



# J A C K S O N V I L L E POLICE AND FIRE PENSION NEWS

*"We Serve ... and We Protect"*

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR

**PENSION REFORM:** The City Council did not enact the latest version of "pension reform" by a tie vote of 9 – 9. One Council seat is vacant. Meanwhile, two proposed Ordinances have been filed by Council Members. One would reduce pension benefits for new hires after October 1, 2015; the other would make many of the changes proposed in the defeated legislation, including benefit reductions.



**STATE LEGISLATURE:** The Senate passed a major bill offered by Senator Bradley to authorize several amendments to the Chapters in Florida Statutes relating to Police and Fire Pension Funds. The House substituted the identical bill by Rep. Cummings and adopted the legislation. The bill will now go to Governor Scott.

**CITY COUNCIL:** Recent reports of the City Council "finding" 500 million dollars does not mean the City has resolved the financial crunch. About 90% of the "found dollars" was appropriated to projects authorized by the City Council over the last 15 years, but not funded. About 50 million actual dollars remain after projects have been completed, but not closed out. The funds can only be used for new "capital projects" – road repair, bridges, sidewalks etc. No money is there for either salary adjustments or pension contributions.

**THE MARKET:** The value of the Pension Fund increased by **\$22,775,228** during April. You may have noticed the "rocky ride" of significant ups and downs in the Market during the past month. At one point the Fund was up an

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## JACKSONVILLE POLICE AND FIRE PENSION NEWS

**POLICE AND FIRE PENSION FUND**  
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**Website: [jaxpfpf.coj.net](http://jaxpfpf.coj.net)**  
**Office hours: 8:00am—5:00pm**  
**Monday—Friday**

**- PENSION OFFICE CLOSED -**  
**Police Memorial Day—May 8**  
**Memorial Day—May 25**

**PENSION STAFF**

John Keane, Executive Director—Administrator

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Deborah Manning, Executive Assistant

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Kevin Stork, Controller

Lynn West, Pension Benefit Specialist

**BOARD OF TRUSTEES**

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Asst. Chief Lawrence “Larry” Schmitt, Police Trustee

Lt. Richard Tuten III, Fire Trustee

**PENSION ADVISORY COMMITTEE**

Lt. Robert “Ellis” Burns III (Police) - Chair

District Chief Brady Rigdon (Fire) - V. Chair

Sgt. Chris Brown (Police)

Chief Sean Hatchett (Fire)

James A. Holderfield (Police)

Lt. David McCall (Fire)

Rick Townsend (Retired)

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additional 7 million dollars. International economic events and lower earnings reports from some major Companies caused the fluctuation. Most market watchers see signs of stabilization in the near future.

The Federal Reserve will wait to start raising interest rates until later, as confirmed by the Fed again last week.

Meanwhile, central bankers in emerging markets can't cut rates quickly enough to avoid deflation.

Twenty-one global central banks have cut their benchmark interest rates this year, according to Bloomberg. This includes major developed economies like Australia and Sweden as well as developing economies including China and Russia.

## JACKSONVILLE POLICE AND FIRE PENSION NEWS

## ***Congratulations to our Police and Fire Retirees!***

### ***January–April 2015***

ABDUL HAQQ, Douglas Q., - Firefighter Engineer

BECKNER, Preston M., - Police Officer

BRYANT, Margarite, - Police Officer

CAGLE, Darren S., - Fire Captain

CASTILLEJA, Daniel G., - Police Sergeant

CHRISTMAS, Folin L., - Police Officer

CONN, Christy L., - Police Officer

CRABTREE, William T., - Firefighter Engineer

DAVIS, Thurman C., - Assistant Chief

DENNIS, Timothy E., - Police Officer

GREEN, Darion, - Police Officer

HARRIS, Gregory L., - Police Officer

HOHORST JR., Thomas J., - Fire Lieutenant

HURST JR., Robert A., - Police Sergeant

JOHNSTON, James T., - Police Officer

JUDAH JR., Donald B., - Police Officer

LEE, Joseph T., - Police Officer

MANWARREN, James P., - Police Officer

MEDLIN, William J., - Police Lieutenant

MOORE, Walter W., - Police Officer

NIXON, Donald E., - Police Officer

O'QUINN, Paul A., - Firefighter Engineer

PADGETT, John L., - Police Sergeant

PANKHURST, Richard M., - Police Officer

PATE, Antonio M., - Firefighter Engineer

QUINTERO, Anthony, - Police Officer

REID, Benjamin J., - Police Officer

RICHARDSON, Dewayne, - Police Officer

RODGERS JR., Clarence, - Police Sergeant

RODRIGUEZ, Samuel, - Police Officer

SAFFER JR., Albert T., - Firefighter Engineer

SALLETTE, Samuel D., - Firefighter Engineer

SHAFFER, John M., - Police Officer

SMITH, Thomas B., - Fire District Chief

SOLOMON, George H., - Police Officer

STEEL, Douglas A., - Police Officer

TOLEN JR., Robert J., - Police Officer

WARREN, Israel, - Police Officer

WATT, Thomas E., - Police Officer

WHITE, Nealy M., - Fire Battalion Chief

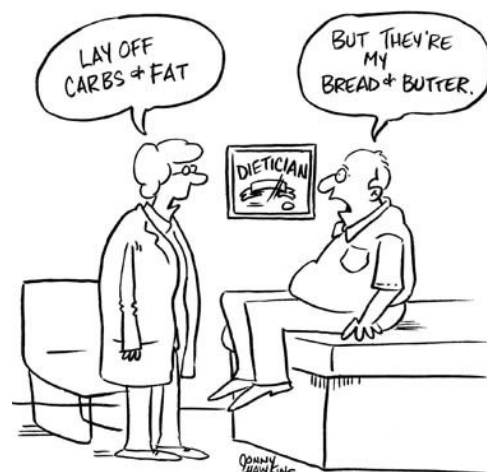
WILFONG, Donald C., - Police Sergeant

WYATT, Elbert C., - Police Officer

## ***July 2015 DROP Class***

From May 1, 2015 thru June 5, 2015 at noon (DEADLINE), appointments for the July, 2015 DROP Class will be available.

If you wish to apply, please contact Steve Lundy today @ 255-7373 to schedule an appointment for that time frame.



## JACKSONVILLE POLICE AND FIRE PENSION NEWS



## ***Congratulations to our New Recruits!***



### **Fire**—1/12/15

ADLER, Justin M.  
BANKS, Samuel L.  
BESSENT, Justin  
COX, Joshua G.  
DAVIS, James A.  
DOWNING, Bryan L.  
EASTBURN, Kyle P.  
FERNANDEZ, Bryan L.  
GARDNER, Joshua R.  
GHIOOTTO, Philip R.  
GILL, Ronald R.  
HARDING Jr., Robert K.  
HARKINS, Elizabeth A.  
HOFF, Matthew C.  
HOWELL Jr., Joseph R.  
KEELING, Ryan M.  
KRAMER, Matthew R.  
KUNSBURG, Aaron P.  
LUNDY, Jeffrey P.  
MADDOX, Janice K.  
MILLER, Rachel A.  
MILLER, Wesley E.  
MILTON, Khambrell A.

MURRAY III, Donald C.

NICHOLSON, Sean M.

PARRISH, Dennis C.

PIERRE, Marckenson

POWELL, John M.

PROVINS, Guy L.

RICHMOND Jr., Douglas I.

SIMA, Nicholas S.

SOUTER, Jason L.

VAN SICKLE, Kyle A.

WHEELER, Richard G.

### **Police**—3/2/15

ANDRUSZKIEWIZ, Anthony-  
Jasper B.

BACON, Lonnie L.

BALEY, Nicole L.

BORISADE, Akinyemi A.

CAMACHO DECK, Kathleen L.

CAMERON, Brian F.

CONWAY, Patrick D.

COWAN, Cary T.

DANIELS, Devin D.

DE JESUS, Alex

DOAN, Cameron B.

FIGUEROA, Taylor R.

FREEMAN II, Williams L.

HOWELL, Mark J.

JUNG, Briana R.

KERSHAW, Sean B.

LUCERO, Benielle

MARTORANA, Nicolette A.

MENDEZ, Gisela D.

MOODY, Joanna K.

OLIVERAS, Timothy A.

OSHMAN, Emily L.

PARSLEY, Michael A.

ROBERTS, Johnathan B.

TAYLOR, Larry D.

THOMAS, Porsche L.

ULYSSE, Sylvain J.

WALKER, Cedric E.

WEBB, Justin R.

WHITE, Jeremiah J.

WILFORD, Ernest L.

WILLIAMS, Eugene E.

ZURN, Emily D.

## ***Earn More on Your Savings***

1. As a loyal customer, ask your bank or credit union to increase the interest rate on your savings or money market accounts. Some pay more if you also have a checking account with them.

2. Compare what your bank offers with those at [depositaccounts.com](http://depositaccounts.com) and [bankrate.com](http://bankrate.com). Enter your zip code to find available accounts that have the best interest rates.

3. Before you decide on an account, compare fees, such as monthly or annual charges, withdrawal penalties and activity fees. Also check the minimum deposit requirements as well as how much of your deposit earns interest.



## JACKSONVILLE POLICE AND FIRE PENSION NEWS

***People over age 55 are Fraudsters' Favorite Targets***

No question about it. Some age 55-plus Americans have the most financial savvy of any group. But some that age and older are targeted for various types of fraud.

They have income and savings, are open to "good deals" offered by scammers, and, surprisingly, if they turn out to be victims, 75 percent of them are too embarrassed to report being robbed.

Frauds are easier to report since the Senate Special Committee on Aging launched a Fraud Hotline to help deal with the "epidemic" of frauds and scams recently targeting older Americans.

You can call the hotline at 1-855-303-9470 or visit the website at [aging.senate.gov](http://aging.senate.gov).

Frauds include lottery scams where "winners" pay large upfront fees to collect; computer scams where people are tricked into believing they have malware and charged a lot to "fix" the problem; tax-refund schemes which may include identity theft. In the grandparent phone scam, the caller says he's a grandchild in need of big money for a legal or health problem.

Then there are Social Security scams, and Medicare fraud where victims are convinced they owe money for care or procedures they never had.

The Senate committee often deals with two issues: the frequency with which victims don't report fraud, and the difficulty victims have when trying to report the scam.

Hotline personnel provide consumers with advice on the steps that can be taken, including where to report the fraud locally, and ways to reduce the likelihood of becoming a victim a second time.

***Five Important Nutrients for 55-plus Seniors***

Doctors at UCLA say these nutrients are especially important for older adults.

**Folic acid:** It's a form of vitamin B9 linked to a reduced risk of heart disease and certain cancers. A deficiency can bring cognitive issues. It occurs in dark leafy green vegetables, yellow/orange fruits and vegetables, beans, lentils, nuts and fortified cereals.

**Higher levels of vitamin D:** They are associated with a lower risk of falls, reduce the risk of cancers, heart disease, and diabetes. Good sources include direct sunlight, dairy and fish.

**Calcium:** Higher levels are associated with lower

blood pressure and reduced risk of osteoporosis and fractures. It's found in milk, yogurt, other dairy products and fortified cereals and juices, leafy greens, almonds and canned fish.

**Magnesium:** It helps to regulate blood sugar and blood pressure and may help to reduce the risk of heart disease. It's found in dark leafy greens, beans, peas, nuts, seeds and whole grains.

**Zinc:** It's thought to enhance immune function and is needed for wound healing. It may also help maintain your sense of taste and appetite. Foods rich in zinc include fortified cereals, whole grains, red meat and seafood.

Only those who risk going too far can possibly find out how far one can go. -*T.S. Eliot, Essayist, Publisher, and Playwright*

The real voyage of discovery consists of not in seeking new landscapes but in having new eyes. -*Marcel Proust, Novelist, Essayist, and Critic*

## JACKSONVILLE POLICE AND FIRE PENSION NEWS

***Calorie-Count Rules being Finalized for Use Late this Year***

The U.S. Food and Drug Administration is "making a list and checking it twice."

The FDA is finalizing plans to require food calorie counts for chain restaurants, movie theater snacks, and vending machine products. The businesses will have to show them to the public by the end of this year. Vending machines are getting an extra year to comply.

The Affordable Care Act required that the counts be shown by the end of 2011, but the rule was delayed for three years because of industry opposition.

Restaurants with 20 or more outlets, cinema concessions, amusement parks, and prepared foods sold in supermarkets, such as sandwiches and salads, must have the calorie counts on the packages by the end of this year, 2015.

Nutritionists at Tufts University say alcoholic beverages listed on restaurant menus must show calorie counts, but mixed drinks sold at the bar do not.

***River Cruises Cater to Mature Travelers***

Cruising aboard ships need not mean trudging the expanse of a giant vessel while dodging children and teens.

For the mature traveler, nothing beats a river cruise, where ships lazily steam rivers, offering a relaxed atmosphere and a lot of history besides.

Unlike massive ocean going cruise ships, romantic paddlewheels host a select few passengers (from 100 to 200 usually) and the boats meander down historic river ways, offering plenty of deck time with meals included.

For 7- and 9-day trips, the cost can be salty with cabin prices ranging from \$4,000 per person to \$6,000 or more, depending on your cabin preferences.

American Cruise Lines offers a selection of 9-day cruises on the paddlewheel Queen of the West, traveling the Snake and Columbia rivers and tracing the steps of explorers Lewis & Clark's 1803 Corps of Discovery.

If that is too expensive or too long, try for a 1- or 2- day Mississippi River cruise. The River Boat Twilight paddles the upper Mississippi

with short tours to and from Le Claire, Iowa, and Dubuque, Iowa. Prices range from \$200 for a one-day tour with two meals, to about \$400 each for two people, overnight at a hotel, meals and activities.

In Canada, the St. Lawrence Cruise Line offers a very different experience aimed strictly at seniors. Its steamboats host about 60 people in small cabins on week-long cruises. Besides fantastic scenery from Kingston to Ottawa, Canada, a lot of camaraderie develops between passengers evening dances and music offer much companionship. The experience isn't cheap, however, and prices for longer cruises are about \$2,500 per person. Look for discounts in the Spring.

River cruises have popped up all over the waterways, from predictable locations such as New Orleans, to points North and West. If a particular river floats your boat, check online for cruises. Also, be sure to visit cruise reviews at sites such as [cruisecritic.com](http://cruisecritic.com) for comments from people who have taken the vacations.



## JACKSONVILLE POLICE AND FIRE PENSION NEWS

***Final Roll Call***

Edgar G. Aid	<b>Superintendent of Fire Communications</b>	Edgar J. Dover	<b>Police Sergeant</b>
April 28, 2015	25 Yrs. of Service (1973)	March 14, 2015	15 Yrs. of Service (1977)
Sidney H. Higginbotham	<b>Fire Lieutenant</b>	Sherman Rushing	<b>Fire Fighter Engineer</b>
April 23, 2015	17 Yrs. of Service (1975)	February 28, 2015	18 Yrs. of Service (1979)
Donald R. Gunter	<b>Police Officer</b>	James E. McVeigh	<b>Police Lieutenant</b>
April 22, 2015	12 Yrs. of Service (1973)	February 27, 2015	34 Yrs. of Service (1990)
James E. "Bubba" Bennett	<b>Fire Fighter Engineer</b>	Clarence Rodgers Jr.	<b>Police Sergeant</b>
April 18, 2015	25 Yrs. of Service (1982)	February 6, 2015	32 Yrs. of Service (2015)
Clifford E. Bird III	<b>Fire Fighter Engineer</b>	Levi E. Starling Jr.	<b>Fire Fighter</b>
April 15, 2015	29 Yrs. of Service (1995)	January 20, 2015	23 Yrs. of Service (1971)
Thomas R. "Rudy" Inman	<b>Fire Fighter Engineer</b>		
March 26, 2015	20 Yrs. of Service (1967)		(Year of Retirement)



*"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"*

**II Timothy 4: 7-8**