

Jacksonville Police and Fire Pension News

"We Serve...and We Protect"

FROM THE DESK OF THE EXECUTIVE DIRECTOR - ADMINISTRATOR



THE MARKET continues moving upward into record setting territory. For our fiscal year ending on September 30th, the Pension Fund posted an investment return of 14.87%, placing the Fund in the top 14% of similar Funds. Investment restrictions that preclude many alternative investment options prevented additional returns. We are waiting for the City Council to act on our recently renewed request to amend our investment options to potentially increase returns and reduce investment risk.



LOOKING BACK the US economy continued to recover during the quarter ending September 30^{th} . The national unemployment rate was at its lowest level since December of 2008. The Federal Reserve Board voted to leave the lending rate unchanged, at 0% - 0.25%. The artificially low interest rate impacts our investment return rate. Simply put, historic low interest rates we receive on bonds in our investment portfolio increases our Unfunded Actuarial Liability.

LOOKING AHEAD Merrill Lynch issued a 2014 investment outlook that sees less volatility ahead and is less cautious than the previous two years. To bolster their optimism, Merrill economists point to a litany of favorable trends. They noted the federal budget deficit has declined from ten percent of GDP to four percent; banks are recapitalized and are working off their bad loans; housing has started to recover; corporations are flush with profits - cash; households have cut their debt servicing costs, and even state and local governments have stopped cutting their budgets. The future looks brighter according to Merrill Lynch analysts.

ANOTHER MARKET WATCHER, renowned market guru Jeremy Siegel, finance Professor at University of Pennsylvania's Wharton School predicted "the bull stock market still has plenty of life left in it" Siegel recently said on **CNBC**. "My data shows that the fair market value based on current [projections of future] earnings for the Dow is probably around 18,000," That would represent a 12 percent gain over the December 2nd level. "Now, it doesn't mean we're going to get there right away or we're going to get there in a straight line," Siegel said. He noted that the stock market has gone a long stretch without a ten percent correction (more than two years).

LOOKING AROUND for increased investment returns, the Pension Board recently voted to make additional changes in our Investment Management Team. The changes are being implemented during the month of December.

LOOKING FORWARD begins with the successful resolution of the "pension issue" with adoption of comprehensive pension reform. This critical process is our number one goal. We began this important work over five years ago. We have committed thousands of hours to comparison research, development of creative financial proposals, preparation of presentation materials, meetings with Peyton Administration Officials, Jacksonville Community Council Study Group, Jacksonville Civic Council and Jacksonville Retirement Reform Task Force. Developing our alternative proposals with countless additional meetings, discussions, media interviews, and many Court Hearings. Meetings are scheduled in December and January.

(Continued on page 2)

POLICE AND FIRE PENSION FUND ONE WEST ADAMS STREET, SUITE 100 JACKSONVILLE, FL 32202-3616 PHONE (904) 255-7373 FAX (904) 353-8837 Website: jaxpfpf.coj.net

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(Continued from page 1)



REMEMBERING TOMMY REEVES Retired Sergeant with the Jacksonville Sheriff's Office who passed away on November 26th, 2013.

Tommy served our Country in the US Army from 1955-1958. He was a member of the 187th Airborne Regimental Combat Team; 101st Airborne Division; & 2nd Ranger Battalion. Upon returning from the Army, Tommy served as a Police Officer with the Jacksonville Beach Police Department from 1958 - 1961.

Sgt. Reeves 1987

Tommy joined the Duval County Patrol in 1961, the uniform division of the Sheriff's Office. He served in Patrol, Burglary, and Homicide sections of the Detective Division and State Attorney's Office. Tommy also served as Special Investigator for Mayor Godbold. During his career he was assigned as an Instructor at the Police Academy and a Member of the first JSO Dive Team. Tommy retired from the Jacksonville Sheriff's Office in 1989.

After a period as a Private Investigator, Tommy joined the Nassau County Sheriff's Office in 1993, later appointed Undersheriff. Tommy retired in 2010, after seventeen years with Nassau County.

He is survived by his wife of 25 years, Millie, son Thomas Earl Reeves Jr., and stepsons Hal Warth II and Henry Warth.

Tommy Reeves had a very likeable personality. He was always smiling and spoke a good word of all. He was thoughtful and respectful towards everyone, and professional to the core at all times - every day in every way. He will be greatly missed. May He Rest in Eternal Peace.

Police and Fire Pension Fund Office will be closed

Christmas Eve—Tuesday, December 24, 2013 Christmas Day —Wednesday, December 25, 2013 New Years Day—Wednesday, January 2, 2014 Martin Luther King's Birthday—Monday, January 20, 2014



What to do with stuff you don't want or need

How to declutter your home

Decluttering will give you more space in your home and make it easier to move or sell in the future. Here's some advice on how to do it.

Paper: Gather all your papers in one place. Then divide them into three categories — Action, Save, and Toss.

The **Action** stack will have bills to pay and tasks to do.

The **Save** stack will include financial documents that are less than three years old. Always hold on to year-end statements showing the purchase price of your stocks and mutual funds so you can calculate cost basis when you sell them. Save all home purchase and home improvement documents, and all your tax returns. Keep other financial documents for a year.

Before you **Toss** anything, put it through a shredder to make sure your account numbers can't be recreated.

How to sell your stuff:

Go to eBay and create an account. Focus on small items that are easy to price and pack, such as designer clothes, small collectables, and jewelry. It costs nothing to list up to 50 auction items each month and



add "Buy it now," say advisors at *Kiplinger's Personal Finance*.

Use Craigslist for larger items such as furniture and appliances. Buyers will come and haul them away. Listings are free for a week in big cities or 45 days in smaller cities. Insist on payment in cash.

Specialty sites will take expensive books. Enter the ISBN number and you'll receive online price quotes. Sell designer clothing at the Snob (www.thesnob.biz). Sell smart phones and other tech products on sites such as Gazelle.com or USell.com. Log on, get an offer, and mail your item. You'll get a check or deposit to your PayPal account.

Or you could have a yard sale. Put a price tag on everything large or small and collect the money.

Donation:

It's an easy solution. Give your stuff to the Goodwill, the Salvation Army, or Vietnam Vets. If there's a lot, they'll send a truck to pick it up.

Get a receipt if you want to take the donation as a tax deduction.



From the Board of Trustees, Advisory Committee, and Staff, we wish you and your family a safe Holiday and a Happy New Year

Smokers, ex-smokers:

Should you be screened for lung cancer?

Annual low-dose CT scans are being recommended for high-risk current and former smokers, according to Johns Hopkins Medicine.

At the U.S. Preventive Services Task Force, they say the goal of computed tomography (CT) is to detect cancer early enough so it can be cured.

The Task Force finds that, today, 75 percent of lung cancer cases are diagnosed only after the disease has reached an advanced stage or spread to other parts of the body. The five-year survival rate ranges from 4 to 24 percent for people in these stages.

The five-year survival rate for people whose lung cancer was caught early was 77 percent.

You're at high risk for lung cancer and should be screened if you:

*Are a present or past smoker who's quit within the past 15 years, and

*Have a smoking history of at least a pack a day for 30 years, two packs a day for 15 years, or three packs a day for 10 years.

*Are 55 to 79 years old.

Age is a factor. The National Lung Screening Trial, using CT, enrolled more than 53,400 men and women between ages 55 and 74. All were current or former smokers. Former smokers included only those who quit less than 15 years before the start of the study. Subjects received either a chest X-ray or a CT scan every year for three years.

At the eight-year mark, the study was stopped when it was discovered that 20 percent fewer people in the CT group died of lung cancer than those in the chest X-ray group.

The CT lung scans clearly saved lives in the study population.

CONGRATULATIONS TO OUR POLICE AND FIRE RETIREES

January 19, 2013 thru November 22, 2013

Date of Trustee Approval

ABRAMOWITZ, Lorrina H.— Sept. 27, 2013—Police ANDERSON, David L.—March 29, 2013—Fire ARIAIL, Joy L.-March 29, 2013-Police BAGLEY, Glynn C.—July 5, 2013—Police **BAILEY**, Paul K.—March 1, 2013—Police BARBER, Robert E.—Sept. 27, 2013—Police **BARNETT**, Charles T.—March 29, 2013—Fire **BARTLEY JR.,** George H.—June 28, 2013—Fire BASS, Bain B.—March 29, 2013—Police BASS, Robert K.—Sept. 6, 2013—Fire BEATY, Samuel G.—Aug. 30, 2013—Fire **BED FORD,** Shawn L.—January 4, 2013—Police BIVINS, Anthony E.—May 24, 2013—Fire **BOURGEOUIS**, Alfred L.—February 7, 2013—Fire **BOYMER**, Michael A.—May 10, 2013—Police BRANTLEY, Barry A.—March 29, 2013—Fire **BROOKS,** Ferrandou A.—July 5, 2013—Police BROWN, Edward—April 26, 2013—Fire BROWN, Michael A.—Aug. 30, 2013—Fire BROWN, Suzí E.—January 4, 2013—Fire CARR JR., Leonard L.—Sept. 27, 2013—Police CASTLEMAN, Keith A.-July 25, 2013-Police **CHAMBERS,** Alexander B.—May 3, 2013—Police CLEMENTS, Billy R.—May 31, 2013—Fire COFFMAN, David E.—July 5, 2013—Police CORNELLIER, Steven W.—February 15, 2013—Police CREAN, Keith E.—July 5, 2013—Police CRIBBS, Danny D.—January 4, 2013—Fire DANIELS, Dale J.-May 24, 2013-Fire **DAUHAUER**, George V.—July 5, 2013—Police DAVIDSON, Ronald L.—Aug. 16, 2013—Police **DEMPS,** Valentino L.—July 5, 2013—Police **DEVIN,** Timothy G.—Sept. 6, 2013—Fire DIEAS, Clarence L.—July 5, 2013 -Fire DOOLITTLE, Brian E.—July 5, 2013 -Fire DUNN, Jerry W.—Sept. 20, 2013—Fire EDWARDS, Broderick E.—March 29, 2013—Fire EMBRY, Rickey M.—January 4, 2013—Fire ESCOBAR, David A.—June 28, 2013—Police FELDER, Randy B.—Sept. 27, 2013—Fire FREITAS, Robert B.—March 15, 2013—Police GREEN, Keith J.—Aug. 30, 2013—Fire **HAGAN,** Patrick D.—May 31, 2013—**Fire** HAGANS III, Joe W.—May 31, 2013—Fire HAGANS, Perman E.—July 5, 2013—Fire HARTLEY, John P.—January 4, 2013—Police **HENDLEY JR.**, Lawrence G.—Sept. 6, 2013—Fire **HINSON**, Robert A.—January 4, 2013—Police HOLDERFIELD, Jimmy A.—Sept. 27, 2013— Police HORN, Lorien E.—March 29, 2013—Fire HOWARD, Evans—May 31, 2013—Fire HUBBELL, Kevan S.-June 14, 2013-Fire JEFFERSON, Ronald S.—July 5, 2013—Fire **JOHNSON,** Mark D.—May 24, 2013—**Fire** JONES, Kurt M.—February 1, 2013—Police JONES III, Paul F.—March 15, 2013—Police KAZIMAR, Michael A.-July 5, 2013-Police

KNIGHT II, James F.—Aug. 30, 2013—Fire KOIVISTO, Samuel D.-March 29, 2013-Police KREITZMAN JR., Donald O.-June 14, 2013-Fire KRIVENSKY, Michael J.—March 29, 2013—Police LAUYANS, Daniel F.-March 22, 2013-Police LEAVENS, Cindy L.—Sept 27, 2013—Police LEE, David A.—Sept. 6, 2013—Fire LUCAS, Dewitt P.-March 29, 2013-Fire LUNDY, William D.-January 4, 2013-Fire MATTHEWS, Cameron E.— May 31, 2013—Fire McCLAIN, Rudolph A.—January 4, 2013—Police MERRITT JR., Curtis D.-June 14, 2013-Fire MILLER, David C.—April 19, 2013—Police MILLER, Kevin A.-July 5, 2013-Fire MITCHELL SR., Tony-March 29, 2013-Fire MITROSKY, Paul-March 29, 2013-Fire MORGAN, Robert A.—July 5, 2013—Police MOSSMAN, Leonard R.—June 14, 2013—Police MULLENNIX, David R.—March 29, 2013—Police NADEAU, Philip A.—June 7, 2013—Fire NAZWORTH, Keith A.—April 16, 2013—Police NEAL, Gregory A.—Aug. 30, 2013—Fire OLIVERAS, Gary M.—March 29, 2013—Police O'STEEN, James R.—June 21, 2013 — Police **PARMER**, Randall L.—January 4, 2013—Police PATTERSON, Darryl K.—May 24, 2013—Fire PHELPS, Clarence R.—Sept. 27, 2013—Police **PHILLIPS,** Douglas K.—June 7, 2013—Fire PICKERING, Michael R.—July 5, 2013—Police PORTER, Antonio J.-January 4, 2013-Fire **POTTER,** Chester A.—July 5, 2013 — Police POTTS SR., Mario D.—January 4, 2013—Police PRIDE, Byron M.—Aug. 30, 2013—Fire PULLINS, Jesse R.—Sept. 6, 2013—Fire QUINN, Joseph-March 29, 2013-Police **REMOLDE**, Michele L. – July 5, 2013 – Police SCOTT, Bruce A.—Sept. 6, 2013—Fire SHIVERS JR., Charles B.—Sept. 27, 2013—Police SIRMANS, Bradley F.—July 5, 2013—Fire SPICER, David L.—July 12, 2013—Police STEGNER, Michael J.—March 29, 2013—Fire SUTHERLAND, Elizabeth A.—Sept. 27, 2013—Police TAYLOR, Charles M.—March 29, 2013—Fire TAYLOR, Charles M.—March 29, 2013—Police THOMAS, Darrell E.—July 5, 2013—<u>Fire</u> THOMAS, William A.—July 5, 2013—Police TYSON, Malcolm D.—May 31, 2013—Fire VANDIVER SR., William D.-May 10, 2013-Police WALLS, Jimmy L.—March 29, 2013—Fire WATKINS, Marva y.—March 29, 2013—Police WATSON JR., Leland C.—July 5, 2013—Fire WELLS, Nicholas A.—May 24, 2013—Fire WELLS, Ronald A.—April 26, 2013—Fire WHITE, Paul H.— May 17, 2013— Fire WILLIAMS, Ellis E.—March 29, 2013—Fire WILLIAMS, Eric R.—April 26, 2013—Fire

CONGRATULATIONS TO OUR NEW FIRE RECRUITS

ALDAY, Erik A. ANDERSON, Andrew C. ARNOLD JR., Kenneth L. BRADDOCK, Matthew S. BROWN, Cecilia BURNS, Emmett E. CONRAD, Carol A. CRUZ, Kevin E. DEMPSEY, Lauren R. DUERSON, Mark T. FORD, Lucinda S. GIDDENS, Ian N. GRAHAM, Shawn K. GRISSETT III, John W. HOLLIS JR., Curtis W. HOOKS, Corey L. HOWARD, Ray L. ISLES, Malik A.

Nov./Dec., 2013



JOHNSON, Mitchell A. KAVANAUGH, Jeshua T. MATOS, Michael A. McCLUNEY, Brian P. MILLARD, Brian S. OKONSKI, Shawn M. RAZZOOG, Bryan T. RESS, Ramon G. RODRIGUES, Maurice A. RUSSELL, Ryan L. SHELSEA, Robert S.E. SOUTER, Jason L. STARLING, William C. SUTTON, David C. TALLON, Bruce S. TANKSLEY, Natasha N. TIPTON, Christopher W. VANDEVEER, Steven K.



Annual Meeting of the Jacksonville Firefighters Death Benefit Fund

January 7, 2014 — 9:00am Fire Fighters Local 122 Hall 625 Stockton Street Jacksonville, Florida 32204

A lite breakfast will be served. If you plan on attending, please RSVP by 1/1/2014 to 904-757-0188 or <u>sspeavy@comcast.net</u> so that a proper amount of food can be prepared.

Two positions on the board of directors are up for election. One position is for an active firefighter member, and one position is for a retired member. If you qualify for either of these positions, please provide written notice by 12/7/2013 of your intent to: Fred Ferguson, Administrator, 1560 Undine Ave., Jacksonville, FL 32221

The 10 best things about retirement

- 1. **A happier outlook.** Seniors are significantly happier than their middle-aged counterparts, probably because life's big problems have already been solved.
- 2. **Grandchildren.** American writer and thinker Gore Vidal once joked, "Never have children, only grandchildren." Grandparents can experience the joys of children but without the worry.
- 3. **More time for loved ones.** Retirement isn't just about relaxing, it's how time is used that makes it special, like spending more time with family and friends.
- 4. It provides an opportunity to pursue your dreams. Victorian novelist George Elliot wrote, "It's never too late to be what you might have become." In retirement, you can pursue your own interests.
- 5. Participation in civics and volunteering. Seniors are often civically and politically involved. They vote at a higher rate, according to U.S. Census data, and they volunteer at a higher rate.
 - 6. Wisdom. A Smithsonian magazine article



describes studies demonstrating the emotional and intellectual benefits of aging. In their 60s, people didn't agonize over losing, and are less likely to take big risks to make up for any losses.

- 7. More empathy and better social skills. People in their 60s are better at imagining different points of view, thinking of multiple resolutions and suggesting compromises. But, unfortunately, they are also vulnerable to isolation.
- 8. Medicare, guaranteed income, and other benefits. Poverty can be a problem for seniors, but safety-net programs such as Social Security and Medicare are a big help.
- 9. **Senior discounts.** They are often for the types of services that help seniors stay engaged and active, like entertainment, dining, and transportation, according to novelist Sarah J. Stevenson.
- 10. A sense of accomplishment. Raising children, being married, serving in the military, and retiring from a job after years of service can be the foundation for contentment.

Stay healthy

A Christmas gift for yourself

Don't wear yourself out in December over-preparing for family, friends, and fancy dinners.

Here are some tips to give yourself a Merry Christmas:

*Decorate for yourself. If you love your Christmas village, then why not do it early, even before Thanksgiving, so you can play with it and enjoy it longer?

If you don't care a thing about a big tree with fancy decorations, deck the halls with something you do like and skip the tree.

The main idea is to do the decorating that

means the most and skip the stuff that just drains your energy.

*Get some rest. Your family and friends want to see you happy, not frazzled and worn. Plan ahead to have some fun yourself.

* Keep dinner simple. Even for formal dining, keep your menu to five items. Make those items special. Forget the rest.

*Simple shopping. Studies show that, overwhelmingly, the gifts people like most are gift certificates or money. These don't work for kids, but they're a convenient and appreciated gift for adults like your mother, your best friend, your sister, aunt or your uncle.

For more fun, focus on your social life

There are serious misconceptions about what seniors can and can't do. For some reason, it is believed that once a person reaches the age that allows them to be referred to as senior citizens, they will no longer live an active life.

This isn't the case. As long as you are in fairly good health, there's no reason for you not to have an active and fulfilling lifestyle. In fact, you'll be excited about being involved in activities you like. Arranging enjoyable activities should be a top priority.

Research shows that being socially active has positive effects on the general health and well-being of individuals throughout their lives. Social activities are in fact, just as significant for seniors as exercise.

Maintaining muscle strength and dexterity through young adulthood into older age is a result of being socially active. Doing volunteer work, going to social gatherings, sports events, and visiting friends are all factors in maintaining good physical health.

There are lots of social activities to choose from. Libraries and park commissions generally offer free senior activities that range from book clubs to painting classes to yoga, pottery, dancing and tai chi, and bingo.

It's just a matter of getting interested, deciding what to do, and getting out there and doing it.

Try a smile

Researchers found smiling can reduce stress levels and lower the heart rate while performing difficult tasks.



Writing in Psychological Science, the authors tell how they studied the effects of different types of smiling in difficult situations.

Tara Kraft, of the University of Kansas, said: "Age old adages, such as 'grin and bear it' suggest that smiling is an important nonverbal indicator of happiness. Those who smiled after stressful tasks showed a decline in heart rate and faster recovery from stress."

Dance: Exercise in disguise

Dancing is really good for you. It's fun and most people can easily do it. It gives you a cardio boost and strengthens your bones. Dancing works all the major muscle groups. It builds stamina and improves balance, coordination, and flexibility. And if you dance with a partner, you banish loneliness and ramp up your brain power.

According to experts quoted in the AARP Bulletin, dancing combines two other key elements of brain health: learning new things and socializing.

Next time you have friends over, put on some music and start dancing.

Moderate activity is better than intense exercise

Researchers at the University of Copenhagen looked for new ways to battle the obesity epidemic. They found that moderate exercising is more motivating than hard training. The study was reported in the Scandinavian Journal of Public Health in September 2013.

During a 13-week period, they discovered that 30 minutes of daily exercise was just as beneficial as a full hour of hard fitness training. The shorter period delivered more energy and more motivation to pursue a healthy lifestyle.

The subjects who exercised 30 minutes a day lost an average of eight pounds, while those who exercised for 60 minutes lost only six pounds.

The study authors concluded that the energy produced by a moderate amount of exercise can significantly impact the subjects' daily activities.

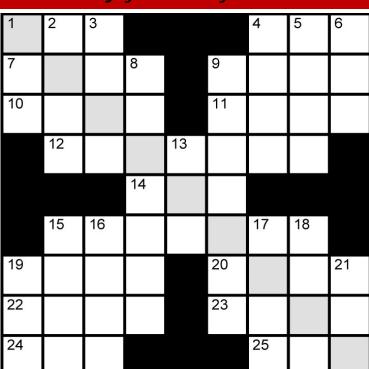
Life is short — live it. Love is rare — grab it.

Anger is bad— dump it. Fear is awful — face it.

A memory is sweet — cherish it.

Unknown

A joyful holiday toast



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

Across

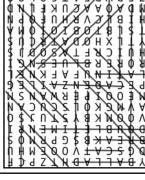
- 1. Jazz singer Calloway
- 4. Louisville Slugger
- 7. Perlman of "Cheers"
- 9. Cut, as a log
- 10. Blue hue
- 11. Kind of fall
- 12. Embalm in ancient Egypt
- 14. 30-day mo.
- 15. Danced in a line
- 19. Body
- 20. Prima donna problems
- 22. Cast-of-thousands film
- 23. Japanese aboriginies
- 24. Vietnamese New Year
- 25. Bishopric

Down

- 1. Computer monitor, for short
- 2. "Don't forget about me"
- 3. Steady
- 4. Throw up
- 5. Kind of game, with "keep"
- 6. Explosive inits.
- 8. Farmer's calendar
- 9. Ornamental plant in temperate climates
- 13. It's higher on the hwy.
- 15. Deal with problems
- 16. Leave out
- 17. Sponsorship
- 18. Exhausted, with "in"
- 19. Put in rollers
- 21. "So __ me!"



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

"We Serve...and We Protect"



"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







Thomas E. Reeves Police Sergeant November 26, 2013 29 Yrs. of Service (1990)

Edward M. Repper Police Officer
November 16, 2013 17 Yrs. of Service (1973)

Glenn E. Daniels Fire Fighter Engineer
October 25, 2013 28 Yrs. of Service (2003)

Marcus A. Lennon Fire Battalion Chief October 7, 2013 39 Yrs. of Service (1990) Walter H. Taylor

October 7, 2013

Fire Captain
28 Yrs. of Service (1974)

Dewey B. Sanders Jr. Police Officer
October 6, 2013 33 Yrs. of Service (2003)

Joseph S. Gardner III Fire Captain
October 5, 2013 32 Yrs. of Service (1990)

D.W. Richardson Fire Fighter Engineer
October 1, 2013 27 Yrs. of Service (1986)

(Year of Retirement)