

RETIRED EMPLOYEES OF THE CONSOLIDATED CITY OF JACKSONVILLE



THE REAL SCOOP

NOVEMBER - DECEMBER 2025

Volume 137



John Keane, President

President's Report

THESE ARE MY LAST WORDS to you as President of the Retired Employees Association. As I complete my term as your President, I am sharing a few thoughts and a great amount of "thanks". Over many years, I have had the opportunity to serve the REA on numerous Committees, as Board Secretary, Vice President, and for two years as your President. I am grateful for the trust and confidence you have placed in me over the years, and I look forward to continuing to serve the REA as a Past President and Member of the Board. Together, we have accomplished much, although much remains on our "to-do list." Our financial house is in good order, our office was relocated to improve service to our Members, and thanks to Lynette Clinch, the administrative and record-keeping systems have been updated.

MEMBERS attending the September Quarterly Meeting enjoy fellowship and a delicious meal prepared by the "Cooking Crew." Forty attendees left smiling as the winners of the prize drawings. At the request of many Members, we have moved the quarterly luncheon meetings to Saturday.



THE NOMINATING COMMITTEE reported on the slate of Officers for the Retired Employees Association for 2026.

President- Terry Wood

Immediate Past President - John Keane

1st Vice President- Darryl Patterson,

Advisory Panel- Pete Ison, Emily (Flo) Clark

2nd Vice President- Tom Waarum

General Employees Pension Trustee- Eric Smith

Secretary- Greg Radlinski

General Employees Pension Advisory Committee - Kent Mathis

Treasurer- Richard Wallace

Police and Fire Advisory Committee- Tom Lumpkin

Chaplain- Leona Spann

Police and Fire Pension Trustee - Terry Wood

Sergeant-At-Arms- Larry Johnson

Members at Large- Al Saffer, Laura English-Williams, Sharon Singleton

General Counsel - Paul Daragjati

THE BOARD AMENDED THE REA BY-LAWS to improve readability, clarify conflicting sections, and update Board positions. A copy of the revised BY-LAWS is posted on the REA Web site at REAJAX.COM

SOCIAL SECURITY benefits are paid one month behind. Most affected beneficiaries began receiving their new monthly benefit amount in April 2025 (for their March 2025 benefit). The repeal of the Windfall Elimination Provision and the Government Pension Offset in the Social Security Act was a legislative project that spanned over forty years, during the administration of 7 U.S. Presidents. We never faltered in our pursuit of the repeal of these provisions that unjustly penalized some public employees. January 5, 2025, was Victory Day, when HR 82 was signed into law. The Social Security Administration recently reported sending over 3.1 million payments, totaling \$17 billion, to beneficiaries eligible under the Social Security Fairness Act, 5 months ahead of schedule. (Continued on page 2.)

Continued from page 1.

RETIRED EMPLOYEES ADJUSTMENT Ordinance remains before our City Council. We took a “back seat” during the budget discussions; however, we have continued to meet with Council Members and the Office of General Counsel to find the best avenue to move this important legislation forward.

WE MOURN the passing of Kevin Stork, REA Member who served the City with outstanding leadership, vision, and ability in numerous positions within the Accounting Division under multiple Administrations. Kevin also served as the Finance Officer for the Police and Fire Pension Fund. Condolences to his family.

BY LAW, certain financial benefits can *ONLY* be paid to the person whom you designated on official forms. This includes Life Insurance, Trusts, Banking, Savings Accounts, and other financial instruments. Review your deductions and accounts to ensure the designated beneficiary IS the person you desire to receive the benefit. Now is the time to perform your annual records checkup.

“ON FILE”. When a pensioner passes, benefits are provided to eligible survivors. Some of the documents required for processing beneficiary payments are your marriage license and, if you have children eligible for benefits, their birth certificate(s). You can help your family avoid unneeded stress in a difficult time by filing a copy of the required documents with your Pension Fund Office ... now.

AND I offer my sincere appreciation to the Board for their strong support of our programs and the Members whom we are honored to serve. Best wishes for continued success to the Board Members who will take office on January 1.

John Keane, President

Chaplain's Message

The Christmas Story Found in [Luke 2](#)

Luke 2:1-21: "In those days Caesar Augustus issued a decree that a census should be taken of the entire Roman world. (This was the first census that took place while Quirinius was governor of Syria.) And everyone went to their own town to register.

o Joseph also went up from the town of Nazareth in Galilee to Judea, to Bethlehem the town of David, because he belonged to the house and line of David. He went there to register with Mary, who was pledged to be married to him and was expecting a child. While they were there, the time came for the baby to be born, and she gave birth to her firstborn, a son. She wrapped him in cloths and placed him in a manger, because there was no guest room available for them.

And there were shepherds living out in the fields nearby, keeping watch over their flocks at night. An angel of the Lord appeared to them, and the glory of the Lord shone around them, and they were terrified. But the angel said to them, "Do not be afraid. I bring you good news that will cause great joy for all the people. Today in the town of David a Savior has been born to you; he is the Messiah, the Lord. This will be a sign to you: You will find a baby wrapped in cloths and lying in a manger."

Suddenly a great company of the heavenly host appeared with the angel, praising God and saying, "Glory to God in the highest heaven, and on earth peace to those on whom his favor rests." When the angels had left them and gone into heaven, the shepherds said to one another, "Let's go to Bethlehem and see this thing that has happened, which the Lord has told us about."

So they hurried off and found Mary and Joseph, and the baby, who was lying in the manger. When they had seen him, they spread the word concerning what had been told them about this child, and all who heard it were amazed at what the shepherds said to them. But Mary treasured up all these things and pondered them in her heart. The shepherds returned, glorifying and praising God for all the things they had heard and seen, which were just as they had been told.

On the eighth day, when it was time to circumcise the child, he was named Jesus, the name the angel had given him before he was conceived."

Leona J. Spann
Chaplain



Terry Wood, 1st Vice President
Scam and Fraud on Senior Citizens

(Summary of an article by Jessica Johnson, Center for Economic Well-Being*)

- Defrauding older adults is lucrative business. Worldwide, people age 60+ lost a combined \$3.4 billion to financial scammers in 2023 alone.
 - Most commonly, criminals target older adults with tech support, grandparent, and government impersonation scams—all of which work by gaining trust.
 - Knowledge is power. Learn how to identify and stop the top 5 financial scams and what to do if you or someone you know is a victim of fraud. Financial scams are everywhere these days and no one is immune. And sometimes it leaves older adults with no way to recoup their losses.
- Worldwide, people age 60 and over lost a combined \$3.4 billion to fraud in 2023 alone. Behind that shocking figure? More than 100,000 very real people who have been robbed of their savings and financial security.

“We need to make sure our seniors, their caregivers, families, and friends know the signs to look for when a criminal is after your money,” said FBI Criminal Investigative Division Assistant Director Michael Nordwall. When it comes to stopping online scammers, knowledge is power. Below, we cover the most common scams targeting older adults. We’ll also tell you what to do if you or someone you know encounters one.

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. (To be Continued next month)

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From the Secretary's Desk
Greg Radlinski, Secretary

As of October 7th, File #2025-0361, the \$1250 one-time supplement to retirees pay, remains stuck in Committee. Many of us thought that getting Council to act on a bill supported by many CMs and desired by almost all City retirees would be expeditiously enacted. However, it appears now to be as simple as getting a child to try spinach. If you haven't written to your District Council Member and the At-Large members demanding action, please do it now. Do not let them think we're happy with the status quo—continued deferral. I'm not. Are you?

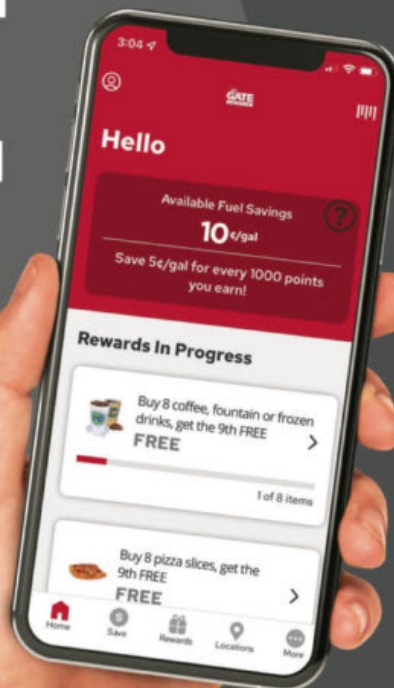
Soon REA will be announcing a new initiative to grow our membership. Before and after the new program gets underway, the traditional recruiting effort is and will remain available. You are all recruiters. When you meet folks who have retired from the City of Jacksonville, ask them if they're members. If they say "no," you're authorized to invite them apply. The membership application is on-line at www.jaxrea.com. Usually at the end of The REAL Scoop the membership application is accessible through a QR code. The dues are minimal and, most retirees (now including JEA retirees!) can have the dues paid by allotment from their retired pay. Its really simple. And the bigger we are, the louder we roar!

I get quite a few calls asking for help contacting the REA Office and individual Board members. Awhile ago REA relocated to the Police & Fire Pension Building, 1 West Adams St., Suite 300. You can contact the REA office at 904-353-2400 between 9:00 am to 2:00 pm Tuesday through Thursday. You may also email info@reajax.com. In every issue of The REAL Scoop, there is a list of the officers and directors of the Board with their telephone numbers. Keep it handy, and call if you think one or more of us can help you. And remember, notary service is available at the Office. Need your signature notarized? Stop by the office.

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RETIRED EMPLOYEES ASSOCIATION 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 _____

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Move Smarter, Live Stronger: The Benefits of Zone 2 Exercise for Seniors Tom Fonger M.A., C.S.C.S., PFT

As we get older, staying active becomes more important than ever — not just to stay fit, but to stay independent, energetic, and healthy. You’ve probably heard that “exercise is good for you,” but did you know there’s a specific kind of exercise that’s especially beneficial for older adults? It’s called **Zone 2 training**, and it might just become your favorite way to move.

What is Zone 2 Exercise?

Zone 2 refers to a heart rate zone that’s considered “moderate intensity.” In simple terms, it’s the level of effort where you can still **carry on a conversation** — you’re working but not gasping for air. Think: brisk walking, casual biking, water aerobics, or light dancing. You’re moving enough to get your heart rate up, but not so much that you’re out of breath.

If you use a fitness tracker, Zone 2 is usually about **60–70% of your maximum heart rate**. But you don’t need fancy tools — if you can talk but not sing while moving, you’re likely in Zone 2.

Why is Zone 2 So Good for You?

- 1. Supports Heart Health** Zone 2 training strengthens your heart without putting it under strain. Regular sessions help improve circulation, lower blood pressure, and reduce your risk of heart disease.
- 2. Boosts Energy and Endurance** You’ll notice everyday activities — like walking to the store, climbing stairs, or gardening — become easier. That’s because Zone 2 builds endurance, helping your body use oxygen more efficiently.
- 3. Improves Metabolism** This kind of training helps your body become better at burning fat for energy, which supports healthy weight and balanced blood sugar — important factors for preventing or managing diabetes.
- 4. Gentle on the Joints** Unlike high-impact workouts, Zone 2 exercises are low-risk for injury and easier on aging joints. You get the benefits of movement without the wear and tear.
- 5. Supports Brain Health** Studies show that regular aerobic exercise — especially at moderate intensity — can help maintain memory, focus, and overall brain function as we age.

How Much is Enough?

Experts recommend aiming for about **150 minutes of moderate exercise per week** — that’s just 30 minutes a day, five days a week. You can split it up into smaller chunks if that feels better. The key is consistency over time.

Getting Started

- **Pick something you enjoy:** Walking, swimming, dancing, or even a steady bike ride around the neighborhood.
- **Go with a friend:** It’s more fun — and safer — to exercise with a buddy.
- **Listen to your body:** You should feel like you’re working but not struggling. Start slow and build up gradually.

Remember: It’s never too late to start. Zone 2 exercise is one of the most powerful tools we have for staying healthy, independent, and full of life — no matter your age.

So put on those walking shoes, turn on your favorite tunes, and get moving — your future self will thank you.

**Annual Christmas Party & Quarterly
Membership Meeting**

SATURDAY December 6, 2025

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GOLF CART:**

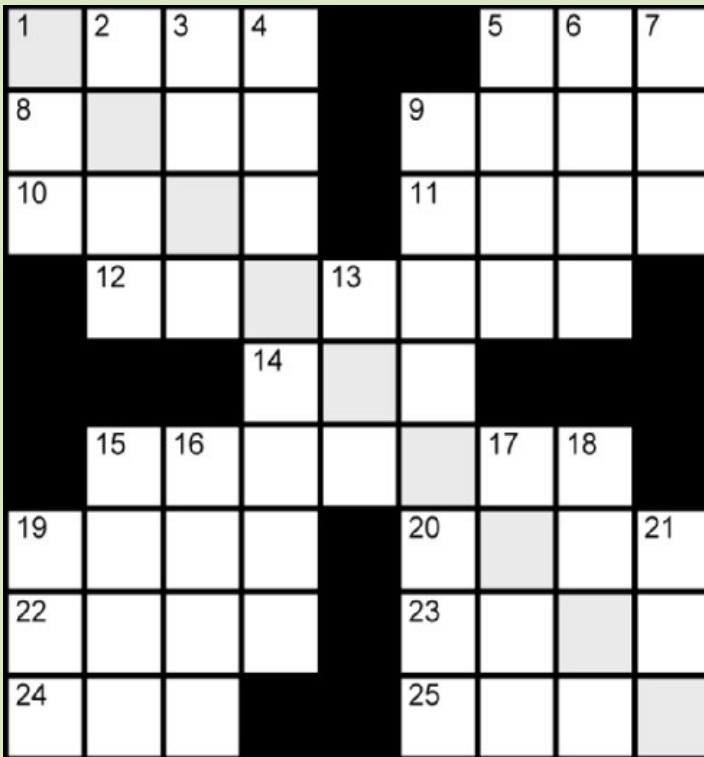
Excellent condition. It has running lights, a horn, new cart cover, seat belts, battery and comfortable seats. Please text or call if you have any questions. Serious buyers only. Asking for \$7,200.00 or make me an offer. No trades.

Contact A. Fluker



COZY BLAZE CROSSWORD PUZZLE

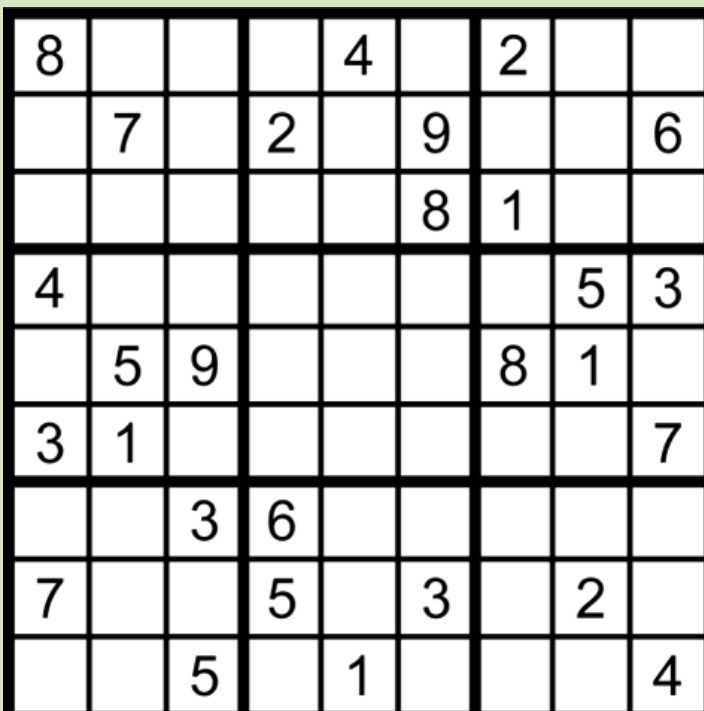
The title is a clue to word in the shaded diagonal.

**Across**

1. Blacken
5. Cooking meas.
8. Charades, e.g.
9. Quiet
10. Doctrines
11. Condo, e.g.
12. Funny song from Wicked
14. Lizard, old-style
15. Wordnik
19. Balance sheet item
20. Get ready, for short
22. Brews
23. In place of
24. "___ not!"
25. A long, long time

Down

1. Special effects letters
2. Door fastener
3. BBs, e.g.
4. Shows consideration and high regard.
5. Charlie, for one
6. Mix
7. Darling
9. Number divisible by another number.
13. Amateur video subject, maybe
15. Kosher ___
16. Lying, maybe
17. Beethoven's "Archduke ___"
18. Caught in the act
19. "Dear old" guy
21. Sign of infections

NOVEMBER - DECEMBER SUDOKU

Happy Thanksgiving!

**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

Veterans Day: A time for appreciation

We all recognize the solemn moment of "the 11th hour of the 11th day of the 11th month." We bow our heads in recognition of the end of World Wars I and II. Most of all, on Veterans Day, we remember and honor the veterans of all American wars and conflicts. We show our gratitude in many ways.

Some of us will attend parades, ceremonies or prayer services. Others will take time to remember family members and friends who served in past and present conflicts. Many of us will just say, "Thank you for your service."

You won't have a hard time finding a veteran. According to the most recent data from the U.S. Department of Veterans Affairs (VA) and the U.S. Census Bureau, there are approximately 18 million living veterans in the United States as of 2025. This represents about 6 percent of the adult population.

Veterans themselves usually take a joyful view of the event. They may gather to celebrate with their buddies, sometimes having a party with fellow unit members who have come from some distance away for the gathering. It's a popular time for reunions.

Veterans Day celebrations at the VFW (Veterans of Foreign Wars) and the American Legion clubs include music, dancing, dining and more, often arranged by the women's auxiliaries.

The revelry, however, comes to an abrupt silence for a few moments in recognition of "The 11th Hour."



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Allen Chauncey	Charles W. Russell
Norma J. Duane	Michael Sams
Myrna Ginter	Acie Stroughter
John Graves	Billie D. Walters
Betty Heers	Gail West
John Hess	Clovis Wood
Molly Lloyd	

Welcome New Members NOVEMBER- DECEMBER 2025

Alan Ainsley
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 Donald E. Carter
 Troy Harris
 Scott Holsenbeck
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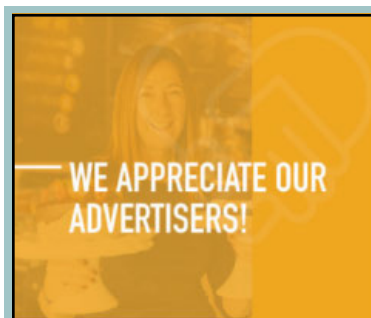
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G	A	M	E		M	U	T	E
I	S	M	S		U	N	I	T
	P	O	P	U	L	A	R	
			E	F	T			
	D	A	C	O	I	T	S	
D	E	B	T		P	R	E	P
A	L	E	S		L	I	E	U
D	I	D			E	O	N	S

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

Answer key to the Crossword and Sudoku puzzle from page 8



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NOVEMBER - DECEMBER 2025

Welcome to the REA

