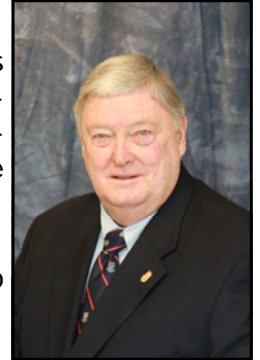




Jacksonville *Police and Fire Pension News* *"We Serve...and We Protect"*

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR

THE CITY COUNCIL on July 24th confirmed the appointment of Walter P. Bussells and Adam W. Herbert, Ph.D., as the two Council appointed Members of the Police and Fire Pension Board. The new Trustees have extensive records of government service. Look for the interview with our new Board Members in the next edition of Police and Fire Pension News. Welcome to the Board.



THANK YOU Barbara Jaffe and Peter Sleiman for many years of service to the Members and Beneficiaries of the Police and Fire Pension Fund.

THE U.S. ECONOMY is facing many risks. But one of the biggest is Congress itself. And it's a risk that Federal Reserve Chairman Ben Bernanke has said repeatedly he can't counteract if lawmakers fail to agree on how to lessen the impact of the fiscal cliff. That cliff is made up of \$7 trillion worth of tax increases and spending cuts set to start taking effect five months from now. Economists have warned that letting those policies take effect in full could push the economy into a recession next year.

TWO DIFFICULT financial issues continue to occupy a prominent place on the "must address agenda" of Congress. These two issues, eliminating the fiscal cliff in the short-term and stabilizing the debt for the long-term must be linked to be credible. Together, they would strengthen our economic recovery, maintain our national defense, and achieve long-term fiscal stability for our Nation. The entitlement and tax reforms necessary to stabilize our long-term debt are by no means "easy", as some politicians have suggested. But the bipartisan Simpson-Bowles and Domenici-Rivlin Commissions together offer a combination of solid reforms that achieve the required debt reduction.

PENSION REFORM is again on the local "political radar screen". The Pension Board is on record supporting comprehensive pension reform. As in many governmental functions and issues "the devil is in the details". We look forward to meaningful discussions on this important issue under the provisions of the Re-Stated Settlement Agreement.

THE FLORIDA AND U.S. Constitution and numerous Court decisions offer protection for pension benefits of Members of the Police and Fire Pension Fund. Our Pension Fund celebrated 75 years of continuous service to our Members in June. The Fund never missed paying pension benefits. NEVER.

RUMORS ARE FLYING.... "The Mayor said, The City Council has, or The Pension Board did!" Almost every aspect of the Pension System has been the subject of recent rumors and mis-statements. No changes have been proposed.

POLICE AND FIRE PENSION FUND
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Monday—Friday

****OFFICE CLOSED****
Labor Day—Monday, September 3, 2012

PENSION STAFF

John Keane, Executive Director—Administrator

Robby Gorman, Executive Assistant
 Chuck Hayes, Pension Benefits Manager
 Stephen Lundy, Fiscal Research Analyst
 Deborah Manning, Sr. Pension Benefit Specialist - Editor
 Troy Scherbinski, Building Manager
 Kevin Stork, Controller
 Lynn West, Administrative Assistant

BOARD OF TRUSTEES

Asst. Chief Bobby Deal, Police Trustee, Board Chair
 Nathaniel Glover Jr., Trustee, Board Secretary
 Walter P. Bussells, Trustee
 Adam W. Herbert, Ph.D., Trustee
 Lt. Richard Tuten III, Fire Trustee

PENSION ADVISORY COMMITTEE

Captain Sean Hatchett (Fire), Chair
 Director of Corrections Jimmy Holderfield (Police)V. Chair
 Sgt. Robert "Ellis" Burns III (Police)
 Donald Kirkland, (Retired)
 Lt. David McCall (Fire)
 Officer Gary Oliveras (Police)
 Battalion Chief Brady Rigdon (Fire)

CONGRATULATIONS TO OUR POLICE AND FIRE RETIREES

March 23, 2012 thru July 18, 2012**

****Date of Trustee Approval****

ALLEN, John M.—July 6, 2012—**Police**
BROWN, Isaac E.—July 6, 2012—**Police**
CALVERT JR., Richard A.—July 6, 2012—**Fire**
CARVER, Kevin D.—May 24, 2012—**Police**
DAVIS, Richard G.—June 15, 2012—**Police**
GREENE, David I.—July 6, 2012—**Fire**
GROOMS, Joseph B.—May 11, 2012—**Fire**
HARRIS, Olivia A.—August 10, 2012—**Police**
HUGGS, Dennis N.—July 3, 2012—**Fire**
HOOKER, Alfred L.—May 4, 2012—**Police**
JACKSON, Samuel K.—July 6, 2012—**Police**
KINARD, Albert J.—July 6, 2012—**Fire**
KING, Wanda J.—June 1, 2012—**Fire**
LEWIS, Aubrey C.—July 6, 2012—**Police**
LOSSEN JR., Robert E.—July 6, 2012—**Fire**
McNEELY, Darren K.—July 20, 2012—**Police**
McQUEEN JR., Alonzo W.—July 6, 2012—**Fire**
OWENS, Samuel G.—July 18, 2012—**Police**
PERRYMAN, Michael A.—July 6, 2012—**Fire**
POWELL, Andrew C.—March 30, 2012—**Police**
PRICE, Anthony C.—July 6, 2012—**Fire**
REDDISH, Aaron T.—July 6, 2012—**Police**
RICHARDSON, Henry J.—July 6, 2012—**Police**
SHEFIELD, Solomon D.—August 17, 2012—**Police**
SIMMS, Gordon L.—March 30, 2012—**Fire**
WILSON, Benjamin A.—April 9, 2012—**Police**



DROP INFORMATION

From August 1, 2012 thru September 7, 2012 at noon (**DEADLINE**), we are making appointments for the October 2012 DROP Class.

If you wish sign up, please contact Debbie Manning @ 255-7373 for an appointment as soon as possible.



THE ANNUAL AFFIDAVIT will be mailed to all Retired Members and Beneficiaries the week of August 27th. Affidavits are mailed in distinctively marked envelopes. Affidavits must be notarized prior to returning to our office. Please do not lay it aside or discard. Original affidavits are required. No faxed copies

Retirement planning ... Saving for the long term, which could be *really, really* long

At age 65, a man's average life expectancy is 20 additional years; at the same age, a woman has an estimated average of 22 additional years.

Planning your life on averages, however, is risky. Remember the story of a man who drowned crossing a river where a sign said the average depth was three feet (it was 12 feet in the middle).

Using average life expectancy to estimate how long your savings will last could leave you with no savings and a lot of living left to do. About 40 percent of women and 30 percent of men will live to age 90.

Some will live to 95, and a few will pass the century mark. So if you think you've already saved enough to retire, don't stop. Save some more. Another consideration: the chance that at least one member of a 65-year-old couple will reach age 90 is 60 percent.

Deciding whether to plan for an average lifespan

or a long one is your decision. But providing for a longer life could save you from skimping near the end or living on the kindness of others, say financial planners quoted on [CNN MONEY.com](http://CNN.MONEY.com).

Unless you have a family history of dying young or a condition that's bound to shorten your life, it's best to plan on living into your mid-nineties.

Online life-expectancy tools could help, such as one by Northwestern Mutual (Google "*Longevity Game*"). It calculates life expectancy based on your health, behavior and family history. It takes just 2 or 3 minutes and it's entertaining.

To hedge your bets once you retire, advisors recommend devoting part of your savings to an immediate annuity. It will provide guaranteed income no matter how long you live.

It's a joke, but instead of a nursing home ... consider this

When I get old and feeble, I am going to get on a Princess Cruise Ship. The average cost for a nursing home is \$250 per day. On Princess, I can get a long term discount and a senior price of \$155. That leaves plenty for gratuities.

I could eat six meals a day and have breakfast in bed. The Princess has swimming pools, an exercise room, free washers and dryers, and shows every night. And I'll get free toothpaste, razors, soap, and shampoo.

They'll treat me like a customer, not a patient. An extra \$10 worth of tips will have the entire staff



scrambling to help me. TV broken? Light bulb need changing? They'll fix everything and apologize for my inconvenience.

If I fall in the nursing home and break a hip, I'll be on Medicare. If I fall and break a hip on the ship, they'll probably upgrade me to a suite for the rest of my life. And no matter what country or island I want to see, Princess will take me there.

So don't look for me in a nursing home, just call shore to ship.

Don't grow old without it ... How to get the right long-term care insurance policy

Long-term care insurance is getting more expensive and complicated. It's also harder to get.

The insurance is now not very profitable for insurance companies. People are living longer, which drives up costs. Interest rates on investments are low, which makes it harder for companies to profitably invest premiums. Some insurance companies are no longer offering the insurance.

It pays to shop around for long-term care. The American Association for Long-Term-Care Insurance says coverage that is nearly identical to a few years ago can cost almost twice as much today. For a \$150 daily benefit lasting three years for a married couple age 65, one company charges \$317 a month, while another charges \$594.

Besides age and health, the three factors with the most impact on premiums are: the daily benefit, the length of coverage, and the inflation protection you choose.

One insurance broker says, "*The new reality is, something is better than nothing. Get what's affordable and sustainable.*"

If you select \$250 a day for three years, you would have an "expense pool" of \$273,750 (\$250 x 365 x 3). If you use less than \$250 a day, the pool of funds

would stretch longer than three years.

Insurance experts say inflation protection is the most crucial part of a policy. People in their 50s and 60s need to make sure their coverage keeps up with costs. Age 80 is typically when people make their first claims.

The most expensive and most widely recommended inflation factor is 5 percent per year. Your pool of \$273,343 would grow to \$726,343 in 20 years.

You can also choose cash and flexibility. A few insurers offer policies with cash benefits up to half your monthly allowance and require no receipts. You need documentation from the doctor saying you require help with at least two "activities of daily living." With the cash option, you can hire family members to care for you or even move to a resort. Most long-term care policies will only pay for home care if given by a person with a nursing degree.

According to *The Wall Street Journal*, some retirees are turning to permanent life insurance policies and deferred fixed annuities packaged with long-term care benefits. They avoid the risk of spending their entire savings on nursing care. When the limits of long-term care are reached, bills are paid from the life insurance or the annuity. Whatever is left goes to the beneficiary upon the policy holder's death.

Three "S's" driving promotes safety

Even seasoned drivers need to acknowledge the three S's when approaching work zones on the roadway:

SPEED, SPACE, and STRESS

SPEED: When approaching a work zone, pay attention to signs that tell you what to expect ahead. Be prepared for speed limits, narrow driving lanes, and highway workers.

In 2011, 500 people were injured in work zone accidents and 14 died. Four out of five of those killed were motorists, not highway workers.

SPACE: Merge gradually, instead of waiting until the last second. Never drive on the shoulder or a closed lane to cut in on slower-moving traffic approaching the project. Watch for those who do.

Space your car realistically behind the one ahead

of you, to avoid bumping into it if the driver stops suddenly.

When fast-moving traffic has been condensed into two narrow lanes rather than three, hold on to the steering wheel and go with the traffic.

STRESS: Avoid stress by accepting that it will take time to get out of the slow-moving or stopped work-zone traffic.

Talking on your cell phone, eating and drinking, and listening to the radio are the main causes of driver distraction. If traffic does come to a complete standstill, and the stall will be lengthy, feel free to engage. However, keep your mind on the situation and your position.

Circumstances can change very quickly and you want to be ready.

It happens the same day, not just in the future

Physical activity generates feelings of enthusiasm

Everyone knows that habitual exercise is good for you, especially in the long term. But when considering physical activity, many people wonder what's in it for them right now. Immediate gratification would be a big plus.

You can have it, right now, today. A new study shows that people who get at least 15 minutes of physical activity during the day are more likely to be enthusiastic and excited about almost everything. So if you are looking for more gusto in your life, physical activity is one way to get it.

The study, reported in the *Journal of Sport & Exercise Psychology*, found that people tend to be more excited and enthusiastic just on days when they are more active. That should offer encouragement to those who are intimidated by the idea of starting an exercise program. Instead of wondering about long-term goals,



they can think about the benefits for today.

The research involved 200 people who reported their activities, sleep quality and quantity, and their mood or mental state throughout the day. Those who were more active tended to sleep better, the study found.

Other research links physical activity with levels of norepinephrine, dopamine, and serotonin in the brain, which can lead to these positive emotions.

Though the 200 person study was small and short, only eight days, there's little risk in getting some exercise to see how it affects your own inner zest.

At the very least, it helps you look better, feel great, and protects your heart. If you get an enthusiastic exercise high, so much the better.

Surprising facts about the benefits of exercise

Maybe these new discoveries will motivate you into exercising:

*Physical activity, exercise, may erase your genetic risk for Alzheimer's disease. A Washington University study of people aged 45-88 identified those with a genetic risk for Alzheimer's. But the risk carriers who were physically active and meeting the American Heart Association guidelines for regular exercise showed no buildup of amyloid plaques.

*Both leisure and on-the-job activity protect

against heart attacks. A Swedish study, reported by Tufts University, shows both light and moderate work activity created a reduced risk of heart attacks when compared to sedentary people.

As expected, all leisure time physical activity was associated with a reduced heart attack risk.

*Even 15 minutes of daily exercise prolongs your life. An eight-year study of 416,175 people in Taiwan showed that 15 minutes a day of physical activity, or 90 minutes a week, benefited both men and women.

Exercise doesn't cause joint damage in heavy people

People who are overweight or obese often wonder whether exercise can damage their knees and hips. A Norwegian study of 30,000 men and women was done from 1984 to 1997. One-third of the subjects exercised and were considered to be physically active.

The study showed that heavy people generally had a higher risk of knee osteoarthritis, but exercise, in people of any body weight, did not increase their osteoarthritis risk.

Don't leave it to 'someone else'**Do something amazing - *give blood!***

The American Red Cross blood drive is coming up before long. They'll be looking for heroes like you who are willing to donate the gift of life. You would be amazed if you could see what your donation will do.

The Red Cross reminds you that a one-pint donation can be used in more ways than one. There are four types of transfusable products that can be derived from blood: red cells, platelets, plasma, and cryoprecipitate, which contains molecules involved in blood clotting. Typically, two or three of these factors are produced from a pint of donated whole blood. Each donation could save up to four lives.

You don't need a special reason to give blood, just your own reason. Some people do it when a family member needs a transfusion and others because they



were asked to by a friend.

But you can donate because you believe it's the right thing to do. These are the donors the Red Cross is particularly looking for in its blood drive.

Whatever your reason, the need is constant, your contribution is important and you'll feel good knowing you helped save one or more lives.

The actual donation takes about 8-10 minutes, during which you will be seated comfortably. The process is safe and sterile.

After donating, you'll be given a snack and something to drink in the refreshments area. You can leave the site after 10-15 minutes and continue with your normal daily activities.

**Some foods fight arthritis pain**

You probably know that omega-3 fatty acids are good for your heart, but they are also good for reducing arthritis pain. These essential fatty acids are found in foods including coldwater fish, like salmon, tuna and halibut, flaxseeds and walnuts. They decrease inflammation in the body.

Olive oil contains a natural compound called oleocanthal, which blocks the same inflammatory pathways as ibuprofen and aspirin.

Green tea contains a natural antioxidant called EGCG that works to stop the production of certain in-

flammatory chemicals involved in arthritis.

Citrus fruits like oranges and grapefruit, contain vitamin C, one of the nutrients most responsible for the health of collagen. Other C-rich foods are bell peppers, strawberries, pineapple, broccoli, kidney beans, and kiwi.

Cherries, all berries, red and black grapes, and plums all contain a powerful antioxidant. It can defuse the dangerous free radicals that irritate body tissues and cause the inflammation that is typical in arthritis.

Nuts to you

We mean walnuts, of course. When it comes to antioxidant quality, walnuts are at the top of the ground and tree nut category regarding health benefits, according to **Food & Function**.

They rank them above peanuts, almonds, pecans, pistachios, macadamias and all other nuts.

Joe Vinson of the University of Scranton in Pennsylvania says, "A handful of walnuts contains almost twice as much antioxidant as an equivalent amount of any other commonly consumed nut. But unfortunately,

people don't eat a lot of them."

All nuts contain high-quality protein that can substitute for meat. They also have vitamins, minerals, and dietary fiber. They are dairy and gluten-free.

Studies link regular eating of nuts or peanut butter with decreased risk of heart disease, certain cancers, gallstones, type 2 diabetes, and other conditions.

About seven walnuts a day deliver the health benefits.

More applause for raisins

Research reported in *Duke University HealthNews* shows that high potassium levels in raisins can help to lower blood pressure, but raisins can do more.

They are high in the antioxidants that help protect body cells. They contain the mineral boron, which is associated with increased bone health and prevention of osteoporosis.

Raisins are rich in iron and copper, both of which are necessary in the formation of red blood cells.

Raisins help correct iron deficiency anemia, and they promote blood clotting during wound healing. Other components in raisins protect vision.

Here's what your heirs will need to know

You can make life easier and less expensive for your heirs if you provide them with these basic lists, say financial planning experts.

*Bank and credit card accounts. List the name of each institution, type of account, the account number, telephone number and password for each. Tell where the account statements are.

*If you have an attorney or financial planner, provide the person's name and contact information.

*Make a list of recurring bills and loan payments. It's especially important if payments come directly out of a checking account. Tell heirs not to close accounts until arrangements have been handled.

*List your life insurance policies and contact information so heirs can collect what they are due and cancel policies that are no longer needed. In this case, ask for premium refunds, which can amount to hundreds of dollars.

*List all e-mail addresses you use and account

passwords if any. This will help heirs find bills you have and notify acquaintances of your incapacity or death.

*Make a list of money that should come in during your life and/or after your death. Include pensions, Social Security benefits, veterans' benefits, payments on loans you made to others and life and disability benefits.

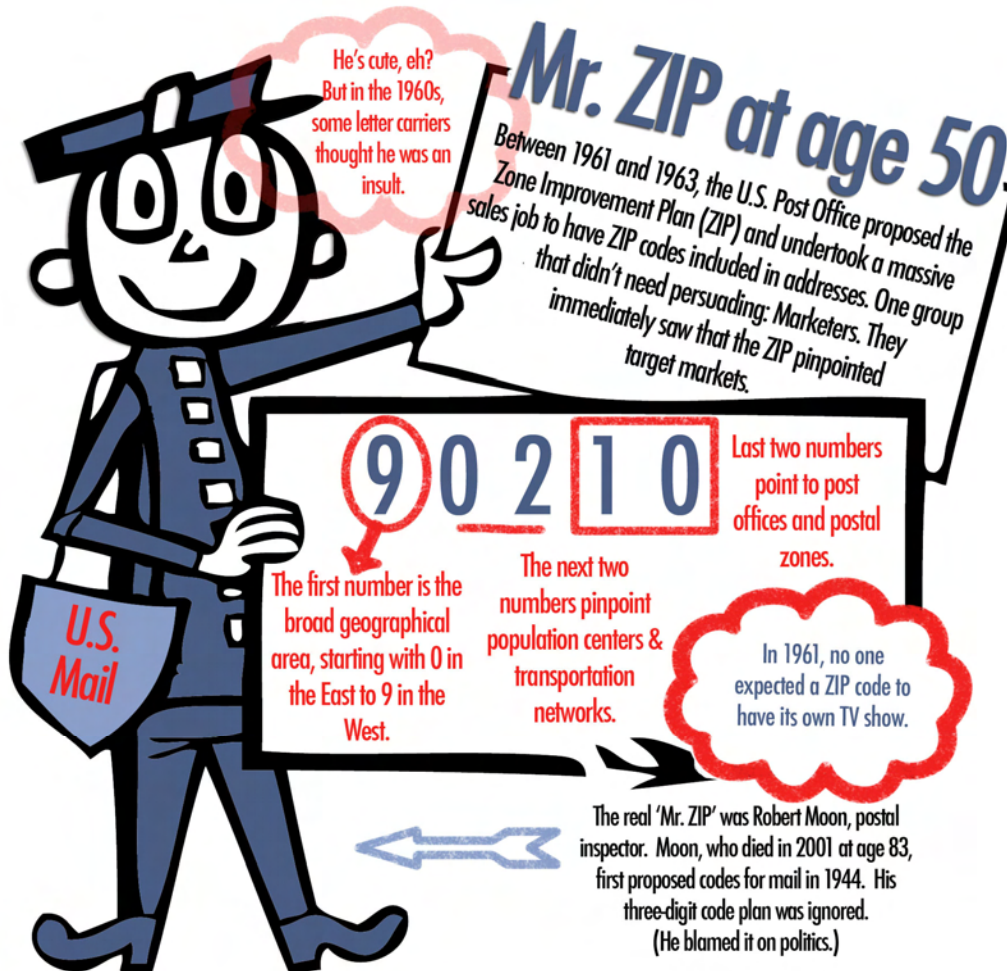
*If you are retired, make a list of minimum annual distributions you are required to take from retirement accounts. Your heirs could face penalties if they fail to take distributions in the year of your death or incapacity.

*List the locations of your important documents, including your will, estate planning documents, tax returns, deeds, titles to vehicles, insurance contracts, your birth certificate, military discharge papers, mortgage and loan documents, and marriage and divorce decrees.

*Tell the location of any safe-deposit boxes and where to find the keys.

It's a fact... Talk to yourself and you'll find misplaced items

Next time you search for your keys at home or try to find an item in the grocery store, try repeating the name of the item you want to find. A study published in the *Quarterly Journal of Experimental Psychology* shows that saying the name of the object will help you find it more quickly. It keeps you focused so you don't get distracted.



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

E	R	E	E	K	A	S	A
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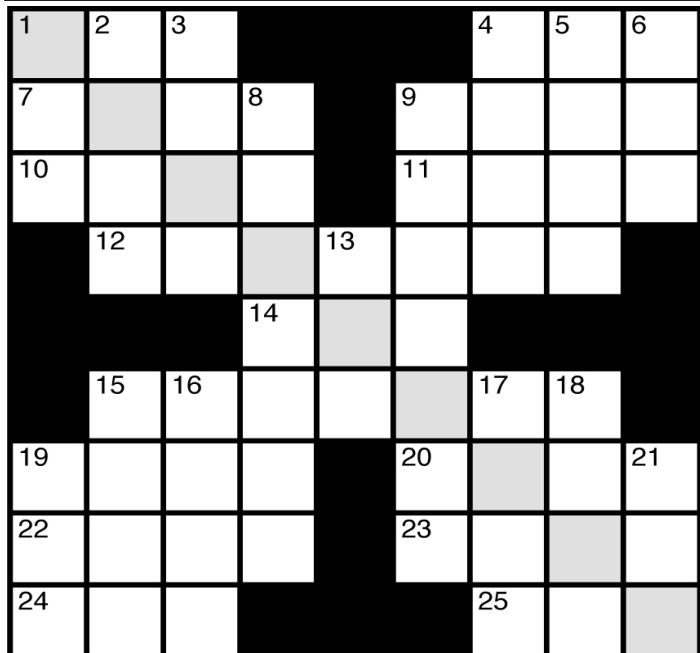
Athletic Word Search

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BAG	IRONMAN
BIKE	NOSE PLUGS
BRAS	OLYMPIC
BUOYS	RACE
CROSS TRAIN	RUNNING
CYCLING	SHOES
DISTANCE	SOCKS
ENDURANCE	SPRINT
FIRST AID	SUNGLASSES
GLOVES	SWIMMING
GOGGLES	TOPS
HELMET	WATER
HYDRATION	WETSUITS
	WORKOUTS

August Event Crossword

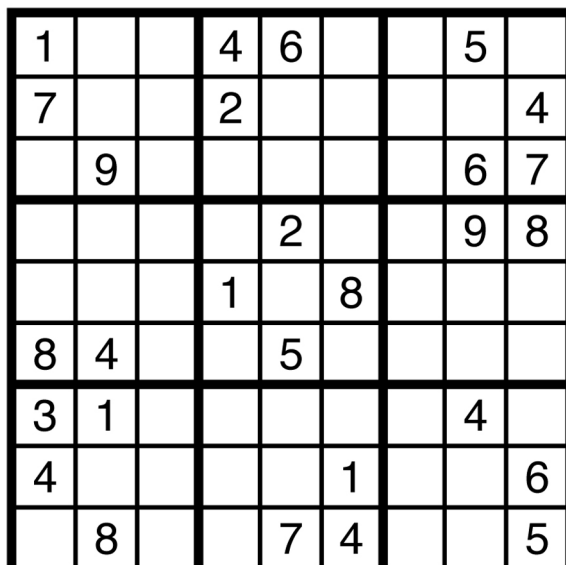
The title is a clue to the words in the shaded diagonal

**ACROSS**

1. As written
4. Promise
7. "Miss ____ Regrets"
9. Long for
10. Steady
11. Kind of tea
12. Blotches
14. Grazing area
15. Painter Georgia
19. So-so
20. Charge
22. Circle parts
23. Cookbook direction
24. Question
25. Always, in verse

DOWN

1. Cry loudly
2. Gossip tidbit
3. Bye, in Rome
4. Bad habit, so to speak
5. Individuals
6. Marry
8. Provisioners
9. Rice dishes
13. Golf bag item
15. Crew equipment
16. Thrill
17. Destiny
18. Ashtabula's lake
19. J.F.K. regulators
21. Drop the ball



**JACKSONVILLE POLICE AND FIRE
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*One West Adams Street, Suite 100
Jacksonville, FL 32202-3616*

"We Serve...and We Protect"



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*"I have fought a good fight, I have finished the course, I have kept the faith"
"henceforth, there is laid up for me a crown of righteousness which the Lord,
the righteous judge shall give me"*



*John E. Acker
August 2, 2012*

*Police Detective
27 Yrs. of Service (1995)*

*Grover C. Royal
July 21, 2012*

*Police Officer
35 Yrs. of Service (2002)*

*Dale H. Schoenauer
July 21, 2012*

*Police Officer
20 Yrs. of Service (1973)*

*Albert R. Dowling
July 17, 2012*

*Fire Fighter Engineer
32 Yrs. of Service (1992)*

*Kenneth G. Edwards
July 11, 2012*

*Police Sergeant
20 Yrs. of Service (1971)*

*Harold L. Chandler
July 7, 2012*

*Police Officer
28 Yrs. of Service (1991)*

*Hudson N. Jones
June 14, 2012*

*Fire Fighter
24 Yrs. of Service (1999)*

(Year of Retirement)

