

# opinion

Mark Nusbaum, President  
Frank M. Denton, Editor  
Michael P. Clark,  
Editorial Page Editor

Editorial board: Those at left, Bobby  
Martin, editorial writers Roger Brown and  
Paula Horvath. A new group of citizen  
members will join in January.

## A VERSE FOR TODAY

Buy the truth and do not sell it, Also wisdom and instruction and understanding.  
**Proverbs 23:23**

# Pension reform requires safeguards

The overriding issue hanging over the city's pension negotiations with the city employee union is simple.

## opinion roundup

Never again allow pension debt to get out of control.

The temptations in a political system are so great, another pension crisis is inevitable if strict safeguards are not in place.

Citizens love and respect their public safety workers. People running for office need their support or often will lose their races.

And so the tendency is to make pension promises that some future generation of taxpayers and politicians must keep.

In Jacksonville's case, bad practices went unnoticed for years such as having the managers of the pension fund handle negotiations, too.

Good pensions must be competitive so that the city can attract and retain good employees. Pensions also must be affordable for the taxpayers.

Mayor Lenny Curry has proposed moving to a defined contribution system for new hires as is done in most of the private sector. This system, like 401(k) plans, would be far more generous than most private sector matches, allowing for the fact that city employees don't receive Social Security.

But ask yourself this:

Would you accept a 401(k) match of 10 percent or more in return for not having Social Security?

Most of us would jump at the chance.

While Social Security benefits have the advantage of being defined, returns are

pretty minimal.

Police and fire advocates fear that a 401(k) plan would not be competitive with other big city police and fire units.

But once the Jacksonville plan becomes publicized across the country, this city could be a model for the future.

## A DIVIDED NATION

Eight years ago, a group of area letter writers lamented that they had lost their country.

The fear was that President Barack Obama was going to turn America into a socialist nation like those in Europe.

Ramming the Affordable Care Act through Congress without any Republican support poisoned the well with the opposition. Obama then enacted immigration reforms and a nuclear deal with Iran without congressional support.

Now a new president will take over in January. Donald Trump has promised to roll back some of the Obama legacies and he will have the executive order powers that Obama used, only in the opposite direction.

Now it's the Obama supporters who are complaining that they have lost their nation. And some are protesting.

So let's make a few points clear:

The First Amendment protects a citizen's right to free speech. It protects the right of peaceful assembly. And our nation is clearly divided.

But for America to enjoy sustained progress, Americans must embrace a willingness to compromise.

And there is plenty of room to find common ground without compromising principles.

## REPLACING OBAMACARE

Americans are living in a time of great choices and independence in the private market.

To limit choices makes no sense.

Health care is a good example.

One weakness in Obamacare is that has been driving health insurance companies to consider mergers that would effectively limit health care options for consumers.

In addition, Obamacare has added a whole new layer of bureaucracy to the federal government, which hardly needs any more (just look at the bloated Veterans Administration).

So as the Republican majority considers replacements for Obamacare, it should focus on finding ways to provide Americans with more choices in health care — and offering incentives that insure citizens while limiting the growth and reach of government.

The detailed plan that has been floated by House Speaker Paul Ryan — billed as "A Better Way" — lists many possibilities.

One intriguing reform proposed by Ryan calls for creating a refundable tax credit that can be used to purchase health insurance.

## SUNSHINE IN LEGISLATURE

As new leadership in Florida prepares to take over in the House, it is important to continue to provide more openness and accountability.

Legislative members have exempted themselves from the requirements of the Sunshine involving the meetings of two members.

The result has been too much last-minute action that takes even members of the

legislative branch by surprise.

Leaders should make it more difficult to make last-minute changes to legislation. Work done in a rush is less than ideal.

The Legislature has made good progress in ethics reforms in recent years.

Continuing the move toward more transparency should be encouraged.

## ELECTORAL COLLEGE

Now that two presidents have been elected in recent years — George W. Bush in 2000 and Donald Trump — without majorities of the popular vote, critics say the Electoral College is outdated.

The popular vote advocates ignore the fact that the losing candidates were flawed in a number of respects.

In 2000, Al Gore couldn't even carry his home state of Tennessee. And he was unable to neutralize the third-party candidacy of Ralph Nader.

Hillary Clinton, meanwhile, was one of the most unpopular candidates to ever run for president. And Clinton's campaign was inexcusably tone deaf to the possibility that she might lose the Rust Belt states of Michigan, Wisconsin and Ohio.

Clinton could not win many of the key counties in the upper Midwest that Bernie Sanders won in the primary — despite the fact that Sanders eventually endorsed and campaigned for her.

Besides, if the presidency was determined by popular votes, the Trump campaign would have made it a greater priority to increase the turnout in Texas — or get more Republican votes in California.

In the final analysis, any change in the Electoral College would require a constitutional amendment.

## Human Rights Ordinance

# Why reopen divisions in community?

It seemed like an odd statement coming from such a lovely leader. Had I read it correctly?

Sure enough, the Times-Union reporter had his quotation marks inserted properly when Audrey Moran shared her method for passing the HRO.

Her idea was to get powerful people of the JAX Chamber in the front row at City Council meetings.

"These are the guys that write the checks. They need to be sitting in the front at City Council and looking at these people they helped get elected saying 'I'm here because I'm watching.'"

The HRO has come before City Council twice and has been deemed unneeded. Houston rescinded theirs.

Other cities with similar HROs have resulted in huge lawsuits against small vendors who explained graciously their need to turn down business because the job involved participation in what their religion could not embrace.

Why must publicly held businesses push their policies on privately owned businesses?

Our differences make us unique.

What if all restaurants were required to serve alcohol because the biggest restaurants did, or if all health providers had to provide abortion services because some publicly owned clinics did?

Or what if people in leadership used their power to force a law that squashed a person's freedom to run their own business according to their religious beliefs?

When public servants are sworn in, they promise to uphold the Constitution. Similarly, if they represent all the people, they cannot represent only those more powerful types who sit in the front for affect.

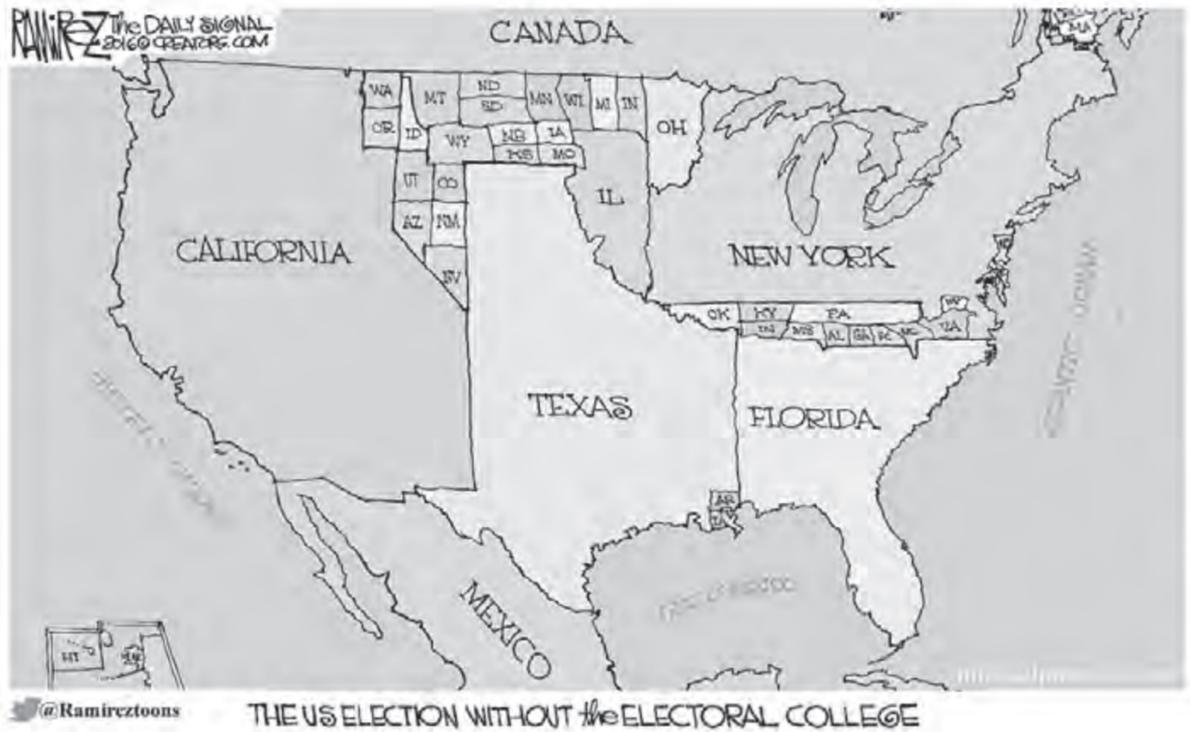
No, the phrase "public servant" should mean equal service to all.

The revival of yet another shot at this HRO will only divide Jacksonville further.

This time, however, the declared war will be between those who sit in the front prestigious seats and those who will simply show up because they must obey their religious beliefs.

Have we really come to this?  
**Diann Catlin**, Jacksonville

## Another View: Michael Ramirez Creators Syndicate



## Letters from Readers

### IMAGINING THE FUTURE

#### A NEGATIVE VIEW

President Donald Trump:

- Releases his taxes.
- Thinks twice before he speaks.
- Avoids business conflicts.
- His family brings back their production to the U.S.

• Writes a book on integrity, honesty and how to use fact check.

• Hell freezes over!

**A.J. Miller**, Jacksonville

### FEARS OF TRUMP

#### LET'S GET ALONG

A letter writer claims that Donald Trump is picking the wrong people.

As the news reports come out about all of the people Trump is interviewing for Cabinet posts, I am extremely happy with the people he is choosing.

The writer goes on to claim that Trump is going to alienate the good Muslims. I have not seen any evidence of that.

Trump recognizes that there are indeed Muslim extremists who wish to destroy America — and that we do need to fight against them.

I would suggest that the writer along with all the good Muslims join all Americans to pray for our leaders to keep America great.

**Ted St. Martin**, Jacksonville

### TRUMP OPPONENTS

#### EXTREME COMMENTS

Columnist Leonard Pitts uses strong words to condemn President-elect Donald Trump. He says it's time to "assail" lawmakers and "take our country back."

We just did that — on Nov. 8.

If Pitts thinks that continuing to call people racists and misogynists is going to turn the tide back toward the Democrats, I encourage him to go for it. That is exactly what cost Hillary Clinton the election.

I was never a Trump guy, but I voted for

him because I thought he was the better choice.

People were sick of the Democrats' dirty tricks, which included Donna Brazile using her position with CNN to slip debate questions to Clinton's campaign.

And they were sick of Clinton deeming Americans who did not support her as being "deplorable."

Pitts can cry racism and call people names, but the voters were smart enough to believe their own eyes and ears.

**Terry Smith**, Jacksonville

### TRUMP PROTESTERS

#### CALLING FOR SOCIALISM

I read with amazement, the letter in Saturday's Times-Union citing the '60s generation that protested the Vietnam War to "rise up again to stop the presidency of Donald Trump."

He refers to those already protesting as "comrades" and most amazing of all, states this generation's right to equal distribution of goods and services and the redistribution of wealth!

Does this sound like socialism taken to the hilt? I don't know which '60s generation he is referring to, but the one I know wanted nothing to do with socialism or the redistribution of wealth. We call it capitalism, and we recognized it was the system this country was built on.

Trump will not win any personality contests, but he certainly understands capitalism.

If socialism is what the anti-Trump crowd really wants, then I just became a bigger Trump supporter than I ever realized.

**Richard Pearson**, Jacksonville

### LIFE'S BASICS

#### WORK ETHIC IS FIRST

OK, let me admit that I am one of those uneducated women who did not go to college. I was having three of the most amazing babies at the time.

But I made my way the old fashioned

way, mostly by the grace of God and a work ethic instilled in me by my dad.

Daddy had a look that could make me wash dishes better.

He always made me arrive anywhere 15 to 30 minutes early.

There were no safe rooms and ponies to pet when I was disappointed.

There was the challenge to analyze why I was disappointed about a situation.

And if I could be a part of the solution, I damn well better be.

No whining.

I was entitled only to what I had earned. He never took my side over any of my teachers.

And my father was a member of the greatest generation!

Take notes!

**Jeanette Ghioto**, St. Johns

### ACCEPTING TRUMP'S PRESIDENCY

#### HE IS EVERYONE'S PRESIDENT

I have voted in every presidential election since 1972, the first for which I was eligible.

I have voted for both winners and losers over the years, but I have never worried about the future if my candidate lost the election.

In this country we always get another chance in four years. And in some cases, Richard Nixon as an example, we do not have to wait the entire term.

It is disheartening to hear people say that Donald Trump "is not my president." Yes he is.

You do not have to like him.

You don't have to support him.

And you don't have to send him a birthday card every year.

But he will be your president for the next four years.

As for the complaints about the Electoral College system, if you disagree with it, then start your petitions and amend the Constitution.

The time to protest against a candidate is on Election Day.

**Jim Kavanagh**, Jacksonville

### LETTER POLICY

Letters of about 200 words are preferred. All letters should include a name, address, occupation and telephone number.

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