



Jacksonville

Police and Fire Pension News

"We Serve...and We Protect"

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR

INVESTMENT returns for October contained a mixed message for Investors. During the month, the Dow crossed the 10,000 market, twice, once going up and again going down. Is this a sign of market stability or instability? 50% of the "experts" agree on each choice for the correct answer.



CONSULTANTS have traditionally assumed the role as being the "thought" extensions to the Pension Fund Trustee Boards they serve. All Florida Police and Fire Pension Funds are required to have an "outside" Consultant to review investment returns of our Investment Managers and to guide the development of the Asset Allocation Plan and Investment Plan. For many years they have been the "fountain" of new ideas for their clients. Many have excelled at keeping the Fund heading in the right direction, resulting in outstanding portfolio performance and asset growth over almost three decades. With the largest financial crisis in over 90 years (hopefully) stabilized, Pension Trustees now face the next ten or even twenty years of seeking enhanced levels of investment returns to overcome the last five years of Stock Market losses and at the same time managing future risk exposure.

THE BOARD has retained Summit Strategies to serve in this very important role. The Board is committed to taking a new investment direction because they do not believe our old asset allocations will once again be sufficient to continue asset appreciation seen in the 1990's and early 2000's. Many new investment options are being offered to the Board, designed to withstand unpredictable future market events. Summit and other savvy consultants are providing their clients with new ideas on Investment and Risk Management. Consultants will be relied upon for giving the Board new thinking, especially during these still unpredictable times. Protecting and preserving our assets is critical.

THE CITY COUNCIL Committee on Pension Sustainability received a special presentation at the meeting on October 20th. I presented a report on the valuable benefits for the City from our DROP Plan. The elimination of the City Contribution during the 130 pay periods Members can remain in the DROP has saved the City over 41 million dollars since 1999. These dollars went a long way toward balancing previous City budgets. Leave banks were frozen, disability cost and benefit accumulation eliminated, improved personnel management, recruitment and training costs reduced. Some City Officials continue to "demonize" the DROP Plan and the benefits to our Members, while conveniently not discussing or indeed recognizing the substantial savings the City enjoys.

RETIRED DISTRICT FIRE CHIEF J.F. FUSSELL died October 11, 2009. A former member of U.S. Navy serving in WW2 and Korea. Chief Fussell served in both Operational and Administrative assignments, retiring as Chief of Fire Training.

ARTHUR A. SHEDDAN died on October 13, 2009. Art served in the Merchant Marines during WW2, and retired from the Army Reserve. He was assigned to the City Communication Center prior to joining the Sheriff's Office in the early '60's.

MAY THEY REST IN PEACE



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Monday—Friday
****OFFICE CLOSED****
Veteran's Day—November 11, 2009
Thanksgiving—November 26 & 27, 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.

NOTICE TO ACTIVE AND RETIRED FIREFIGHTERS

A special meeting of the Jacksonville Firefighters Death Benefit Fund will be held Monday, November 16, 2009 starting at 10:00am, at the Firefighters Hall on Stockton Street, for the purpose of a ratification vote on a new proposed set of By-Laws. Only current members of the Fund may vote.

Election for the Retired Member of the Pension Advisory Committee

Candidates running for the position of Retired Member of the Pension Advisory Committee are as follows:

William K. David Jr. ***Donald T. Kirkland*** ***John D. Seymour Jr.***

In the mail you will soon be receiving your election ballot. Please be sure to follow the instructions enclosed with the ballot, and return your ballot to our office in the envelope provided prior to the date of the election on November 20, 2009. **PLEASE BE SURE TO VOTE!**

Attention Retirees covered under the City's group plan

Open enrollment begins on November 2 and will end on November 20, 2009. During this time, our office staff will be attending enrollment meetings so we ask that you be patient with us when leaving a phone message. We will return all phone calls within 24 hours of receiving your call.

If you still want to cover your dependents already covered under your eligible plans, you **must** provide the Employee Benefits office with the following original legal documents. If you did not submit your required documents prior to November 2, 2009, you will have to bring them to the Employee Benefits office located at 231 E. Forsyth Street, Room 424. We will copy the information and return the originals to you at the time.

Spouse: **Original Certified** Marriage Certificate and Social Security Card
Children: **Original Birth Certificate** listing both parents' names and Social Security Card for each child
Adoption: **Certified** Court Papers awarding the child to be covered, Birth Certificate (if available) and Social Security Card
Guardianship: **Certified** Court Papers for each child to be covered. If Temporary Guardianship, the award must have occurred within the past 6 months. If not, a more recent certified court document must be obtained prior to enrollment and submitted with Birth Certificate(s) and Social Security Card(s).

We are requiring this city-wide to protect the integrity of our plans and prevent fraud. We will not be able to enroll your dependents without this information. If you do not present it, they will not be covered in 2010.

We will be providing enrollment sessions throughout the City, as we have done in the past, and we will have Employee Benefits personnel to assist you. Call Employee Benefits at (904) 630-1314 for more information.

Confirmation letters with your 2010 benefit selections will be mailed to your home the later part of November. Please look it over carefully to make sure that everything is correct. If not, please contact our office immediately at (904) 630-1314.



ANNUITIES



Many options are available

Annuities offer several benefits over traditional retirement savings. The interest rate, for example, is usually higher than with many other investments.

Some annuities pay as much as 9 percent in the first year. Others offer more than 5 percent the first year. The interest grows tax-deferred until you choose to withdraw the money.

A traditional annuity guarantees that you will have an income stream for life. People often put a portion of their life savings into this type of product to ensure that they won't run out of money, no matter how long they live.

There are many types of annuities. Some are created for a fixed period of time, such as for ten years. There is no limit to the amount you can put into an annuity. IRA and 401(K) limits do not apply, and there is no minimum required distribution at age 70 1/2, according to the Internal Revenue Service.

Some annuities combine life insurance and an income stream. In the case of a ten year annuity, for example, one-tenth of the annuity amount can be with-

drawn each year. In the event of your death, generally the total investment plus all acquired interest is paid to your beneficiaries if no withdrawals have been made. Or the balance remaining after your withdrawals, plus interest, will be paid.

With that same annuity, any amount of money could be withdrawn if you have an unexpected expense, such as a loved one's funeral, but no reason for the withdrawal needs to be given.

In the case of the ten year time frame, if the entire annuity is surrendered up to five years into the contract, the investment will not be worth much more than when you made it. If you wait until ten years, you will see a large profit.

Annuities that mature in a certain time frame, provide a good way to have secure savings, life insurance, and money to pass on to your children all at the same time.

Many annuities pay interest according to a fixed agreement, but some are based on the stock market values.

Home handy men take risks

Before climbing a ladder to fix the roof or sharpening a knife to cut floor tile, it would be wise to consider whether the risk is justified.

It will cost more to hire a plumber, roofer, or contractor to do the job, but in the long run, it could save money and pain. Unless you are experienced and physically capable of doing these jobs, you could end up in the ER.

The American College of Emergency Physicians reports a significant increase in injuries from do-it-yourself projects in the past year.

Injuries included:

*People who accidentally shot themselves with a nail gun;

*Those who broke a bone or suffered a brain injury when they fell off the roof while doing repairs;

*People who had eye injuries;

*A person who cut off his thumb while cutting tile.

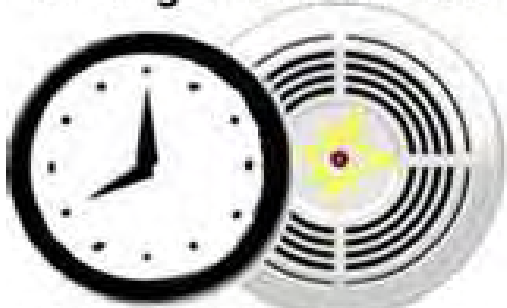
The National Institute for Occupational Safety and Health recommends that homeowners consider the risks before starting a project. They should evaluate their skill level first.

There's another reason for getting professional help for a remodeling project. The end result will be better, sometimes a lot better. And the cost of repairing a mistake could cost more than hiring a professional.

Paul Zuch, President of the National Association for the Remodeling Industry, says hiring a contractor is also a better bet because it gives homeowners someone to blame if the project doesn't turn out as they hoped.

Otherwise, they can only blame themselves.

Change Your Clocks



Change Your Batteries

Suzie Orman's money savers

*Reduce your property taxes for years to come. Get an accurate appraisal on your home. Many homes have decreased significantly in value but are still being taxed according to appraisals made a few years before.

Take the appraisal to the county assessor's office. You could save thousands of dollars on future tax bills.

*Increase your income tax exemptions. It's nice to get \$2,000 or \$3,000 back in a tax refund, but it means you are giving Uncle Sam an interest-free loan. Reduce your exemptions to the proper number, and you can use the extra money in your paycheck to reduce credit card debt. At high credit card interest rates, you will end up saving a lot.



Studies show mobile phone hazards

Only two percent of people are able to safely multitask while driving

Texting and dialing create more danger on the road than any cellphone-related activity. The National Highway Traffic Safety Administration, however, says using the cellphone at all is a serious safety hazard on the road.

The Senate is considering a bill that would require all states to ban texting while driving; 17 states and the District of Columbia have already passed a ban. Seven states have outlawed driver use of hand-held communication devices altogether. (A 2008 nationwide survey showed that only 63 percent of phone users say they would obey such laws.)

There is no way to know how many accidents are cellphone-related but David Strayer, a professor at the University of Utah, estimates that only two percent of



drivers can safely multitask while driving. They are the same people who would make good fighter pilots.

In his studies, people who were legally drunk had fewer crashes when they were sober and talking on a phone.

Some authorities believe that hands-free technology makes mobile phones safer. But talking to someone on the phone is different from talking to a passenger. The passenger helps the driver observe dangers on the road. Often in Strayer's studies, the passenger stopped or started talking according to roadway conditions.

At Johns Hopkins University, scientists have discovered that when people direct their attention to sound, the visual capacity of their brain decreases.

Exercise is great for your health, but ...

You must eat less to lose weight

In 1980, 47 percent of Americans claimed they exercised regularly. By 2000, that figure had grown to 57 percent. Yet the number of overweight and obese people rose dramatically.

Physical activity is essential for good health, but it may not be able to melt pounds away. Exercise researchers at Louisiana State University say when it comes to losing weight, how much you eat is more important than how much you exercise.

Building muscle makes you stronger, but a pound of muscle burns only four calories more per day than a pound of fat. If you somehow gained ten pounds of muscle, you would only be able to eat an extra 40 calories a day.

Vigorous exercise can also stimulate hunger and could lead to a self-reward system. If you burn 300 calories at an exercise machine and reward yourself with donuts on the way home, you could be gaining weight



instead of losing.

Many researchers believe that frequent, lower-level activities work better for weight loss than bouts of vigorous exercise. They say it's better to be active in your life and throughout the day if you can. Take a walk; it doesn't have to be a fast one. Climb the stairs instead of taking the elevator. Dance to the music, hit a golf ball, do the laundry, or play with the dog.

People only have a certain amount of energy to expend in a given day. For weight loss, it's better to be active each day rather than do a vigorous routine a couple of times a week.

A British study compared normally active children and those in sports with vigorous athletic training and found the two groups to be equally healthy.

At the end of the day, it's more about how many calories you take in than how many you burn off.

Something to think about...

With all of our new electronic technology, we are making it easier for thieves.

This could happen:

While you're at a football game, parked in an area specially allotted to football fans, things could be stolen from your vehicle including a garage door remote control and a GPS system which many of us have mounted on the dashboard. When you return to your vehicle this is discovered but also, when you get home you find that your house has been ransacked and just about everything worth anything has been stolen.

The thieves used the GPS system to guide them to the house. They then used the garage remote control to open the garage door and gain entry to your home. The thieves knew the owners were at the football game, and they knew how much time they had to clean out the house.

Something to consider if you have a GPS—don't put your home address in it. Put a nearby address (like a store or gas station) so you can still find your way home if you need to, but no one else would know where you live if your GPS were stolen.

November is National Diabetes Month

Will you be the next case?

It's easy to think that diabetes can happen to older people, or other people, but not to you.

That's what many of the millions of people with diabetes thought. And it's what the tens of millions of people with prediabetes think now.

About 40 percent of Americans age 20 and older have elevated blood sugar levels. The National Institute of Diabetes and Digestive and Kidney Diseases predicts that the United States is facing a diabetes epidemic.

The most common form is type 2 diabetes. It develops when the body doesn't produce enough insulin to keep blood sugar levels normal, or when the body is unable to properly use the insulin it does produce, a condition called insulin resistance.

Who is at risk?

People who are over 45, overweight and have a family history of diabetes are at greatest risk. African-

Americans, Latinos and Native Americans are more prone to the disease.

Millions of people with prediabetes have metabolic syndrome, which includes obesity, low HDL (good) cholesterol, high triglycerides, and high blood pressure, which puts them at risk of both diabetes and heart disease.

What prediabetics can do?

The Diabetes Prevention Program study shows they can reduce their risk of developing a full-blown case by 58 percent by losing 5 to 10 percent of their body weight and getting 30 minutes of moderate exercise every day. Just working toward those goals can help.

Type 2 used to be called adult-onset diabetes, but kids as young as five have it now, according to the International Diabetes Center at Park Nicollet Health Services in Minneapolis.

Q & A on the H1N1 flu

Who is most at risk?

Pregnant women and everyone who has a chronic disease such as asthma, diabetes, or heart disease. About 70 percent of those who have died had underlying conditions.

What if I get the H1N1 swine flu?

Without a lab test, you won't know if it's seasonal flu or the H1N1. Most people get well just by resting, staying hydrated, and taking medications to reduce fever. Stay home and avoid contact with others until at least 24 hours after the fever is gone.

If you have trouble breathing, have chest or abdominal pain, dizziness, confusion, persistent vomiting, or if you don't soon get better, see your doctor.

Should I take an antiviral like Tamiflu?

The Centers for Disease Control and Prevention does not recommend taking them for mild cases. Antivirals are recommended for serious cases and for those with other medical conditions.

How about the new vaccine?

First, people at high risk will get the two H1N1 flu shots, including pregnant women, children and adults age six months through 24 years old, people with medical conditions, health care and emergency medical care workers.

The vaccine should be available now and is safe. It does NOT protect against regular seasonal flu. Be sure to get your regular flu shot.

How can I protect myself before getting the vaccine?

People who are infected with the virus start spreading it a day before they develop symptoms, which means the virus could be present almost anywhere. It is spread through respiratory droplets from a cough or a sneeze. You can get it by touching something they have touched, then touching your mouth or nose.

Handwashing is your most powerful preventive. Wash often with soap and water or a sanitizer.

Should I keep my child home from school if it's going around?

No. Schools will watch kids and staff members for symptoms, isolate them quickly and send them home. In most cases, schools will remain open.

TEXTERS
ANONYMOUS



"My name is Roy and it's been six months since I've communicated with my friends by using my thumbs."

Life expectancy is at an all-time high

U.S. life expectancy has risen to a new high. It now stands at nearly 78 years, according to the National Center for Health Statistics. That's three months higher than it was in 2008.

The increase is due to falling rates in almost all the leading causes of death. Life expectancy in the United States has grown nearly one and a half years in the past decade.

The United States continues to lag behind 30 other countries in estimated life span. Japan has the longest life expectancy, 83 years.



**Smoke Alarms
Save lives !**

Veterans Day: Americans take the date very seriously

On Wednesday, November 11th, while we continue to lean strongly on our military forces, we celebrate Veterans Day.

Originally called Armistice Day, the day commemorated the end of World War I. The war officially ended with the signing of the Treaty of Versailles but the temporary cessation of hostilities went into effect on the 11th hour of the 11th day of the 11th month: November 11, 1918. On November 11, 1919, as President Wilson proclaimed the first Armistice Day, Americans celebrated by holding parades, public meetings and a pause of business at 11 a.m.

After World War II and following the war in Korea, veteran groups lobbied for a change to honor all who served America in the armed forces.

On June 1, 1954, President Eisenhower signed



legislation changing the name of the legal holiday from Armistice Day to Veterans Day.

However, the date was not written in stone. In 1968, Congress passed the Monday Holiday Law that established the fourth Monday in October as the new date.

An outcry went up. Initially, all states, except Mississippi and South Dakota, followed the federal observance the first year. But popular support was for the original date.

By 1975, the federal government passed legislation to return the national observance to November 11. This took effect in 1978. Popular sentiment won out.

While Memorial Day is reserved to honor those who have died fighting, America now honors all Service members, past and present, living and dead, on Veteran's Day.

How to use a fire extinguisher

To quickly get a fire extinguisher going, then use it properly, remember **PASS**:

P: Pull. Pull the pin to discharge material.

A: Aim. Aim low. Point to spray at the bottom of the blaze first.

S: Squeeze. Squeeze the lever above the handle to operate, and release it to stop the spray.

S: Sweep. Sweep the extinguisher from side to side until the flames are out.

For more information, visit the Web site of the National Fire Protection Association in Quincy, Mass— www.nfpa.org

Use gasoline safely

Here are some helpful tips from the American Burn Association on how to handle gasoline with care:

- * Don't smoke, use matches or other ignition sources anywhere around gas. Gas vapors can travel far from gas containers in enclosed areas.
- * Use gasoline only in well-ventilated areas.
- * Turn off equipment and let it cool before filling the gas tank.
- * Never use gas to start the charcoal on a grill. Use a proper charcoal starter.
- * Never use it as a cleaning fluid, as a solvent or to clean your hands.
- * Store gasoline in approved containers in a cool, well-ventilated area such as a shed or a garage that is not near the house. Keep only a minimum amount on hand.
- * Never use glass or plastic bottles for gasoline storage.

Be thankful for healthier holiday feasts

When people went "over the river and through the woods" to Grandmother's house, they came home weighing a few pounds more, but your guests won't have to.

Try this for a healthier day:

*When cooking, avoid adding hidden calories to foods, like lots of butter to mashed potatoes and extra oils to vegetables. Try a sweet potato recipe that doesn't call for marshmallows.

*Use whole wheat bread or brown rice to make stuffing. Add nuts or seeds for crunch and flavor.

*For appetizers, offer low-calorie munchies instead of fatty foods. Put out bowls of different colored vegetables without sauces or with fat-free dips. Guests can snack on them while visiting and waiting for dinner.

*Have plenty of water on the table and readily available. Make non-caloric beverages an option.



*Start dinner with a salad as the first course. Use a lot of greens and offer low-fat salad dressings.

*Have outstanding vegetable side dishes that have lots of flavor but not as many calories.

*Make gravy a choice instead of serving turkey or beef in gravy.

*If you are serving at a buffet, make portions fairly small. People can always come back for more.

*Take a break after dinner and before dessert. Get people up and moving. Some families take a traditional walk after dinner. It's more fun than a nap.

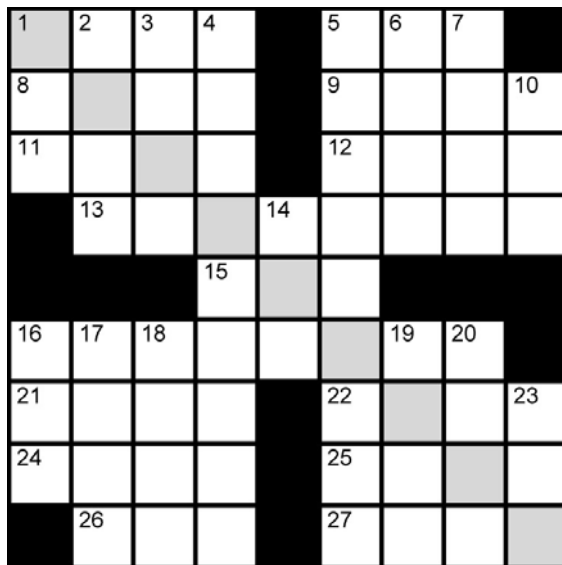
*Offer fruit and custard or pudding along with pie for dessert.

The basic ingredients for Thanksgiving dinner are healthy. It's what you do to them that makes the difference between healthy and not.

Evaluation crossword puzzle

Across

- 1. Bang-up
- 5. Conditions
- 8. "Once ___ a time..."
- 9. "Beowulf" beverage
- 11. Be slack-jawed
- 12. Shark
- 13. Completely sealed
- 15. Roam (about)
- 16. California's ___ Valley
- 21. "Cool!"
- 22. ___ Minor
- 24. Delhi wrap
- 25. Blue hue
- 26. Fond du ___, Wis.
- 27. Countess's husband



Down

- 1. Summer mo.
- 2. Brightly colored fish
- 3. Yep's opposite
- 4. Full of vim
- 5. Close
- 6. Accomplishment
- 7. Pseudonym of H.H. Munro
- 10. Elmer, to Bugs
- 14. Deface
- 16. ___ and outs
- 17. Breakfast, lunch or dinner
- 18. Legal prefix
- 19. In a muddle
- 20. Pinocchio, at times
- 23. Everything

The puzzle name is a clue to the word in the diagonal

Real estate word search

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

- APPRECIATION
- ARM
- BANK
- BOND
- BROKER
- CAP
- CHARGE
- CONDO
- COOP
- CREDIT
- CRV
- DEBT
- DEED
- DEFAULT
- DROP
- ESCROW
- ESTATE
- FHA
- HOME
- JUMBO
- LEASE
- LEGAL
- LIEN
- LOAN
- MARGIN
- OFFER
- POINTS
- PROPERTY
- REALTOR
- REFINANCE
- SURVEY
- TAX
- TITLE
- VALUE

