



Jacksonville

Police and Fire Pension News

"We Serve...and We Protect"

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR



"WE WILL ALWAYS REMEMBER TO NEVER FORGET"

THE FLAGS atop the Police and Fire Buildings were lowered to half staff in honor of the Men and Women who gave their life in service to our Country. Memorial Day is set aside for us to remember those brave citizens who died to keep us free. Our freedom is not free. The freedom to assemble peacefully, own firearms, speak up, vote for the candidate of our choice, work, and worship according to our belief was paid for us by the sacrifice of hundreds of thousands of Members of our Armed Forces during the last 236 years. Deceased Members of the Police and Fire Pension Fund have been interred in American cemeteries far from our shores.

May they rest in eternal peace with the gratitude of our Nation

MAYOR PEYTON announced the *"Proposed Pension Reform Elements for Prospective Police and Fire Employees"* at a news conference on May 10th. Changing certain benefits for future employees is projected to save the City about 750 million dollars over the next 35 years. Significant changes include increasing minimum retirement to 25 years of service, adjustments to vesting schedule, creating a *"BACK DROP"*, increasing employee contributions to 8%, reducing Disability benefits, deferring COLA until two years after termination. The proposal was formally presented to the Pension Board on May 18th, and was referred to the Plan Actuary for developing the required Actuarial Impact Statement.

THANK YOU for your service to the City and to our citizens to the following elected officials as they leave office: Mayor John Peyton, Council President Jack Webb, City Council Members Dick Brown, Michael Corrigan (elected Tax Collector), Ronnie Fussell, Kevin Hyde, Glorious Johnson, and Art Shad.

MARKET WATCH

FIRST, the good news from the Stock Market. Our year to date market numbers as of May 31st are now in. The Dow is up 8.57%, the Russell 2000 has risen 8.25%, the S&P 500 has gained 6.96%, the Wilshire 5000 Total Market Index is ahead 6.94%, and the NASDAQ has climbed 6.88%.

SECOND, the bad news. Concerns about the U.S. economy sent major stock indexes tumbling on the first day of June. The Dow slid 279.65 points (2.22%) to 12,290.14 (it's biggest point drop in nearly a year), the S&P 500 lost 30.65 points (2.28%) to end at 1,314.55, and the NASDAQ dropped 66.11 points (2.33%), bringing it to 2,769.19. The Russell 2000 plunged 26.90 points (3.17%) to 821.40, and the Wilshire 5000 Total Market Index was down some 189.62 points (1.33%) at 14,097.87. The bad news appeared to be everywhere in the Market, with four stocks losing value for every one that gained ground. On the NASDAQ, 2.3 billion shares were traded, with an 11-to-2 edge for declining issues.

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****OFFICE CLOSED****

Independence Day —Monday, July 4, 2011

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 Director of Corrections Jimmy Holderfield (Police)
 Donald Kirkland, (Retired)
 Lt. David McCall (Fire)
 Chief of Operations Brady Rigdon (Fire)

WELCOME

The Pension Fund Office welcomes Stephen Lundy, a Junior Economics Major at the prestigious Davis College of Business at Jacksonville University.

He is a Volunteer Research Analyst conducting research on the economic impact of the Police and Fire Pension Fund retirees in the Jacksonville area.



Calendar for July 2011

This is the only time we will witness this event.

This year, July has 5 Fridays, 5 Saturdays, and 5 Sundays.

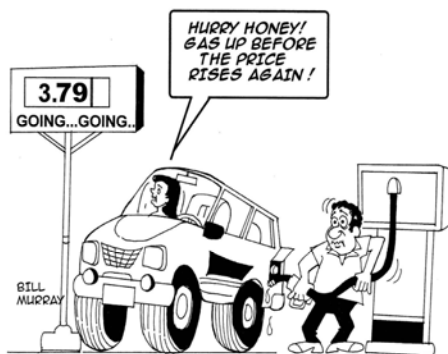
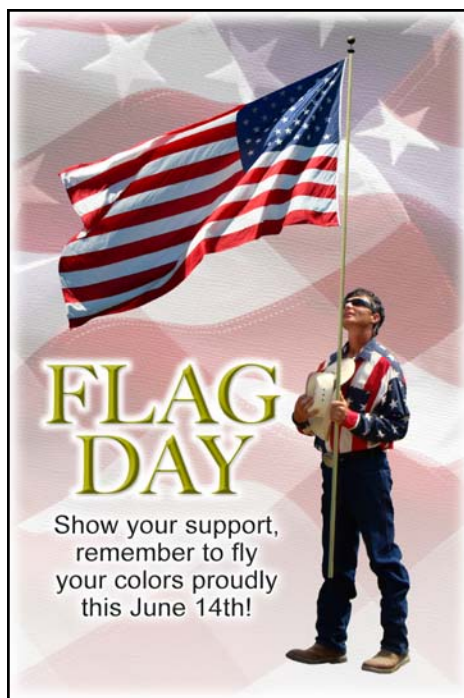
This happens only once every 823 years.

July 2011

Su	Mo	Tu	We	Th	Fr	Sa
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3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



HAPPY BIRTHDAY AMERICA
AND HAPPY FOURTH
OF JULY
TO OUR MEMBERS



Debit cards are *not* best for everything

People like their debit cards, because they are convenient and interest free.

But sometimes a credit card is better for purchases like these:

***Online.** Some debit cards aren't covered by the law that gives you the right to dispute purchases. Credit cards are better.

***Big Ticket items** such as a television set or dishwasher.

***Restaurants.** The card is out of sight, a problem in itself, but there have been reports of adding or adjusting tips without advising the card holder.

***Hotel reservations.** Because the hotel has no way of knowing how much your final bill will be, they place a generous hold on your bank account.

***Automatic payments.** Unless the charge is the same each month, such as for life insurance, money can be pulled out of your account before you can address any mistakes. If the unexpected withdrawal is for hundreds of dollars, it could cause problems.

It's not too late to profit on stocks

Many small investors have remained on the sidelines as stocks have nearly doubled since the March 2009 bear market low. Many of them are wondering if it's too late in the recovery to profit from stocks.

Here are some statistics compiled by *USA Today* about bull markets of the last 80 years:

***Since 1932,** the average duration of bull markets is 3.8 years. The present bull market is only about two years old. About 80 percent of bull markets lived more than two years.

***The average gain of the past 15 bull markets** is 136.4 percent. Right now, the current gain is 93.7 percent. James Stack of *InvesTech Research* says the gain this time is not so high but could rise. The market is rebounding from its worst drop since the Great Depression.

***Bull markets** become bearish when the economy becomes unbalanced by inflation, a sharp rise in interest rates, or drops in key leadership stocks. Stack says he doesn't see any of these indications now, so he believes it's not too late to get in.

At *Altvest Personal Wealth Management*, they predict people who buy stocks now will make money in 2011. At this writing, the stock market is still 16 percent off its all-time high. Corporate profits are up, the economy looks like it will have a good year, price-to-earnings are reasonable, and unemployment is slowly being reduced.

Experts at Dunham Loss Averse Growth Fund say that the economy is in an upturn, but are uneasy about the nation's debt. They say stocks will continue to rise for a while, but they will not remain bullish unless the S&P 500 hovers at about 1300.

Not everyone is so positive. The chief strategist at Oppenheimer is concerned that the market has gotten ahead of itself. It has already priced in strong profits and the bounding economy.

The complicated world of credit scores

Lenders use different credit scores for different purchases



If you have successfully navigated to a website that offers to sell you your credit score, you may think you have all the information you need in order to apply for a loan or new credit card.

Not necessarily. The score you received could be quite different from what a lender receives. Different scores are offered for mortgages, car loans, insurance and more.

Under the Fair Credit Reporting Act that took effect January 1, lenders must either tell those who apply for credit what score was used, or tell them how it was used if the applicant doesn't receive the best terms available.

Here are some reasons why a credit score (a number between 300 and 850) still won't tell you how a lender evaluates of you:

***Some lenders** give the best rates to people with a score of 740, others may use 760 or higher. Some give credit to people with scores in the high 500s, but others require 620 or more.

***Credit scores** don't reflect whether you are making good financial decisions or poor ones.

***If you refinance** your home at a lower interest rate, inquiries could show up on your report. Inquiries lower a score.

***Late payments** show up on your score for a couple of years, but paying down a high balance has an immediately beneficial impact.

***If you pay** your credit card bill in full every month, you don't get a zero balance on your credit report. The report shows the balance at the end of the billing period, before the payment.

***Rather than checking** your score frequently, you are better off making sure the information on your report is correct. Make your payments on time and reduce monthly balances for a month or two before applying for a loan or mortgage.

Save energy drying clothes

When you wash a heavy load of towels or sweat-shirts, run them through a second spin cycle in a top loading washing machine. For front loaders, put them through a second drain-and-spin cycle. You'll get more water out of heavy loads, which means they will take less time to dry.

Experts for Good Housekeeping recommend adding a second load to the dryer as soon as the first one is finished. It will take less energy to warm it up.

Add a clean dry towel to a wet load to absorb dampness and the load will dry faster.

Good cholesterol linked to lower cancer danger

When you remember family members or friends who have had cancer, one of your next thoughts may be, "How can I keep it from happening to me?"

There is no simple answer, but as scientists work to determine the factors involved, they come up with findings that decrease cancer risk. Some of these findings would apply to you.

Increase your good cholesterol

The surprising result of studying many controlled trials indicates that for every 10 mg/dl higher increase of HDL (good) cholesterol, cancer risk dropped by 36 percent. The analysis was done by Tufts Medical Center's Molecular Cardiology Research Institute and colleagues.

While researchers can't say for sure how high-density lipoprotein does it, they say HDL probably has anti-inflammatory and anti-oxidant effects that can reduce cancer risk. Or HDL might also be helping the body's immune system search out and destroy abnormal cells that could grow into tumors.

They do know that HDL carries bad cholesterol from tissues to the liver, which removes it from the body.

How to raise HDL levels

*One way is to eat fish. A study published recently in the *Journal of Nutrition* shows that increased consumption of omega-3 fatty acids found in fish is associated with HDL increases. For every ten percent increase in omega-3s, HDL levels rose by about 2.5 mg/dl.

*Lower levels of omega-3s are found in walnuts and leafy green vegetables, flaxseed, and soy products.

*Drinking alcoholic beverages is associated with modestly higher HDL levels if it is done in moderation.

*HDL levels are also increased by regular exercise, avoiding overweight, and not smoking.

Researchers say the optimum HDL level for heart protection is 60 mg/dl. That number is probably a worthy target for cancer prevention as well.

New procedure aids cure of tendon problems

People who have struggled for months with pain in a frequently used joint may soon have a new option for treatment.

Injecting a blood-derived liquid called platelet-rich plasma (PRP) into the painful tendon tissue has shown significant success. The PRP is derived from a sample of their own blood.

In the case of painful tendons, doctors at the Mayo Clinic have found that inflammation is not the cause. Rather, deterioration of the tendon is what causes pain. An MRI or ultrasound is used to detect abnormalities.

Usually, platelets repair injured tendons by gathering at the site of an injury to form a clot. The platelets release growth factors and proteins that stimulate heal-

ing. If it doesn't happen, injecting PRP does the same job only better. At Mayo, one injection is used.

It is effective in treating tennis or golfer's elbow, hamstring tendons, the knee's patellar tendon, the Achilles tendon, and the plantar fascia tendon on the bottom of the foot.

The tendon is first anesthetized with an injection. A needle is then used to break up degenerative tendon tissue before the platelet-rich injection is given into the tendon. After the procedure, use of the tendon is limited for about two weeks before rehabilitation.

Though the therapy is increasingly used and about 70 percent of those receiving it have improvement, patients may need more than one shot.

The sleep-deprived eat more

Researchers at Columbia University have conducted a test to find out for sure if sleep deprived people actually do consume more calories. Study subjects slept seven to nine hours, or four hours. At first, they ate a controlled diet for four days, then they could eat as much as they wanted on the remaining two days of the study. They did the study twice with subjects getting a

different amount of sleep.

Participants consumed an average of 296 calories when they were sleep-deprived. Most of the extra calories came from high-fat foods, such as ice cream and fast food. Ice cream was the preferred food during the sleep-deprived state.

Take your medicine...carefully

To get well or stay well, patients should have prescriptions filled and take them according to the directions. But the Community Pharmacists Association says often that doesn't happen.

- *49 percent forget to take it
- *39 percent forgot they took it and took it again
- *31 percent did not fill a prescription
- *29 percent stopped taking the medication before the supply ran out
- *18 percent took someone else's prescription

*11 percent received a prescription but substituted an over-the-counter drug

*8 percent didn't understand how to take the medication

*6 percent took more than the recommended dosage.

If everyone took their medicine as prescribed, more people would get well and their conditions wouldn't turn into something worse.

June 5-9 is National Headache Awareness Week

Doctors focus on tension headaches, the most common kind

If it's late afternoon of a hectic day and you begin to feel a band of tightness forming around your head, you're probably getting a tension headache, which could last from 30 minutes to several days.

It's the most common kind of headache, with about 80 percent of the adult population saying they have had one, 40 percent say they had one recently, and others saying they have them frequently.

Researchers for the National Headache Foundation say it is the most neglected type of headache being studied, because sufferers don't see their doctors for a tension headache. They treat it themselves with over-the-counter medications, but if they do it frequently, they can suffer rebound headaches.

For chronic tension headaches, antidepressants called tricyclics (Elavil or Tofranil) are effective in people who have not found relief with over-the-counter medications. But these drugs can cause drowsiness.

Anti-seizure drugs, muscle relaxants, and mi-

graine medications may also prevent chronic tension headaches, and many do not cause drowsiness.

*New delivery methods for pain medications include inhalation devices. They allow a drug to enter the bloodstream faster and lead to rapid pain relief.

*Transdermal patches are helpful for chronic headache patients.

One peak time for tension headaches is early morning. They could be caused by interrupted sleep, sleep apnea, awkward sleeping posture, caffeine withdrawal, or a hangover.

Late afternoon is another peak time. Events of the day can cause people to hunch their shoulders, grind their teeth, and tense their neck muscles. Eyestrain may contribute to a headache, as can skipping lunch, sitting for long periods without getting up to walk around, and loading up on caffeine.

Experts stress that people who suffer headaches should see a doctor for a prevention and treatment plan.

If only they could... *What your bones want to tell you*

If your bones could talk, they would first say they are living things that respond to diet and exercise by becoming stronger.

Until age 20 and up to age 30, bone mass accumulates and grows, peaking in the third decade of life. After that, your bones would say it's up to you to keep them strong. If you don't, bone mass will decrease, year by year, for the rest of your life.

No matter what your age, regular weight-bearing exercises can not only prevent the loss but can make bones stronger. They include walking and exercising with hand weights.

Calcium and vitamin D are important factors in bone strength. Adults generally should aim for at least 1,000 milligrams of calcium a day. Add 1,000 International Units of vitamin D from food or supplements. You

can't absorb calcium without vitamin D.

Your spine would have a lot to say, especially when it's hurting. It would tell you that its natural curve is a figure 8. As far as the upper back is concerned, your posture is important. If you stand round-shouldered and let your stomach sag, the upper back pays a price.

When the lower back is tight and hurting, other parts of the body might be responsible. The American Physical Therapy Association says almost all of the leg's thigh muscles are attached to the pelvis, which is interlocked with the spine. If thigh muscles don't keep the pelvis stabilized, the spine is prone to shifting. Lower back muscles become overworked and cause pain.

Stretching and strengthening thigh and hip flexor muscles can help to keep the spine in shape and pain free.

Tomato juice protects bones

A new study shows that lycopene, a substance that makes tomatoes and other fruits red, reduces the bone resorption linked to osteoporosis.

At the University of Toronto's Calcium Research Laboratory, researchers say lycopene from tomatoes has previously been shown to have a protective effect on bones. Their new finding suggests that lycopene can be used as a natural complementary or alternative supplement for the reduction of bone absorption. It is espe-

cially recommended for women who are age 50 or more.

The doctors say it's possible that drinking a couple of glasses of tomato juice a day could keep osteoporosis away.

Other foods with high levels of lycopene include pink grapefruit, watermelon, and guava. Among prepared foods, spaghetti sauce, tomato sauce, paste and ketchup are loaded with lycopene.

Don't neglect *hearing loss*

About two-thirds of Americans over age 70 have some degree of hearing loss according to a study reported in the Archives of Neurology. Among those over 60, hearing loss accounted for a one-third higher risk of developing dementia and a greater risk of Alzheimer's disease.

Hearing loss may be related to dementia because of social isolation, which exhausts one's reserve of cognitive abilities, or deterioration of sensory nerve fibers. Wearing a hearing aid reduces the risk of social isolation and improves a person's quality of life.

Lightning Safety Awareness Week: June 15-19

Lightning can be a beautiful, awe-inspiring spectacle and, as most know, it can also be deadly.

Lightning is an atmospheric discharge of electricity accompanied by thunder.

The leader of a lightning bolt can travel at a speed of up to 140,000 mph. It can reach temperatures up to 54,000 degrees.

There are three types of lightning injuries:

Direct strike: The bolt strikes a person before striking another object, which is the most serious type of strike.

Side flash: The bolt strikes another object, then strikes the person.

Ground current: It strikes an object, then the electrical current travels through the ground to a person.

The National Weather Service reminds us that there is little you can do to substantially reduce your risk if you are outside in a thunderstorm. The only completely safe action is to get inside a safe building or vehicle.

*A safe building is one that is fully enclosed with a roof, walls, and floor, and has plumbing or wiring.

Once inside, you should take some basic precautions - stay away from showers, sinks, hot tubs, and electronic equipment, such as TVs, radios, telephones, and computers.

*A safe vehicle is any fully enclosed metal topped vehicle.

Unsafe vehicles include convertibles, golf carts, riding mowers, open cab equipment, and boats without cabins.

*If you drive into a thunderstorm, slow down and use extra caution. Pull off the road into a safe area, **DO NOT** leave the vehicle during the storm.

*If you are at a beach or a lake where no safe building is nearby, go to your car. Wait 30 minutes until after the last thunder before going back to the beach.

*If you are stranded outside while camping or hiking, on a motorcycle or a bicycle, avoid open fields, the top of a hill, or a ridge top.

*Stay away from tall, isolated trees. In a woods, stand near smaller trees.

*Stay away from water, wet items like rope, and metal objects like golf clubs.

*Work hard, do your best, and keep your word.
Never get too big for your britches.
Trust in God, have no fear, and never forget a friend.
Harry S. Truman, U.S. President*

Drivers try to beat the system with red-light camera detectors

Cities are increasingly installing cameras at dangerous intersections to detect red-light runners. As you might expect, some drivers are using technology to try to beat the system.

Red-light cameras snap a photo of a car's license plate, if the driver runs a light. The car owner then gets a traffic ticket in the mail.

The Insurance Institute for Highway Safety says the cameras reduced the rate of fatal red-light running accidents by 24 percent in 2004-2008. Had the cameras been installed in all cities with populations above 200,000, 815 deaths might have been prevented.

Drivers are now looking for ways to avoid pricey citations for red-light running, according to *USA Today*. But at the same time, cash-strapped police agencies want to increase revenue.

Some drivers are using devices that give them a heads-up when it's time to stop or slow down. They include Cobra's iRadar, which can connect with an iPhone and Fuzz Alert, which works with iPads and iPhones.



How bad is that?

One police officer says he's "all for them" and even provides GPS companies with information about where the cameras are. He believes devices and apps make drivers more aware of where they are. When they slow down for a red light, that's what he wants.

PhantomAlert works on TomTom GPS navigation systems. One user says the device has made him even more aware while he's driving. He thinks drivers aren't paying a lot of attention, especially on roads they drive repeatedly. The warning system makes them more aware of everything that's going on.

Drunk drivers: a different problem

Some online databases warn drivers about everything from cameras to speed traps and DUI checkpoints reported by other drivers.

One police captain says drinkers use them in an attempt to avoid being arrested for DUI. They don't think about the lives their drunk driving could end - other motorists, pedestrians, passengers and even their own lives.

Summertime Leisure Crossword

ACROSS

1. Tennessee athlete, for short
4. Opposition to Tories
9. ____ Claire, Wis.
10. Of the ear
11. And more: Abbr.
12. Adult insect
13. "Wheel of Fortune" category
15. Expressing direction
16. Bonus
18. "___ You Like It"
20. Playground equipment
23. Japanese- American
25. Neighbor of Wash.
26. Nominal
27. Genetic info carrier
28. Like some remarks
29. Double curve

DOWN

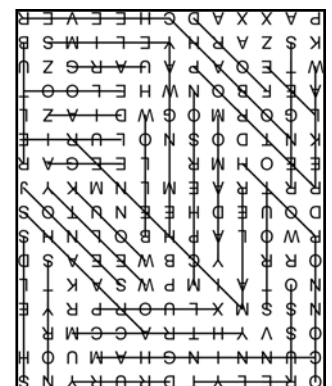
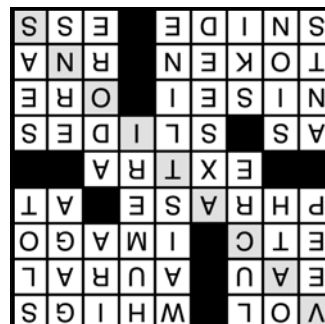
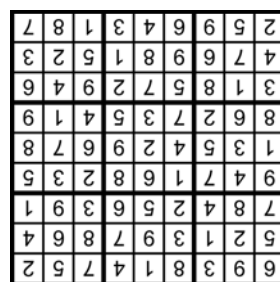
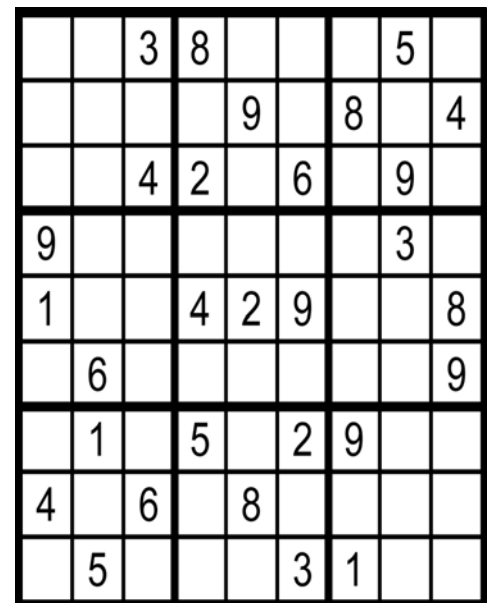
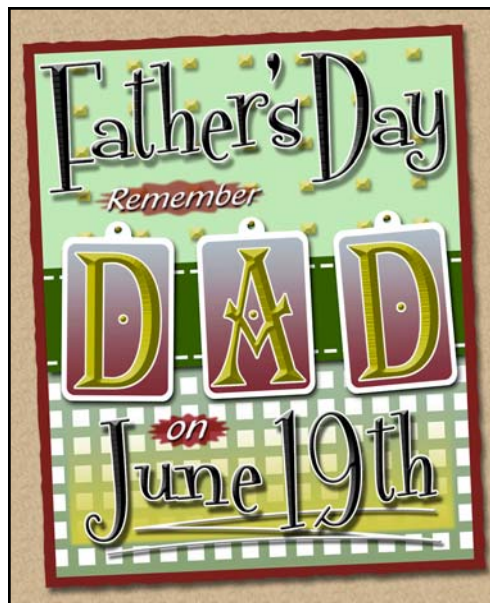
1. Political second banana
2. Curse
3. Riches
4. Place for a belt
5. Arm bones
6. Bank offering, for short
7. Famous Lady singer
8. Coin opening
14. Crown vetch
17. Be crazy about
18. Carpenter and fire ____
19. State of Israel
21. Coastal raptors
22. Caribbean and others
24. Schuss, e.g.

NOTE: The headline is a clue to the word in the shaded diagonal

**Pulitzer Prize Winner
Word Search**

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

AGEE	MOMADAY
BELLOW	OCONNOR
BUTLER	PORTER
CHABON	PROULX
CHEEVER	ROTH
CUNNINGHAM	RUSSO
DIAZ	SHAARA
DRURY	SHIELDS
FORD	SMILEY
GRAU	STEGNER
HEMINGWAY	STROUT
JONES	STYRON
LEE	TOOLE
LURIE	TYLER
MAILER	WALKER
MCCARTHY	WELTY
MCPHERSON	WOUK
MICHENER	



**JACKSONVILLE POLICE AND FIRE
PENSION FUND**
*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"*



*Willie L. Holloman Jr.
May 28, 2011*

*Firefighter Engineer
32 Yrs. of Service (2006)*

*Randall T. McCauley
May 13, 2011*

*Police Sergeant
6 Yrs. of Service (1997)*

*Harold F. Blanton
May 3, 2011*

*Fire Lieutenant
20 Yrs. of Service (1980)*

*Hayward I. McDonald
April 28, 2011*

*Police Sergeant
35 Yrs. of Service (1992)*

*J. N. Royal Jr.
April 22, 2011*

*Police Sergeant
32 Yrs. of Service (1994)*

*Sharon E. Dyer-Watts
April 21, 2011*

*Firefighter
Active*

*Nathaniel L. Ellis
April 12, 2011*

*Firefighter Engineer
36 Yrs. of Service (2003)*

*Charles R. Belcher
April 7, 2011*

*Firefighter Engineer
33 Yrs. of Service (2003)*

