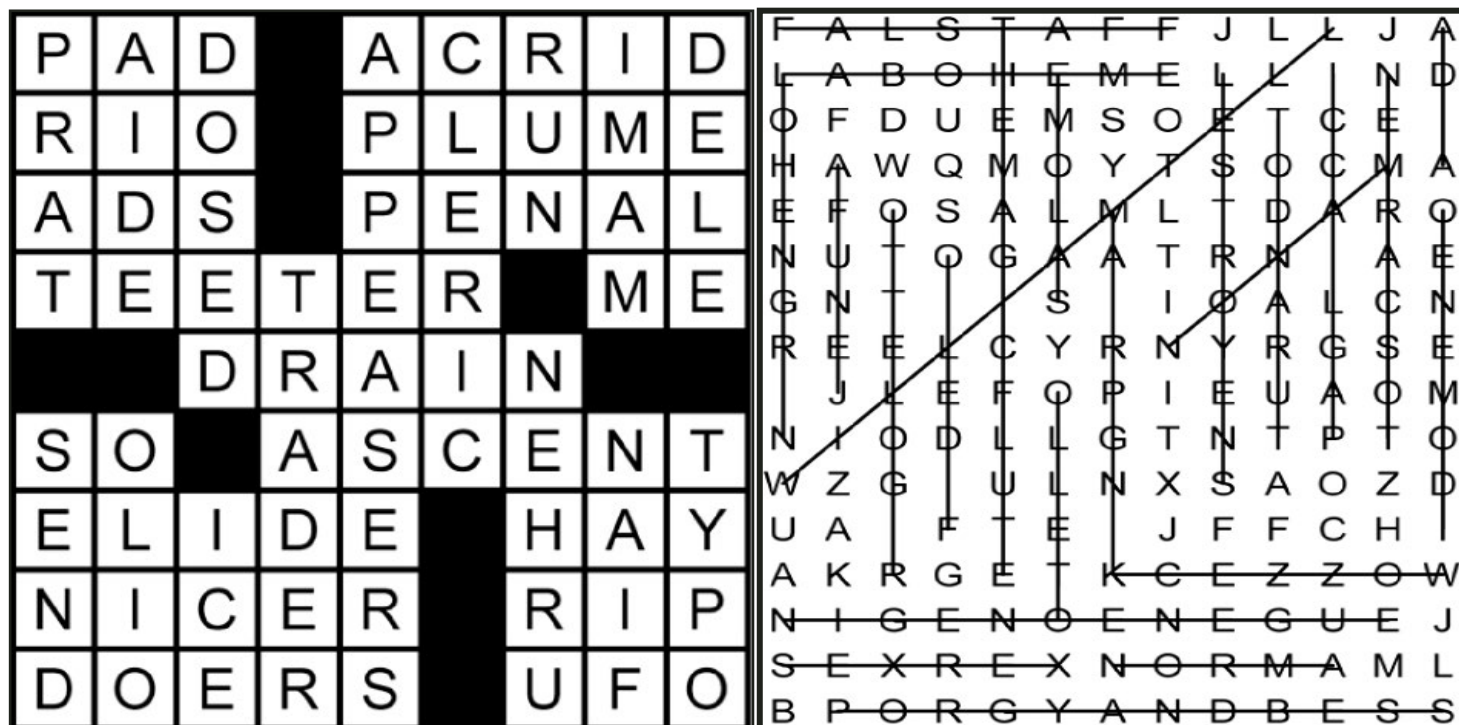
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Answer key to Crossword and Word Search puzzle on page 8

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Welcome to the REA



REA Real Scoop Staff

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& Vickie Diaz

Executive Editor: John Keane

Reporting Contributors: John
Keane, Greg Radlinski, Leona
Spann, Jeffrey Campbell

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Sudoku Puzzle on page 5