

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



THE REAL SCOOP

MARCH - APRIL 2026
Volume 139



President's Report

Terry Wood, President

The Governor and the Florida Legislature are trying to take away the major source of funding for local governments. This includes ad valorem taxes on properties within their jurisdictions.

In Jacksonville, the city and the county are combined under one government, and ad valorem property taxes are the city's major source of funding. These taxes include funds for police and fire services and maintenance of our roads, highways, and parks and recreation facilities.

If these taxes are removed, the City of Jacksonville would have to find other sources of revenue to fund the city's budget.

At the January Retired Employees Association Board (REA) meeting, the board passed a resolution asking the City Council to oppose these changes and for the Duval Delegation to the Legislature not to support these proposals.

Many current members of the Florida Legislature have not served in local government and do not understand how important these taxes are for funding basic local needs.

We're also asking you, as members of the REA, to contact your City Council member and your Legislative representative.

Sharing your support for the REA's resolution is important in funding community services and retirement programs that impact many. The full Council meets on the second and fourth Tuesday of each month at 5 p.m. in the Council Chamber. Contact number 904-255-5200 or Natayla Anderson, *Duval County Legislative Delegation Coordinator*, Email: NataylaA@coj.net, Phone: (904) 255-5091.

Please see a copy of the Resolution on page 2.

**A RESOLUTION OF THE BOARD OF DIRECTORS OF THE RETIRED EMPLOYEES ASSOCIATION OF THE
CONSOLIDATED CITY OF JACKSONVILLE (REA)
ASKING THE DUVAL DELEGATION TO CAREFULLY CONSIDER LEGISLATION BEFORE
THE 2026 SESSION OF THE FLORIDA LEGISLATURE TO REDUCE OR ELIMINATE LOCAL PROPERTY TAXES**

WHEREAS, Governor DeSantis proposes to permanently abolish property taxes for primary residences in Florida, which DeSantis describes as "paying rent to the government," and,

WHEREAS, Florida local governments, including the Consolidated City of Jacksonville, rely, predominantly, on property taxes to fund government operations, and,

WHEREAS, based on data from the Duval County Property Appraiser's Office, residential properties make up an estimated 58.39% of Jacksonville's general government gross taxable value, and,

WHEREAS, the City of Jacksonville's FY 2026 General Fund budget, which funds general government operations (such as public safety and government operations), totals \$2 billion, and,

WHEREAS, for FY2026, approximately \$647 million is allocated to the Jacksonville Sheriff's Office (JSO) and \$426 million is allocated to the Jacksonville Fire and Rescue Department (JFRD), and,

WHEREAS, as of January 2026, multiple joint resolutions have been filed in the Florida House of Representatives, many of which are proposed constitutional amendments that would require approval from 60% of voters in the November 2026 election to become law. The main proposals include:

HJR 201: Elimination of Non-School Property Taxes. This proposal would immediately exempt homestead properties from all property taxes except for school district levies, effective January 1, 2027.

HJR 203: Phased Out Elimination of Non-School Property Taxes. This less immediate plan would gradually eliminate non-school property taxes for homestead properties over 10 years, starting in 2027, by annually increasing the assessed property value exemption by \$100,000.

HJR 205: Tax Elimination for Seniors. This bill would eliminate all non-school property taxes for residents with a homestead exemption who are 65 years or older.

WHEREAS, enacting any of these (or similar) proposals may adversely impact municipal funding/operations in Jacksonville and statewide,

THEREFORE, BE IT RESOLVED by the Board of Directors of the Retired Employees Association of the Consolidated City of Jacksonville, Florida, 2,507 strong and growing, that;

Section 1. The Duval Delegation carefully consider any legislative proposals that would reduce or eliminate real property taxes that fund local government operations, including education, police and fire services, and the pension of government employees;

Section 2. When considering whether to support any proposal to reduce or eliminate local government's ability to levy taxes, please consider the many competing interests. Laws eliminating, instead of reducing or maintaining current property tax levels will have impacts felt for years in often unexpected ways. Prudence is paramount.

Section 3. Without identifying supplementary sources of revenue, every Florida city and county governments' operations will be adversely affected by reducing/eliminating local property taxes. The Obligations will survive any reduction of property tax revenue.

Adopted this 15th day of January, 2026 at Jacksonville, Duval County, Florida.



**Melissa Nelson, State Attorney
 4th Judicial District**

Spring, summer, fall, winter — and tax season. Like clockwork, the unofficial fifth season arrives every year with a flood of paperwork from banks, employers, retirement accounts, and investment firms. Mailboxes are filled with tax documents, while TV, radio and online ads promote tax preparation services.

Unfortunately, tax season also signals the start of something else: an increase in scams and frauds, particularly those that target older adults for money and information.

With a little due diligence, you can protect yourself and not become a victim to these predatory schemes.

Here are some tips to know and red flags to look for this tax season:

- **Don't trust just anyone.** Whether it is a caregiver who "knows someone," a stranger who knocks on your door, or the random person who sent you a text message that seems too good to be true, think twice before you agree to anything or provide any of your personal information. That could be your Social Security number, date of birth, or other information that can be used to exploit you.
- **Know how the IRS will contact you.** One of the more prevalent scams involves individuals calling or texting claiming to be with the IRS. According to the agency, if representatives want to reach you, they will first contact you by mail delivered by the U.S. Postal Service and will only email/text with your permission. If someone does threaten to arrest you, deport you, or strip your benefits unless you immediately pay, it's a scam. **(Cont. pg. 4)**

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Continued from page 3.

- **Don't get "spoofed."** As technology has advanced, so have the methods in which people deceive. Fraudsters can disguise websites, email addresses, and even phone numbers on your caller ID to appear legitimate and trustworthy. Always double check information — especially when people contact you. When in doubt, hang up and go to [irs.gov](https://www.irs.gov) to verify information.
- **Go with a professional.** Using an accredited, licensed tax professional can go a long way to ensuring you don't get scammed. Legitimate professionals should have a Preparer Tax Identification Number (PTIN), should sign any tax return, and encourage you to review a return before filing. Be cautious about anyone who claims they can secure an unusually large refund or charge fees based on refund size.
- **The way to pay.** Be incredibly cautious of anyone asking you to provide gift cards, cryptocurrency payments, payment through certain apps, or conduct wire transfers. Scammers often demand this kind of payment to complicate how transactions are traced and prevent victims from recouping their money.
- **Not just tax-related schemes.** These tips also apply to other schemes, such as the Jury Duty scam we often see — where a caller pretends to be criminal justice official who threatens you with arrest if you do not pay a fine. Just hang up.

Even taking the best precautions, it is still possible to be taken advantage of by tax season scams. If victimized, do not suffer in silence. Contact local law enforcement and the [IRS to report fraud](#) — you never who know else you might help.

Melissa Nelson, State Attorney
4th Judicial District



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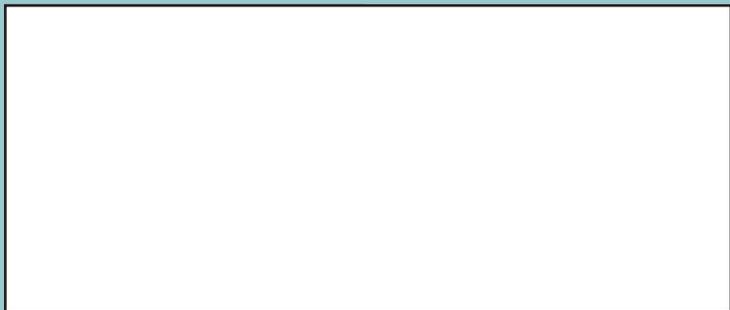
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*John Keane,
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JPOFFHIT INFORMATION BULLETIN

HELPS Tax Break for Police and Fire Retiree Medical Insurance Payments

IMPORTANT UPDATE: New IRS Forms in 2026 make this easier to claim. The JPOFFHIT wants all retired public safety members to be aware that they may reduce their taxable earnings by up to \$3,000 for medical insurance premiums paid during a calendar year. This is allowable under the Healthcare Enhancement for Local Public Safety Retirees Act, or the "HELPS" Retiree Act. And it is now easier to claim.

Prior to 2023, there was a requirement that the premium had to be deducted from the retiree's pension check in order to qualify for HELPS credit. That is no longer the case following the adoption of the federal Secure 2.0 retirement law. Premiums paid directly by a retiree for health, accident or long-term care insurance qualify for the credit.

The \$3,000 reduction does not appear on the annual Form 1099-R issued by the pension fund. The retiree must claim the reduction on their personal 1040 tax form on Line 5b. Instructions on claiming the reduction are included in the IRS Instructions for the Form 1040 on page 28 under "Insurance Premiums for Retired Public Safety Officers."

The good news is that it is now simpler to claim this reduction, effective with the release of IRS Form 1040 for 2025, because the IRS has added a checkbox (Box 2 on Line 5c) to elect the HELPS reduction. The instructions state that if you make this election, you reduce the otherwise taxable amount of your pension by the amount excluded (up to \$3,000). Report your total distributions on line 5a and the taxable amount on line 5b. Then also check box 2 on line 5c, labeled "PSO" (Public Safety Officer).

As this is not a simple matter, pensioners may want to consult their tax preparer to ensure they can claim the reduction. If your pension benefits are administered by a pension administration company, you might obtain additional information by contacting that company.

Married couples in which both parties are retired from police/fire/EMS may claim a reduction in income of up to \$6,000. Please note that the tax break is not available to surviving spouses.

The JPOFFHIT Board presents this information to ensure our retired members can take advantage of this tax break for retiree medical insurance.

Welcome New Members

MARCH - APRIL 2026

Albritton, Brenda S.	Geddis, Bonnie	Parks, Wayne
Alexander, Ernest	Givens, John	Patterson, Florence
Allen, Michael	Green, Darian	Paul, Romy
Alvers, Stephanie L.	Green, Keith J.	Pompi, Kenneth
Andrews, Melanie V.	Griffin, Garry A.	Priepke, Sharleen E.
Arline, Johnny L.	Groves, Dale H.	Proctor, John
Assaf, Robert A.	Hackett, Laura	Pugh, Nicole
Becker, Harry H.	Harris, Delores V.	Roath, Ronnie
Begue, Kandi R.	Hendon, Lynn V.	Roberts, Leslie C.
Bessent, Fred M.	Hoffay, Earl E.	Robinson, Michael R.
Bonetti, Carmella	Holsenbeck, Jason A.	Rolack, Laura
Boyd, Wanda	Honeywood, La Mira Q.	Roa, Juan F.
Brooks, Eleanor M.	Hoof, Sharlene	Richardson, Owen
Browning, Stephanie	Horne, Larry	Rose, Robert R.
Brown-Lawley, Regina	Irizarry Jr., Manuel O.	Sands, Ron
Broxston, John M.	Javier, Brenda Rose	Seeney, Lynford R.
Brugh-Irizarry, Lillie M.	Jefferson, Victor A.	Shultz, Carolyn A.
Bulow, Robert F.	Johnson, Anthony L.	Smith, Majorie
Bunnewith, Denise P.	Johnson, Mark	Stern, Gary
Burch, Linda	Keys, Gary F.	Steens, John
Butler, Lawrence	Knight, Frankie A.	Stone, Wendell K.
Butler, Wanda	Kronbach, Lawrence	Taylor, Wade H.
Carter, Terry L.	La Bruzza, John	Torres, Joseph E.
Cates, Gerald J.	Lampasone, Gary J.	Turner, Gail Y.
Clements, Jeffrey R.	Lathrop, Kenneth	Valdivieso, Manuel
Collins, Marsha A	Leach, Carla D.	Vandenhoy, Lynn M.
Cotter, Terrence J.	Lewis, Raul	Virgalla, Jaim
Crivaro, Roger P.	Long, Donna	Ware, William H.
Cunningham, Gwendolyn L.	Lowe, Edwin	Watkins, William C.
Curtis, Rodney	Lowery, Barbara J.	Watzlawick, Scott
De Vera, James V.	MacDonald, Deborah	West, John S.
Dopson, Robert	Maskell, Clifford W.	Westberry, David
Doueck, Bruce	McCall, David	Whaley, Todd
Eason, H. Allen	McDaniel, Barbara D.	White, Patrick
Ellis, Sarah	McQuaig, Bernadette	Williams, Wisteria
Flanagan, Kristin A.	Meadows, Melissa	Wilson, Barbara
Foe Jr., Wilton	Milan, Gloria	Wilson, Jerrod T.
Forte, Michelle J.	Miller, Vonda	Wright, Deborah E.
Foxwell, Richard J.	Moehring, Margo	Wynn, Robert D.
Foye Sr., Eddy M.	Monroig, Miguel O.	Yeatman, Phillip
Fullerton, Donald	Murrell, David B.	Young-Littleton, Sandra

MARCH SUDOKU

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

MARCH - APRIL WORD SEARCH

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.



MEAN WORDS

- | | |
|------------|------------|
| AWFUL | NOISOME |
| CHEAP | NOXIOUS |
| CRUDDY | OBSCENE |
| DESPICABLE | ODIOUS |
| DIRTY | PALTRY |
| EVIL | PITIFUL |
| FOUL | RANCID |
| GROSS | RATTY |
| GRUBBY | SCABBY |
| HIDEOUS | SCANDALOUS |
| HURTING | SCUMMY |
| LAME | SCURVY |
| LOATHSOME | SORRY |
| LOUSY | UGLY |
| MALEVOLENT | VICIOUS |
| MEAN | |

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

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

Reminder: Free Notary Services Available!

2026 REA ANNOUCEMENTS

Special Days during the Month of March

- World Wildlife Day (March 3).
- International Day of Happiness (March 20).
- American Red Cross Month.
- Brain Injury Awareness Month.
- Credit Education Month.
- Irish-American Heritage Month.
- National Colorectal Cancer Awareness Month.
- National Kidney Month.
- National Ladder Safety Month.
- National Women's History Month.
- Poison Prevention Awareness Month.
- Save Your Vision Month.
- Workplace Eye Wellness Month.
- World Day of Prayer (March 6)
- St. Patrick's Day (March 17)
- Palm Sunday The beginning of Holy Week, ending with Good Friday April 3rd.

Clarence James for School Board Dist. 6



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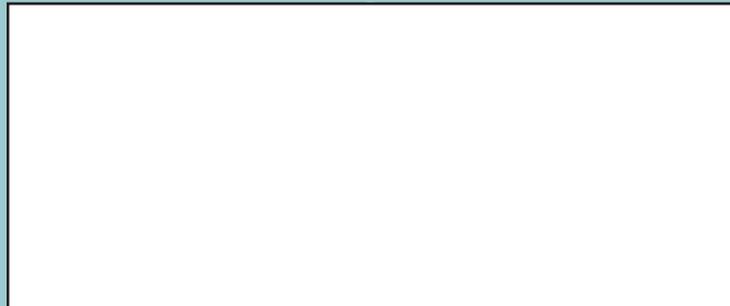
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<i>In Memoriam</i>		NEW MEMBERS CONTINUED from page 7	
Beeder, Harry	Smith, Mary	Bartley, George	Norris, K. R.
Cannon, John G.	Sparkman, Cecil	Boston, Lala E.	Novak, Janet A.
Caswell, Lee	Taylor, Bobby E.	Brannon, Ozzie G.	O'neal, Charles S.
Chapman, Annette	White, Thomas	Catir, David W.	Pope, Jr., Fred W.
Cheeseborough, Eartha E.		Daniels, James E.	Porter, Gregory S.
Dowling, Betty H.		Dodd, James R.	Richardson, Mark S.
Enright, William		Griffin Sr., Darrell V.	Rivers, Gwendolyn A.
Kraus, Bruce J.		Hargis, Stephen M.	Ross, Gloria
Labarge, Reba		Harness, Johnny D.	Russell, Maxine C.
McBride Jr., Henry L.		Howard, Samuel	Silcott, Donald
Plummer, Kenneth		Jones, Warren A.	
Richardson, Gloria		Kurland, Marc L.	
Shelton, Laverne		Lee, Charice D.	
		Lucas, Dewitt	
		Moore, Brenda	



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

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

Answer key to the Word Search and Sudoku puzzle from page 8

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MARCH - APRIL 2026

Happy Easter!

