



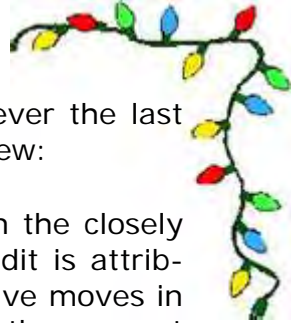
Jacksonville Police and Fire Pension News

"We Serve...and We Protect"

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR



Season's Greetings



NOVEMBER was a difficult month, in the Stock Market. However the last week of the month provided good news to investors. A quick review:

Monday - The week began with a strong upward movement in the closely watched Dow Jones Index posting a 291+ point gain. Much credit is attributed to the record *"after Thanksgiving"* retail sales and the positive moves in Europe to restore a level of confidence in the outcome of the current

"eurozone financial crisis".

Tuesday – Market movers counted their gains. In a rather quite day the market continued to move upward posting an additional 32.62 point gain.

Wednesday – A real jaw dropper. A move by the world's central banks to lower the cost of borrowing and easing fears of a global credit crisis rallied U.S. stock markets Wednesday. The Dow soared 490.05 points (4.24%) to surpass the 12,000 mark (12,045.68) once again.

Despite the great start of the week, the Market ended November slightly down. Some *"market watchers"* are rethinking the rally in October was not as strong, nor as long lasting. The problems afflicting the global economy didn't end in October, and investors are being reminded of that now. In fact, some strategists worry that stocks have more room to fall before the end of the year because investors did get too excited in October. The S&P 500 surged more than 10% during October.

Overall, the labor market still has a long way to go to recover from the financial crisis. Less than a third of all the 8.8 million jobs shed have since been recovered. The Government report on joblessness is expected to be positive, indicating unemployment has stabilized and some jobs are returning. Property values continue to fall in Jacksonville, impacting the main source of funding for the City.

Retired Sergeant Donald E. Merritt died on November 11th. Don graduated from Andrew Jackson, served in the US Army during the Korean War and retired from the Jacksonville Sheriff's Office where he spent 31 years proudly serving the City of Jacksonville. He was a member of the Fraternal Order of Police Lodge 5-30 for 50 years and a former Member of the Honor Guard. He served 20 years as an officer of the Florida State Lodge, and Treasurer of the Jacksonville Chapter of NARC. Don also was on the Police Credit Union Supervisory Committee. ***May he Rest in Peace.***



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Monday—Friday

 *Happy Holidays* 

PENSION STAFF

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 Donald Kirkland, (Retired)
 Lt. David McCall (Fire)
 Chief of Operations Brady Rigdon (Fire)

Pension Fund Office Closed

Christmas Eve—Friday, December 23, 2011
Christmas—Monday, December 26, 2011
New Years Day—Monday, January 2, 2012
Martin Luther King Day—Monday, January 16, 2012

Annual Meeting of the Jacksonville Firefighters Death Benefit Fund Inc.

January 10, 2012 @ 6:00pm
 Old Fire Station 8 at the Union Complex on Stockton St.
On the Agenda: Election of Board Members and
 By-Law revisions
 A light dinner will be served
 Please RSVP to Fred Ferguson @ 904-783-9837 or
 John Peavy @ 904-757-0188

Retired Sergeant Cecil Beasley Jacksonville's Senior Retired Police Officer



One of the highlights of the Annual Retired Police Officer's Holiday Luncheon on November 30th held at the Fraternal Order of Police Club House, was the introduction of the new Senior Retired Police Officer. The designation was awarded to Retired Police Sergeant Cecil L. Beasley who served on the Jacksonville Police Department from February 12, 1942 until March

11, 1967 with 25 years of service.

Sergeant Beasley has been enjoying his retirement for 44 years. Congratulations and a "tip of the cap" to our Senior Police Officer retiree.

Dollars for Scholars



(L-R) Pension Trustee Nat Glover & FOP President Nelson Cuba

Pension Trustee Nat Glover was recently installed as the 29th President of Edward Waters College.

Contributions for the scholarship fund at Edward Waters College for deserving students were presented to President Glover by FOP President Nelson Cuba on behalf of the Members and Retirees of Jacksonville Sheriff's Office. President Glover also received from IAFF Local 122 a contribution to the scholarship fund presented by President Randy Wyse.

Many Members of JSO and JFRD have graduated from EWC, including President Glover.



(L-R) Pension Trustee Nat Glover & IAFF President Randy Wyse

Three Generations of Retired Firefighters

On September 30, 2011, for the first time in the history of the Police and Fire Pension Fund, a 3rd generation Firefighter Member retired. Firefighter Engineer Gary Keys, Jr. ended his DROP participation and left Station 9 for the final time as an active Firefighter. Gary F. Keys, Jr., or "Jr." as he is known by his many friends, joined the Jacksonville Port Authority Fire Department on August 18, 1979, transferring to Jacksonville Fire – Rescue in October 1984. He has served primarily at Ladder 18 and 9, retiring from Tower Ladder Company 9 on September 30th. Jr. is the eldest son of retired Fire Chief Gary Keys, Sr., and the Grandson of the late retired Fire Engineer M.F. (Jimmy) Keys.



His Father, Gary F. Keys, Sr., joined the Jacksonville Fire Department on September 2, 1960, serving on inner City Engine Companies, including Station 9. He was one of the first Firefighters to be assigned to the new Rescue Division, later serving at the Airport, Squad, and Fire Boat following later promotions. He was appointed Chief of Fire Operations, Chief of Fire Services, and then Deputy Public Safety Director – Fire Chief, retiring on April 15, 1989.

Jr's Brother, Captain Mark Keys, joined Jacksonville Port Authority Fire Department on April 9, 1986 and transferred to Jacksonville Fire – Rescue Department in April, 1988. He is now assigned to Station 45 continuing the tradition of public safety service that began 75 years ago on December 15, 1936 when his Grandfather, Jimmy Keys, joined the Jacksonville Fire Department.



M.F. (Jimmy) Keys, was 23 when he joined the Jacksonville Fire Department where he served on Engine Companies prior to his assignment to Marine Division where he advanced to the rank of Engineer. During World War II, Police Officers and Military Police frequently patrolled the St. John's River aboard the Fire Boats. During one patrol, Jimmy Keys was accidentally shot by one of the Police Officers, resulting in partial paralysis, leading to his disability retirement June of 1946.



CONGRATULATIONS TO OUR POLICE AND FIRE RETIREES

*July 21, 2011 thru November 22, 2011***

Date of Trustee Approval

If your retirement date falls after November 22nd, then your name will appear in the next listing

BLACK, Ryan D.—Police—October 18
BONAVENTURE, Dawn E.—Fire—September 30
CANNON, Richard L.—Police—August 26
CLAUSEN, Kimberly A.—Police—January 14
DEVIN, Kenneth G.—Fire—September 30
DRAYTON, Michael A.—Police—July 11
FLINT, Jacqueline R.—Police—August 12
GREENE, Ernest W.—Fire—October 1
GRINER, Karl C.—Police—July 29
HACKNEY JR., Leland R.—Police—September 30
HATTON, Mark D.—Police—September 16
HULSEY, Jason—Fire—August 3
JACKSON, Ronald—Police—August 22
JANASKI JR., Joseph J.—Police—September 30
JEFFERSON, Kenneth W.—Police—October 29

KEYS JR., Gary F.—Fire—September 30
LEE, Turwana A.—Police—September 30
McCLAIN SR., Robert K.—Fire—September 30
McDANIEL, James A.—Fire—July 20
MILFORD, James M.—Police—September 30
PERRY, Willie L.—Police—September 30
REAGOR, Benjamin D.—Police—September 30
ROSS, Brian T.—Fire—August 19
ROTHWEILER, Richard R.—Police—September 30
SAULS, Rolan E.—Fire—September 30
SIMS JR., Aldon—Police—September 30
THOMAS III, Burton W.—Police—June 17
WILLIAMS JR., Hastings—Fire—September 30
WILLIAMS, Michael E.—Police—October 15

Who inherits the proceeds of your 401(k)?

Regardless of what it says in your will or any beneficiary designation form, your current spouse is automatically entitled to all of the proceeds in the account. If you want to leave the account to someone else, your spouse must file a written statement waiving rights to it.

That applies to 401(k) accounts you have from previous employers as well. In most cases, the spouse becomes the beneficiary the moment you say "I do". Any prenup does not count. The spouse still gets the money.



Who gets your life insurance?

Whoever is named as beneficiary gets the proceeds of life insurance, regardless of any will or remarriage. It's important to check your beneficiary every few years.

Who inherits your IRA accounts?

In most states, your will does not affect who inherits any of your IRAs at the time of your death. The person who gets the cash will be the one named on the beneficiary form. It doesn't matter how long ago you named the recipient. A spouse you divorced 30 years ago will get the money if you haven't changed the beneficiary.

Caution: Once you are married, you can't transfer the assets of a 401(k) to an IRA, but it can be done before you marry.

Even if you pay all your bills on time ...

You could be bringing your credit score down without realizing it

The main factors considered in creating your credit score is whether you pay your credit cards and bills on time.

But some factors that can shave points from your score are not as obvious and not as well known. They include:

*Ordering several new credit card accounts in a short period of time. Maybe you're just taking advantage of low-interest offers, but to credit scorers, it looks bad.

*Transferring a balance to a new card, then closing the old card account. It's OK to transfer the balance, but keep the old account open.

If you close it, you won't have as much total credit, and your credit-utilization ratio will increase. At CreditSmart.com, they remind you that the amount of debt you have is calculated for balances on individual accounts, as well as your overall credit limit.

*Charging a lot to a department store credit card. Say you have a \$4,000 credit limit. You are buying new furniture, so you charge \$3,500. Before that, you only owed \$100 on your store card.

Now, you owe \$3,600 on a \$4,000 card, which means available credit on that account will be way down. It's not good for your credit score. And the store charges high interest rates.

Here's a better solution. Get a line of credit at your credit union or bank and charge the furniture on that.

*Other situations you might think are not related to your credit score include library book fines, parking tickets, back rents, medical bills, and any other fees or charges you put off paying.

In time, they will be turned over to a collection agency. Even after you pay them, the collection will stay on your credit report for seven years.

Semi-retirement:

Good for America, good for you

Images of retirement years include travel, visiting with kids and grandkids, fishing and maybe playing a weekly round of golf. But how would you feel after you've done these things and still have a ton of free time?

More Americans are going back to work. This time, they choose a less-hectic schedule or part-time work. They earn some money, contribute to society and feed the economy. Keeping our seasoned workers in play is good for America.

And it's good for you. Social interaction that the workplace brings can help you feel connected. It gives you the opportunity to share your experience with others. And you may enjoy keeping up to date on what's happening in your industry or field. Part-time work is a great way to stay "in the loop", say advisors for AARP.

Today, people are retired for a long time. When Social Security was first introduced, life expectancy at birth was 58 for men and 62 for women. We can now live 20 years beyond that age.

Baby boomers are especially interested in "encore careers", but those who are retired can think about it even more. The sweet spot is when you ask yourself what you love to do so much you'd do it for free. Then find a way to get paid for it.

Savings Bonds go paperless

If you want to buy a U.S. Savings Bond after December 31, 2011, you will have to do it over the Internet. After that, savings bonds have to be bought through Treasury Direct, their Web-based program. But these bonds can never be lost. Right now, over \$16 billion in unredeemed bonds no longer earn interest.

**Buy Savings Bonds
Online at TreasuryDirect:
www.treasurydirect.gov**

Estate Planning can protect your family

Your estate consists of the property you own outright and jointly, including bank accounts, real estate, stocks and bonds, vehicles, jewelry, and retirement accounts.

When you add up the value of these assets, it's easy to see that you need a plan for how you want them distributed after you're gone. Estate planning is not just for the rich or those who have a great deal of money or property.

Making a will is the first step. It should tell what property you wish to leave to family members, friends, and organizations. It should tell who will act as guardian to manage property for dependent children. It will name an executor to manage your estate, pay debts and taxes, and distribute property according to your wishes.

For some people, a will is enough, but those with more assets or special situations should consult an estate planning attorney. They include people who want control of what happens to property after their death, parents who have a child with a disability or special

needs, couples with children from first, second, or third marriages, or those who fear someone might declare their will to be invalid.

If you're worried about how much an attorney's services will cost, bring up the subject when you make the appointment. Many questions you have can be answered quickly, while others may take an hour for a meeting and more time for research. Some attorneys offer a free first visit and fixed estimate for legal work involved.

Estate plans should include who will make decisions about your medical care and final arrangements, such as whether you want to be cremated or buried.

This planning also involves finalizing one or more documents that give legal force to your wishes for property management and medical care.

The good news is that your plan can be updated as time goes by. Your wishes at age 45 or 50 will probably change in the next 10 or 15 years.

In honor of National Eye Care month, schedule checkups for the family

The month of January is dedicated to the promotion of healthy vision. We can start by protecting our eyes with sunglasses when we're outdoors, goggles whenever we're mowing the lawn or using machinery, and, yes, by eating carrots. Carrots contain beta-carotene that helps guard night vision and protection against macular degeneration.

Even if you don't need glasses, an eye exam can help the doctor suggest treatment for problems like eye-strain and headaches. Staring at computers, TV screens, and handheld devices intensifies these symptoms.

Early AMD: Signs of age-related macular degeneration can be seen many years before vision is affected. Doctors may recommend vitamins C, A, and E, or lutein, to slow or prevent AMD.

Presbyopia: the slow loss of ability to see close objects or small print, usually beginning at about age 40. A correct eyeglass prescription is important at this point.

Floaters: tiny spots that float across our field of vision. Although they aren't usually a sign of trouble, in rare cases they can be a warning sign of retinal detachment.

Dry eyes: occur when our tear glands don't make enough tears; can cause itching, burning, or some loss of vision. Eye drops may help, but an exam may reveal Sjogren's Syndrome, an autoimmune disease that has white blood cells attacking moisture-producing glands. Four million Americans have it.

Cataracts: cloudy areas in part or all of the eye lens that keep light from passing through the lens, causing loss of eyesight. They form slowly and can usually be removed by surgery.

Glaucoma: too much fluid pressure inside the eye. The cause is unknown, but it can often be controlled and blindness prevented. There are no early warning signs.

Conjunctivitis: occurs when tissues that line the eyelids and cover the cornea become inflamed, causing itching, burning, tearing, or a feeling of something in the eye.

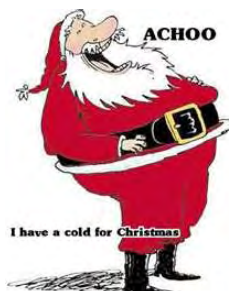
Vision checks often cost less than \$40 and may be covered by insurance. Clinics may provide free checkups in January.

Adults: Is it a cold hanging on, or is it a touch of asthma?

Your doctor could have an unexpected diagnosis for that pesky cough or bronchitis that won't go away.

The Centers for Disease Control and Prevention say one in 12 adults are now diagnosed with asthma. Symptoms can develop at any age.

Diagnosis is important, because you can then get the right treatment. Inhaled corticosteroids are the most common anti-inflammatory



medications. Sometimes a quick-relief inhaler is prescribed for asthma attacks.

Avoid triggers, which commonly include allergens such as pet dander, dust mites, and mold (wash your sheets in hot water every week). Tobacco smoke can be a trigger as well.

Your doctor will develop an action plan designed to help you know whether your treatment is working or has to be changed.

The spirit of Christmas

Decorations abound in December. The calls of "Merry Christmas" fill the streets and come from people we barely know. Everyone seems to be smiling more as the big day comes closer. It's part of the spirit of Christmas.

For many Christians, celebrating the birth of the Christ child is the primary focus. They recall the angels singing, "Glory to God in the highest; on earth, peace and good will toward men."

For them and for people of many faiths, acts of kindness and generosity are part of the spirit. It prompts them to contribute gifts to toy collections for poor children, to give a check or groceries to a food bank, or to help serve Christmas dinner at a charitable organization.

It's been said that giving is more blessed than receiving. Even those with little to give do what they can. Just dropping a few coins into the bell-ringer's



bucket makes them a giver.

You may think that Santa Claus isn't part of it. But think of the joy he creates not only for children with his image in a red suit; he spreads color and seasonal joy to everyone who sees him. As one modern poet says, "Standing or sitting or walking around, Santa Claus is all over town."

The decorations, the music, the service and the gifts put us in the mood for Christmas, but the true spirit is in our

hearts. Though we're busy, we may be a little more patient. And we are more compassionate when helping others, though we may have situations of our own to deal with.

As we consider our blessings, no matter how great or small, let us have joy, hope, and peace in our hearts. The spirit of Christmas is upon us.

Exercise

Top New Year's Resolutions

More family time

Lose weight

Get enough rest—Eat right

Quit smoking

Frank Capra Story: It's a Wonderful Life

Some years ago actor Jimmy Stewart told of the story behind the now-famous Christmas movie *It's a Wonderful Life*.

The director, Frank Capra, was the son of Italian immigrants. Neither of his parents could read or write.

Young Frank took jobs before and after school but still got grades good enough to get into California Institute of Technology. He graduated in 1918 and enlisted in the Army where he taught mathematics to artillery officers in San Francisco.

The end of the war found him with a bad case of influenza and no job. He took his guitar and hopped a freight train to see the country, singing for his supper. Then he saw an ad asking for an experienced movie director. Saying he was "from Hollywood", Frank got the job and later made dozens of successful films. Most reflected two of his strongest beliefs: "Love thy neighbor" and "The meek shall inherit the earth".

He enlisted in the Army again in 1941 and was asked to make documentary films. His *Why We Fight* series was so good that he was given the Distinguished Service Medal.

After the war, Capra was handed a short story by Philip Van Doren Stern. It was, he said, "the story



"Every time a bell rings
AN ANGEL gets his wings."

* From "It's a Wonderful Life," directed by Frank Capra

I've been looking for my whole life."

It's about George Bailey, a businessman living in a small town. Things weren't going well. In addition, he lost a large amount of money. He decided to end it all by jumping off a bridge.

An angel named Clarence comes down from heaven to save him, but he can't swim. So the despondent George ends up saving himself, and the angel. In the end, George's friends replace the missing money.

Capra wanted it to be a film that says to those who can't afford an education, or lose their job, or take radiation treatments, "No man is poor who has one friend. Three friends and you're filthy

rich!"

But the film didn't do well at first, which meant the end of Liberty Films, Capra's company. But Capra lived to see the film begin to play on television each year at Christmas.

It has inspired many, especially the scene in which the angel tells George, "Strange isn't it? Each man's life touches so many other lives, and when he isn't around he leaves an awful hole, doesn't he?"

As Jimmy Stewart said: "It's a message that is needed in an impersonal world. We do count, each one of us."

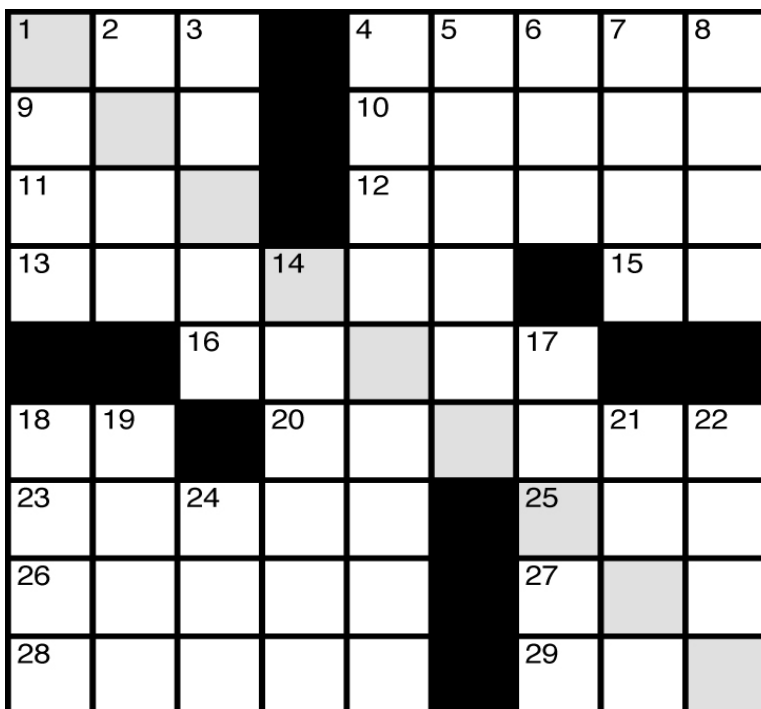
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Pomp & Splendor Crossword



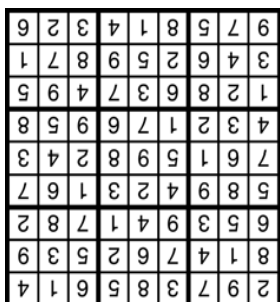
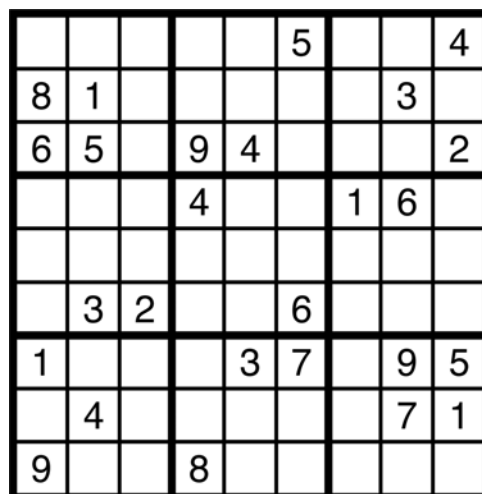
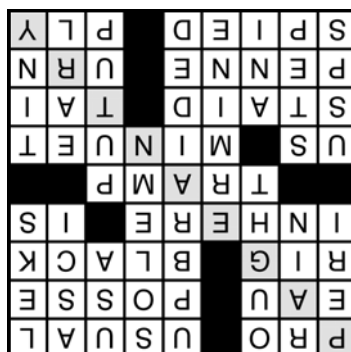
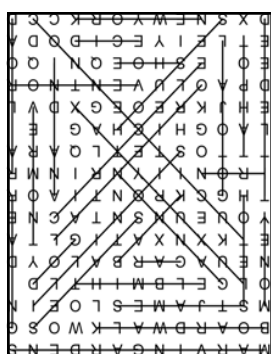
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Across

1. Country club figure
4. Bar order, with "the"
9. ...vian, e.g.
10. Sheriff's group
11. Fix, in a way
12. Like some piano keys
13. Belong
15. Exists
16. Bum
18. You and me
20. Ballroom dance
23. Composed
25. Skater Babilonia
26. Pasta choice
27. Ashes holder
28. Caught a glimpse of
29. Thickness

Down

1. "Frasier" actress Gilpin
2. Parade spoiler
3. Should, with "to"
4. Reproached
5. Serious
6. Cable network
7. Fungal spore sacs
8. Albanian monetary units
14. Fine fur
17. "___ or shut up"
18. Letter gr.
19. Increase, with "up"
21. Rank above viscount
22. Miniscule
24. "Wheel of Fortune" buy



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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"*



In Memory of



In Memory of



Richard D. Mann *Police Officer*
November 23, 2011 20 Yrs. of Service (1994)

Alan B. Council *Police Officer*
November 17, 2011 16 Yrs. of Service (1997)

Connie E. Monroe *Police Sergeant*
November 13, 2011 34 Yrs. of Service (1982)

Robert B. McCall *Police Officer*
November 12, 2011 25 Yrs. of Service (1981)

Donald E. Merritt *Police Sergeant*
November 12, 2011 31 Yrs. of Service (1991)

Robert T. Harper Sr. *Fire Lieutenant*
November 10, 2011 34 Yrs. of Service (1991)

Thomas W. Johnson *Police Lieutenant*
October 26, 2011 33 Yrs. of Service (1990)

Woodrow W. Fish Jr. *Fire Engineer*
September 30, 2011 28 Yrs. of Service (1996)

(Year of Retirement)