



Jacksonville

Police and Fire Pension News

"We Serve...and We Protect"

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR

PUBLIC ATTENTION has been focused on the City Council Finance Committee during the month of August as the Committee Members seek spending cuts to overcome the rejected millage increase in the proposed budget submitted by Mayor John Peyton. All informed sources report the City is facing financial stress due to the reduction in taxes collected. The root cause is the worldwide fiscal crisis; the severe and lengthy recession in the US economy; steep decreases in local property values which results in lower tax assessments; and the delinquency in tax and assessment payments. Finance Committee Members have initially proposed additional reductions in spending authorizations to meet expected revenue.

STRANGE as it may seem, some City Officials discount the effect of the financial crisis and the recession impact on our Pension Fund. The domestic Stock Market has undergone an unprecedented period of value reduction. Interest rates set by the Federal Government are at the lowest possible level. Rather than agree the effects mentioned above also impact the value and earning of the Pension System, they attempt to mislead the public into believing the increased pension costs are due to "excessive benefits". A columnist for the local paper often called misleading comments by elected officials "*heifer dust*".

STILL SOME of our City Fathers say that when it is raining financial problems on the City side of the street, the fiscal impact on the Pension System is unrelated. More "*heifer dust*". **FALSE!** The same fiscal issues impacting City finances also impact the Pension side of the street.

AUGUST WAS AN AWARD WINNING MONTH



PENSION TRUSTEE BARBARA JAFFE was honored on August 27th by the *Jacksonville Business Journal* as one of the "*Women of Influence*" who contribute to the success of their Companies and organizations they are affiliated with. A Member of the Pension Board since 1990, Mrs. Jaffe was cited "*Her business insight in these unprecedented challenging and troubled fiscal times enables the Board to separate financial fact from fiscal fiction*". The Board has taken a number of important steps to preserve and protect the Pension Fund during the market downturn "*effectively positioning the Fund for the future Market recovery*".

RICHARD COHEE, CPA, DEPUTY EXECUTIVE DIRECTOR - ASSISTANT ADMINISTRATOR was recognized by the Pension Board with the "*Outstanding Employee of the Year Award*" for his representation of the Fund via participation in the recent JCCI Study on City Finances. In addition, Dick was the primary author of a series of letters to City Officials enlightening them as to the true cause of the current underfunding of the pension system "*City officials short term budgetary planning for long term fiscal problems*".



STATE REPRESENTATIVE MICHAEL WEINSTEIN was honored by the Police and Fire Pension Board with the annual "*Legislator of the Year Award*" on August 13th. Selected for his strong support of our legislative agenda during the 2009 Session, Representative Weinstein sponsored the bill amending the Charter permitting the increase in investment in Real Estate. He was very active along with other Delegation Members in securing the passage of the bill revising the Statutes governing Pension Fund operations.

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OFFICE CLOSED LABOR DAY, SEPTEMBER 7, 2009

BOARD OF TRUSTEES

Asst. Chief Bobby Deal, Police Trustee, Board Chair
 Nathaniel Glover Jr., Trustee, Board Secretary
 Barbara Jaffe, Trustee
 Peter Sleiman, Trustee
 Lt. Richard Tuten III, Fire Trustee

John Keane, Executive Director—Administrator
 Richard Cohee, Deputy Executive Director—Asst. Admin.



Governor Charlie Crist was in Jacksonville on August 14th, attending the Memorial Services for Captain Scott Speicher. Speicher was flying a Navy Hornet fighter when he was shot down 100 miles west of Baghdad, on the night of January 16, 1991, the first night of Operation Desert Storm. His plane crashed in a remote, uninhabited wasteland known as Wadi Thumayal. He was the first combat casualty for American forces in the war. Speicher was stationed with his Squadron at Naval Air Station Cecil Field Jacksonville, Florida. At the time of the



Gulf War, he was a lieutenant commander, assigned to VFA-81, embarked onboard the aircraft carrier USS Saratoga. During the 18 years he was missing, Speicher was promoted to Commander and to Captain.

Following the services at the Veterans Wall at the rear of the Sports Complex, the Governor spoke with State Attorney Angela Corey, (L) who expressed her appreciation for the words of comfort spoken by the Governor during the Memorial Service. Executive Director—Administrator John Keane (R) also thanked Governor Crist for participating in the Memorial service and expressed our thanks for the Governor's signing of two important bills enacted by the 2009 Legislative Session.

ATTN: POLICE AND FIRE RETIREES - Affidavits are in the mail!!!

The annual affidavits have been mailed. Please be sure to have your form notarized and returned to our office prior to September 25th to insure continuous payment of your benefit. No faxed copies will be accepted.



Keeping Your EMT and Paramedic License Current – or not...

The Fire Training Academy has received several recent telephone calls in reference to the renewal or reinstatement of EMT and Paramedic certifications from retirees. Keeping these current is, of course, a personal decision. However, if you do not keep them current, the process is quite painful to regain them.

The same recertification requirements remain in place for those who have retired as they are for those who are still active members. The current license period expires at midnight, December 1, 2010. There is only a 6-month grace period for those who allow their licenses to expire. Once that 6-month grace period is reached, which will be May 1, 2011 in this cycle, the license holder must attend initial training from beginning and retake the licensure exams again.

Due to the complexity of obtaining both the EMT and Paramedic Licenses, it is recommended that the holder either keep the licenses current or move them to an inactive status. We will be happy to assist with license recertification questions and locating classes for those retirees that want to keep their licenses current. The most up to date information is located at:

http://www.doh.state.fl.us/mqa/Renewal/EMT-Paramedic/emt-par_renewal.html

In order for your license renewal to come to your home, you will need to change your address from the Fire Training Academy to your home. The address change form is located at:

<http://www.doh.state.fl.us/mqa/howdoi.htm>

Any questions, please let us know.

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Observing Patriot Day, September 11

On this day, we honor those who died and those who served heroically during the worst terrorist attacks in United States history.

On September 11, 2001, almost three thousand people died in New York, Washington, D.C., and in the fields of Pennsylvania.

Everyone remembers where they were and what they were doing when they first saw the events on television, or heard about them on the news coverage that continued throughout the day, night, and beyond.

A month later, the U.S. House of Representatives passed Joint Resolution 71. It was first designated as the Day of Prayer and Remembrance for the Victims of the Terrorist Attacks on September 11, 2001.



The following year, President George W. Bush proclaimed that September 11 would be observed as Patriot Day.

The President directed that the American flag be flown at half-mast and displayed from homes, at the White House, and on all U.S. government buildings at home and abroad. Most businesses do the same.

Americans are asked to observe a moment of silence beginning at 8:46 a.m. (Eastern Daylight Time), the time of the first plane crash at the World Trade Center.

Patriot Day is a time of both sadness and pride—sadness for the innocent victims and their families, and pride in the actions of the Firefighters, Police Officers, and the brave acts of many others.

Gifts that save lives

The Federal Emergency Management Agency (FEMA) recommends showing how much you care by giving emergency preparedness gifts, including:

- * **Smoke detectors and carbon dioxide detectors for the home.**
- * **Appropriate fire extinguishers and directions on how to use them.**
- * **Foldable ladders for second-story escape routes.**
- * **Disaster kits for home or vehicle.**
- * **NOAA Weather radios and extra batteries.**
- * **Enrollment in a CPR or first-aid class.**

Visit fema.gov or floodsmart.gov for more information on emergency preparedness.

September is National Preparedness Month



to promote emergency preparedness in the home, workplace, school and community.

A natural disaster can occur at any time. During the sixth annual National Preparedness Month in 2009, you are reminded to prepare for a disaster before one occurs.

Whether your area is subject to tornados, hurricanes, fires, earthquakes, or snowstorms, many of the steps you can take are basic to all. (Of course, in extreme cases, you could be ordered to evacuate. Heed the order and go!)

At work: Keep a pack of personal supplies at your desk, including a pair of walking shoes.

Know the exit routes and locations of fire extinguishers and stairways. Carry a card listing important phone numbers, including an out-of-state contact.

At home: Prepare to be isolated and without power for at least three days. Stock an extra cabinet with canned goods, dry foods, drinks, first-aid supplies, and a manual can opener. When foods are on sale, buy some extra for your emergency supply.

Keep a kit in the cabinet stocked with hand tools and work gloves so you can turn off gas lines.

Water may be scarce. Keep two gallons per person on hand for drinking and washing. And have at least one change of clothing for each person in an accessible special place.

Keep a portable radio and extra batteries on hand and an extra battery for your cellphone in case you can't recharge.

Your car: Maintain your gas tank at about one-quarter full. You can't buy gas during a power outage.

Your money: Stash a little extra cash in your home and a roll of quarters. Otherwise, the only money you will have is what's in your pocket. Cash machines and credit cards don't work in a power outage.

Your contacts: Because family members could be at school or work when a disaster occurs, be sure each knows the telephone number of your emergency contact, someone in another state. They can call to learn each other's locations and how they can get back together.

For further information on preparedness, visit theepicenter.com.

♥ Exercise helps your heart even if you don't lose weight ♥

Maybe you've been exercising some and pretty regularly, but the bathroom scale hasn't budged and your middle is still about the same size.

You have probably made an improvement in your cardiovascular health, and that could be even more important than your pants size.

Researchers at Harvard University and Brigham and Women's Hospital report that moderate amounts of exercise is associated with as much as a 41 percent reduction in cardiovascular risk. While their study was done entirely on women, men can assume they have a similar benefit.

In various study subjects, Body Mass Index changes accounted for just ten percent of the reduction. Blood biomarker improvements accounted

for about one-third of the risk reduction, and blood pressure changes were accountable for 27 percent of the improvements. Reduced cholesterol accounts for a 20 percent improvement.

The benefits of regular moderate exercise outweigh what the scale will tell you. The researchers found that the more study subjects exercised, the greater their cardiovascular health improved.

The surprise was that cardiovascular risk dropped by 27 percent for those whose activity burned just 200 to 599 calories per week.

The risk was reduced by 32 percent for those who burned 600 to 1,499 calories per week, and 41 percent for those who worked off 1,500 calories a week.

Keeping financial stress from affecting your health

A lot of people today say the economy is giving them headaches and stress, according to the American Psychological Association.

Some aren't sleeping well at night, and that's bad news. Sleep loss is linked to high blood pressure, heart disease risk, and lower immunity.

Writing for AARP, one psychologist gives these stress-busting suggestions.

- * Tell a joke. Laughing helps to decrease stress-related hormones.

- * Don't associate with over-stressed people. If your current pals do little but fuss over the losses in their 401(k)s, spend free time with other friends.

- * Get a fragrance. Studies show that a jasmine-scented bedroom lowers anxiety upon waking.

- * Turn off the news. Get into your own calm world instead of stressing over bad world news and poor financial news.

- * Walk more. Walking a half-hour a day will lower your blood pressure, say doctors at the Mayo Clinic.

- * Try bubble gum. Australian studies show chewing gum reduces snacking.

- * Listen to music or visit an art gallery. It lowers blood pressure, according to Italy's University of Florence.

A morning meal will make you stronger all day



It's a fact: If you skip breakfast, you'll pay for it later.
Here's why:

*Breakfast will help you avoid a mid-morning brain-energy slump. Your brain needs glucose from good carbs in order to work well.

*Regularly skipping breakfast leads to higher bad cholesterol levels, according to studies by the University of Nottingham in England.

*Eating breakfast gets your metabolism going. You'll eat less during the day and weigh less in the long run.

*The same English study showed regular breakfast skippers were more resistant to insulin, which increases diabetes risk.

Emergency breakfasts:

Grab a slice of whole wheat bread and some cheese when you leave home.

Take a meal replacement drink (like Slim-Fast) along. Drink with a straw.

Keep some hard-boiled eggs in the fridge. Eat an egg and a fruit on the way to work.

Mix up a bag of cold cereal, almonds, and raisins and keep it handy.

Have some whole-grain crackers (like Triscuits) and a piece of fruit.

Early risers are happier and more productive. They stay in better shape, earn more money, and report that they are more satisfied with their lives. Get up early and seize the day!

What you can do about your snoring

Snoring can be a temporary problem brought on by a cold, allergy, or sinus infection.

More often, it's an every-night occurrence caused by a vibration of the relaxed muscles and tissues in the throat. Symptoms are worse if you are overweight, or still have your tonsils.

Doctors at the Snoring and Apnea Center of California, Los Angeles, say snorers should sleep on their sides, not on their backs. It helps to cut back on relaxants like alcohol and some medications before bed.

Nasal strips are popular, but they are recommended only for people whose snoring is due to sinus blockage. Some over-the-counter sprays help, but only if you don't drink anything afterward.



Mouth guards that are custom made by a dentist are expensive but help by moving the jaw forward. They allow more room in the throat.

Two-thirds of snorers develop obstructive sleep apnea. Between snores, breathing passages get blocked and let no air in for ten seconds or more. This can cause high blood pressure, fatigue, and decreased productivity. It could also cause a heart attack or death.

Dramatic improvements are seen with the use of nighttime breathing masks, which gently force air past the obstruction.

The "pillar procedure" is a new, minimally invasive and permanent fix. Three tiny fixed rods are inserted into the soft palate. This stops the soft palate from vibrating, the cause of snoring. It takes about 15 minutes and is painless.

Vitamin K for your bones

The bone mineral density (BMD) indicates the hardness of bone developed by the minerals calcium and magnesium. But now researchers have found that flexibility is what helps bones resist fracture. They should be able to bend a little and not break.

Vitamin K-2, says Australian researchers, is what helps the bone develop that slight flexibility. Vitamin K-2 is formed in the body from vitamin K, which is found in vegetables such as broccoli, spinach, and brussel sprouts.

Doctors at Harvard Medical School analyzed ten years of health data and found that those with the highest intake of vitamin K had a 30 percent lower risk for hip fracture, compared with those who had the lowest intake.

Some doctors say a vitamin K supplement would work better to prevent fractures than an osteoporosis drug.



Avoid medicine mistakes

- * Sort medicines into a weekly container. If you are taking your night pill and your morning pill is still there, you'll know you forgot to take it. In some cases, you can take them both at the same time. Ask your doctor if it's OK.

- * Know what each prescription medication is and what it should do. Be able to identify it by its size, shape, and color.

- * Store medicines in a place that is not hot (like on a shelf over the stove), not too cold, or not too moist, as in the bathroom medicine cabinet. Store them out of the reach of children, of course.

Some teens today steal their parents' and grandparents' medications. Keep yours in a place that is not too convenient or in a basket you can take to another room when they visit.

- * Don't share medicines. Only a doctor knows if what is prescribed for you will help or harm someone else.

- * Always check directions on a medicine container before you take it so you won't be putting drops for your ears into your eyes, for example, advises the Food and Drug Administration.

Check to see if the air bag works

When buying a used car, check for any indication that the air bag has been removed. Thieves often make dents and dings in the interior plastics as they pry out the air bags.

Check the air-bag indicator light on the dashboard. It should glow briefly when the car is first started, which is part of the car's diagnostic system. If the light never comes on, or if it stays on, the air bag probably isn't functioning.

If you still aren't sure the air bags will perform, have a trusted mechanic inspect the car for air bags. Body shops and dealers have a scanning tool to look at the system and see if there are any faults.

There will be a charge for the service, but it could be life saver.

Fake winnings, dead debts, false bills:

How to recognize scams

A few days after the funeral, a "collection agency" calls and says your deceased mother or dad owed \$500 and it's up to you to pay the bill.

This scam takes advantage of people who are still in grief. Elderly people are often targeted. When threatened with legal action, they may rush to settle. Another goal of the con artist is to obtain bank account and Social Security numbers.

Unless you are a cosigner, you are not responsible for the deceased's debt and you should not pay, whether or not it's a legitimate bill.

Police say con artists are ramping up their old false winnings game. In difficult times, people are eager to win at something. Some will send thousands of dollars to "pay taxes in advance" to receive lottery winnings. After getting the money, the con man disappears.

One type of improper "bill collection" may be initiated by legitimate companies. It involves accounts that are settled for one reason or another. But five or six years later, the company



sells a list of old debts to a collection agency for pennies on the dollar.

In one case, a cardholder's brother asked to borrow his card so he could use it "just to check into a hotel." The brother charged \$3,000, moved to another city and couldn't be found. The card company settled for \$1,500.

Six years later, a collection agency came after the former cardholder for the balance. In spite of the threats, he insisted the account was settled. He never heard from the collector again.

Other cases involve smaller amounts of money. A collector called to say a woman owed \$55 in bank charges on an account that had been closed for several years. He said he could ruin her credit by reporting that she had a bounced check and never paid for it, which wasn't true.

Though some people would be bullied into sending money, this woman was not.

The AARP Foundation offers advice about fraud. Call 1-800-646-2283 for information.

New credit card protections ban some extra fees and rate fluctuations

The new credit card law requires that certain information be added to credit statements. *A payment summary example:*

- * New balance \$1,000.
- * Minimum payment \$35.
- * Payment due date: 8/10/08. (Bills must be received 21 days before due.)
- * Months before bill is paid off if only minimum payments are made: 49
- * Interest amount if only minimum payments are made: \$827.75.

Other provisions include:

Paying by phone: No fee can be charged for phone payments.

Over-limit fees: They can't be charged unless the customer has agreed to allow them.

Minors: For an under 21 consumer, the signature of a parent or other who will take responsibility for the debt, or give proof that the under 21 can pay.

Interest rate increases: There will be no retroactive interest-rate increases on existing balances unless payments are 60 days overdue. After that, a customer could get the old rate back by paying on time for six months.

To offset losses, card companies are expected to decrease rewards programs, raise some interest rates, and charge an annual fee. The law takes effect in February of 2010.

**September 13:
National Grandparents Day**

If you are a grandparent, the gift you would probably like most is a visit from your grandchildren.



If you have a grandmother or grandfather of your own, turn that statement around. The nicest thing you can do is to stop by to see them and give them a big hug.

Visiting might not be possible in our time of far-flung families. If your grandparent or great-grandparent lives far away, a phone call is the next best thing.

When it comes to giving a gift, don't settle for another shirt or another plant. Picture frames are one area where you can get creative. A multi-window frame can be filled with snapshots that you bring. Help to fill the slots or if the grandparent is able, he or she can do it without you.

If you planned ahead, there are many places you can order coffee mugs, T-shirts, handbags or wallets with family pictures on them.

For these and other options, search for grandparents gifts on the Web.



