



Jacksonville

Police and Fire Pension News

"We Serve...and We Protect"

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR

THE ECONOMY. The number one issue confronting America is the sad state of the domestic economy. Never before in our history has the stock market, financial institutions, automakers, defense contractors, and state and local governmental units suffered under the severity of the current conditions. The attempt by the Bush Administration to "kick start" the economy via granting "bailout dollars" to large banks and AIG, failed to open the frozen credit markets. The Obama Administration is bogged down in their efforts to restore confidence in credit by the failures of the last attempt, coupled with the "firestorm of protest" over the payment of bonus dollars to retain "key" employees in the wreckage of Merrill Lynch and AIG. The dollars and cents loss on the Police and Fire Pension Fund amounts to over 220 million dollars in asset value.



FUNDED STATUS of the Pension is calculated every year, shortly after the end of our fiscal year on September 30th. Following a thorough analysis of numerous economic factors, the Fund Actuary issues a report, known as the GASB, which is short for the proper name of the Government Accounting Standards Board Statements 25 and 27. Upon further review, Pension Board Consultants determined the funded status of the Pension Fund as of September 30, 2008 was 49.13%. The deterioration was caused by the massive losses in book value of our assets in the Stock Market. ***All pension benefits are safe and secure.*** From a historical note, in the summer of 1971, the Pension Fund had a funded status of 15% from which we rose to over 100%. At the March Board of Trustees meeting Dick Cohee commented *"We have seen this movie before"*. Most market experts view the current situation as improving, as the market has recovered nearly 25% during the month of March.

SELECT PENSION COMMITTEE of the City Council held the first of five scheduled meetings on March 17th. City Council President Ronnie Fussell appointed the Committee last month with the charge to review the current pension structure, funding mechanism, current and future obligations of all three City Pension Funds, and shall consider options and alternatives to ensure both the reasonable and long term financial security of current and future City retirees and the City's fiscal health and sustainability. The Special Committee is tasked with reporting its findings and propose legislation if necessary by June 1st. We commend the Council President for his actions and we will work with the Special Committee. I will keep you posted on developments.

LEGAL ACTION – STATE as previously reported, the Pension Board has filed a lawsuit against the Florida Department of Management Services, Division of Retirement in the Circuit Court in Tallahassee. The 2005 Legislature approved a City Charter amendment granting additional investment options to the Board. The Division of Retirement threatened to withhold our Chapter money if we followed the new provisions. We have been working with the Division of Retirement staff, and they have recently approved a portion of the new investment authorizations, but are holding firm on other sections. The Motion to Dismiss filed by the State was denied on March 25th. The suit will be amended and re-filed within the next ten days.

STATE LEGISLATION considered during the current Legislative Session impacting the Pension Fund is contained in two bills. One will permit additional investments in Real Estate, introduced by Representative Mike Weinstein. The bill is moving, with hearings already conducted by three Committees.

DROP DEADLINE for Members who desire to participate in the July 2009 – July 2014 DROP class is June 5, 2009 at NOON. Applications will be accepted beginning May 1, 2009. To set up an appointment, contact Donna Walmsley at the Pension Fund office at 904-255-7373.

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Chief of Operations Brady Rigdon (Fire), V. Chair
Captain Sean Hatchett (Fire)
Donald Kirkland, Retired
Lt. David McCall (Fire)
Officer Gary Oliveras (Police)
Chief Rick Townsend (Police)

**NEW POLICE
RECRUITS**

Congratulations!



BERNARD, Christopher C.
CHASTAIN, Kenneth A.
CUSTER, Kyle M.
GAST, Douglas B.
GAUSE, Keith H.
HOLCOMB, Jason T.
HOPELY JR., James J.
HYSMITH, William T.
ISARAJ, Kreshnik
LOPEZ, Luis A.



Please come celebrate Fire Station #2's
100 Year Anniversary!

Thursday, April 30th
From 11-2 pm
At Fire Station #2

Burgers, Hot Dogs, &
Refreshments

Enjoy an Afternoon of Fellowship & Memories
Built Over the Last 100 Years

SpringfieldDeuce.com

**"The best time to plant a tree
is twenty years ago.
The second best time is now."**

Plant a tree on this Arbor Day!
April 24, 2009

TAX CHANGES

a provision of the American Recovery and Reinvestment Act of 2009, may bring a "small whiff of good news" to our retired beneficiaries. Your tax rate is going down. The Internal Revenue Service has released new withholding tables that incorporate the new "Making Work Pay" credit. IRS asks that employers start using the new withholding tables, therefore we must implement the new tax tables. You will see the tax reduction on the pension distribution on April 3rd. You will not need to fill out a new withholding form to get the "Making Work Pay" credit. Alas, the bad news for retirees and beneficiaries - you may owe more income tax at the end of year. You can submit a new withholding certificate (W-4P) for 2009 to change the amount of taxes we withhold to reverse this required action. Please check with you tax advisor to determine what tax rate is best for you.

**NEWS
FLASH!**

IMPORTANT NOTICE FROM EMPLOYEE BENEFITS

This early notice will give you enough time to obtain the required documents listed below prior to the 2009 Open Enrollment. Beginning immediately, Employee Benefits will be accepting your documents. We are open from 7:30am - 4:30pm Monday thru Friday. Don't wait until the last moment.

In October-November 2009, the City will conduct an OPEN ENROLLMENT for all of your 2010 benefits. If you cover eligible dependents and wish to continue coverage, you must provide an original, certified copy of the following (if it is applicable):

- *Birth certificate for each child to be covered - showing names of both parents.*
- *Marriage certificate of legal spouse to be covered.*
- *Guardianship papers for each child to be covered, and if for temporary guardianship, the award must have occurred within the past 6 months, or more recent court documents must be obtained prior to enrollment.*
- *Adoption papers awarding the child to be covered to the employee with appropriate names on the documents.*
- *Social Security Number (bring original card or evidence) for each person to be covered.*

Many of you may have given us some of this information in the past; however, with our new enrollment system for next year, we must have certified originals of all documents.

- *Bring your documents with you to an enrollment site during the 2009 enrollment period and we will scan them and return the originals to you while you wait. Be prepared to wait a while if you do not give us the information beforehand.*
- *If you enroll online from a site other than an Employee Benefits enrollment location, bring your original documents to the Employee Benefits office and we will scan them.*
- *Without this information we will not be able to continue coverage and enroll your eligible dependents.*

***THIS IS A REQUIREMENT FOR ALL RETIREES WHO COVER ELIGIBLE DEPENDENTS AND HAVE INSURANCE UNDER THE CITY'S GROUP PLAN INCLUDING THE HUMANA MEDICARE PLAN IN 2010.
THERE WILL BE NO EXCEPTIONS.***

FOR ADDITIONAL INFORMATION, CONTACT EMPLOYEE BENEFITS AT 904-630-1314

April is Cancer Control Month

A healthier life style will reduce your cancer risk

Thinking of cancer in relation to your own health can leave you feeling fearful and wondering about what you can do to prevent it.

That sounds like a big order, but doctors at the Mayo Clinic say there are changes in your life style that can move you away from risk. Some changes are small.

1. The big number one change: quit smoking. If you smoke, that's the most difficult change. You may only fear lung and mouth problems, but smoking increases your risk of cancers of the bladder, esophagus, kidney, pancreas, and other organs.

2. Step two is a little easier, because eating a variety of fruits, vegetables, and whole grains is also recommended for preventing heart disease. You should



be doing it, but try to do it better.

3. Be physically active and control your weight. It will do your heart and your brain a favor too. Take this advice seriously, starting now.

4. Avoid skin cancer by protecting yourself from the sun. Sounds easy, but apparently not enough people do it. This is the most common cancer.

5. Get immunized. Some cancers associated with viral infections, such as hepatitis B, can be prevented.

6. Get screened. Many tests available to men and women that can detect cancer in its early, curable stage.

Ask your doctor which screenings or immunizations you should get.

Here's how to stretch effectively

Whether you are going to play a sport, lift weights at the gym, or do an exercise routine, you'll be better at it if you warm up first and you'll be less likely to hurt yourself or strain a muscle.

One caution: Stretching is not warming up. Before you stretch, warm your muscles with a low-intensity activity, such as walking, while gently pumping your arms. For a specific sport, use the muscles and joints involved, moving in slow, circular movements both clockwise and counterclockwise.

End the warm-up with a few minutes of aerobic activity before stretching.

Realize that it takes time to lengthen tissues safely. Hold your stretches for at least 30 seconds or up to 60 seconds for a really tight muscle. If you hold the



stretch for this period of time, you only have to do it once.

Here's how to start.

* Do an easy stretch for the first 15 seconds. Stretch just to the point where you feel a mild tension. The tension should be comfortable, not painful, for these 15 seconds.

* Then stretch a fraction of an inch farther until you feel the mild tension again. If you feel pain, you have stretched too far. Back off to the point where the pain is gone and hold your stretch

there.

* Remember to breathe. Exhale as you go into the stretch. Breathe slowly and evenly as you hold it.

If you do the warm up and the stretches correctly, you'll get more out of your game or your exercise routine.

Risks in antibiotics sometimes outweigh the benefit

Over the last 50 years, patients with almost any kind of complaint demanded antibiotics from their doctors, and the doctors often prescribed them. Today, medical experts say that in many cases, other courses of treatment would be better for several reasons.

* Antibiotics cause diarrhea up to 25 percent of the time.

* One in every thousand patients is found to be allergic and ends up in the emergency room. Others don't report less serious allergies that just cause a rash.

* Antibiotics very seldom help patients avoid a serious complication.

* They do nothing to relieve symptoms or pain.

* They kill off many microbes in the gut that protect against disease-causing invaders.

Doctors at Harvard Medical School advise that

antibiotics are useless for colds, the flu, most sore throats, and the vast majority of bronchitis cases. These illnesses are caused by viruses. Antibiotics kill only bacteria.

Still, half of antibiotic prescriptions go to people with viral infections even though they won't be helped. Doctors say people want antibiotics, which may prevent some complications, and they do little harm.

At the Medical University of South Carolina, they say patients don't want to hear about antibiotic risks. They just want to feel better. In many cases, antibiotics won't help.

To avoid prescribing antibiotics, more doctors are prescribing pain relievers, inhaled drugs that work against cough, and medications containing steroids for several other complaints.

If it's not fungus, what is it?

If you have nail fungus, you might be able to cure it

Thick toenails are often thought to be caused by the growth of a fungus under the nail and in the nail itself.

If you have one or more toenails that are discolored and thick, you probably do have an infection or fungus under the nail bed, say doctors at Johns Hopkins and elsewhere.

* Some thick toenails, especially if the nail is not discolored, are the result of pressure to the nail. Just as skin calluses, the nail matrix produces a thicker nail in an attempt to relieve the pressure on a prominent area. The thickened nail plate may then pose extra pressure itself.

Podiatrists say that a toenail can become like this from a single trauma to the nail matrix. Severe or repeated injury can permanently distort the nail. There is no treatment other than filing.



* A thickened, toenail that becomes yellow or brown is affected with a fungus. There are many home treatments and over-the-counter treatments, but the Johns Hopkins doctors say these cures don't work and are a waste of time and money. They might cure athlete's foot and fungal infections of the skin, but they won't work for nail fungus.

Prescription medications like Spornox and Lamisil are the most effective treatments. They are taken daily for three months and work by killing the fungus at the nail root. It could, however, take up to a year for the entire nail to grow out and be fungus free.

Some people are never cured in spite of medications. They must simply keep the toenail trimmed.

Toenail fungus should be treated. If it isn't, there is a chance it could spread to fingernails and skin.

What works to prevent burglary, what doesn't

The FBI reports that a burglary occurs somewhere in the United States every 15 seconds.

That's surprising, but even more surprising is the fact that in six out of ten cases, there was no forced entry. The thief got in through an unlocked door or window, or he found a hidden key outside the house.

Hidden keys don't work to prevent burglary, because thieves can find them. Dogs don't help much either, because most dogs will cozy right up to a burglar who gives them a hot dog.

A secure dead bolt lock is the best prevention (if it's used). All doors to the house and garage should have them. Locks should be used on all windows.

If you have sliding patio doors, tighten the ad-



justment screws so a thief can't lift out the window, taking it over the dowel or pipe that keeps it from sliding back.

Most burglaries occur during the day while people are at work or on vacation. Warmer months are the crooks' favorites. Often, they will walk the streets to decide which home to hit.

Don't tip them off to a new TV or computer in the house. Break up the box it came in before placing the box on the curb for pickup.

Homes without alarms are three times as likely to be robbed. Crooks see the sign and go on to an easier target. A fake sign helps if you can't afford an alarm system.

Your happiness (or gloom) can spread



You've probably heard it said that a certain person has an infectious laugh. It spreads to everyone in the room.

Scientists are finding this observation to be true, but they have also discovered that moods, such as happiness or gloom, spread the same way. The downside is that gloomy people spread gloom. The upside is being called *The Happiness Effect*.

A 20-year study by social and political scientists at Harvard and the University of California (San Diego) shows that emotions can pass among a network of people up to three degrees of separation away. Here's how it works.

One person is happy. Contacts with a neighbor

increase the neighbor's happiness by 34 percent. Contact with a sibling living within a mile increase the sibling's happiness by 14 percent, and contact with a friend who lives close by increase the friend's happiness by 25 percent. In turn, as these people become more happy, that frame of mind is passed to others, and on it goes like an epidemic. People who are central to their networks have the most influence on the mood of others. In one study, one happy person affected the mood of more than a thousand people.

The Centers for Disease Control is now using Facebook and the connectedness of youngsters to distribute information on health issues, such as taking a flu shot. Their positive attitude spreads to many others.



How to reduce your carbon footprint

Since its first celebration in 1970, Earth Day has become an international event. Though it doesn't draw the crowds and hoopla it did about 40 years ago, its message is still clear: **Save the Earth**

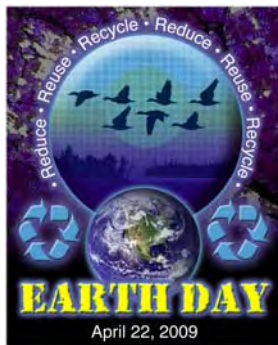
One of that directive's primary tasks involves reduction of the greenhouse gases we produce by burning fossil fuels for electricity, heating, transportation, and all other uses. Greenhouse gases add to global warming.

For individuals, the "carbon footprint" is mainly a calculation of how much power they use. They generally want to contribute less carbon to the atmosphere, which would also save them some money. Here are some ways to do it.

- * Don't waste power. When not in use, turn off the lights, television, telephone charger, DVD player, and anything else that runs on electricity.

- * Set the timer on your central thermostat. Heat or cool less when you are at work or sleeping.

- * Plant a tree. Trees remove carbon dioxide from the air and help to conserve energy used for heating and cooling.



- * Wash more dishes or clothes for the same amount of electricity. Fill the machines for a bargain run.

- * When cooking, use only as much water as you need. Food will cook faster and it will cost less to heat the water.

- * Save time, money, and greenhouse gases by doing outside errands more efficiently. Do four or five errands and shopping stops in the same outing.

- * Defrost your refrigerator and freezer regularly. They will use much less electricity.

All these carbon footprint reductions not only cost nothing, they save money.

If you invest money for them up front, these energy savers will pay for themselves in one to four years.

- * Buy energy-saving light bulbs. Compact fluorescent cost more but they only use one-third the amount of electricity that conventional light bulbs use.

- * Replace your refrigerator or freezer if it is 15 years old or older. New units use less electricity. Check the energy efficiency label to determine which unit is best.

Easter rabbit trivia

The saying "mad as a March hare" refers to the wild antics of male hares as they compete with other males in the spring. Mating behavior with females often looks like a crazy dance.

The saying "they multiply like rabbits" probably refers to the ability of hares and rabbits to conceive a second litter while still pregnant with the first. It's not surprising that rabbits became fertility symbols. Rabbits, however, do not lay eggs, in case you wondered.

The idea of the egg-laying bunny came to America in the 18th century with



German immigrants in the Pennsylvania Dutch area. They said that on Easter morning, good children found bunny eggs in their hats.

In Australia, there is a long-running campaign to replace the Easter bunny with the Easter bilby. The bilby, an endangered species, is a little smaller than a rabbit. It has a long nose and ears almost as big.

A portion of the profit from selling chocolate bilbies goes to protection and research.



Good for the lungs: fiber

Your oatmeal and your whole wheat bread may help you breathe well and avoid COPD.

Researchers quoted in the *American Journal of Epidemiology* found that among men and women ages 44 to 66, those who consumed 26.7 grams of fiber per day from fruits and whole grains performed better on lung function tests. They were less likely to develop chronic obstructive pulmonary disease (COPD) over the 10-year study than people who ate 9.5 grams per day or less.

The benefit was found both in smokers and non-smokers, but smokers benefited somewhat less.

The big deal banana

Bananas are a great pick-me-up, according to authors Mehmet Ozz and Michael Roizen in their book, *YOU Being Beautiful: The Owner's Manual to Inner and Outer Beauty*. They also contend that bananas not only help you think faster, they help you think happier thoughts.

A banana a day may help brain cells communicate and enhance the effects of feel-good neurotransmitters, such as serotonin. They are rich in antioxidants and a good source of vitamin B6.

