



# COPRA CHRONICLE

Issued by and for the City of Phoenix Retirees Association  
*Your advocate in pension and insurance matters*

September 2008

**MEMBERSHIP IS OUR STRENGTH**

Issue 2

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## MEMBERSHIP

Changed your address or phone number??? For address and/or telephone number changes, or for any questions about your COPRA membership, please contact Marvin Roelse, Membership Chairman. Marvin can be reached by telephone at (480) 288-1046, or by mail at: COPRA Chronicle, 10701 E. Peralta Canyon Dr., Gold Canyon, AZ 85218, or by e-mail at [marvinr567@msn.com](mailto:marvinr567@msn.com)

## Protect Yourself From Pharmacy Drug Errors

At least 1.5 million patients annually in the U.S. are harmed or killed by prescription drug errors. Major causes are doctors' poor handwriting that is misread by pharmacists and distractions that cause doctors and pharmacists, as well as nurses and other caregivers - including those working in hospitals, to make mistakes. Self-defense: Know your prescription and its purpose.

\* Ask your doctor the exact name of the drug and its dosage. Check the name and dosage on the label when you receive it.

\* Ask your doctor to write the purpose of the drug on the prescription form - the pharmacist will be alerted if the purpose doesn't fit the name of the drug.

\* If the doctor sends a prescription to a pharmacy electronically, get a copy for yourself.

\* If a drug bottle arrives in a box or other packaging, check to be sure the label on the bottle matches that on the packaging.

\* Take your prescription to the pharmacist during his/her off-peak hours. Then talk to the pharmacist about it to verify it and ask any questions you have. During off-peak hours, the pharmacist is more free to talk - and less likely to be rushed in a way that could cause a mistake.

\* Learn about drugs that are prescribed to you from on-line sources (such as - [www.drugs.com](http://www.drugs.com) and [www.rxlist.com](http://www.rxlist.com))

## Travel

Airlines must now pay passengers more for being bumped. Fliers will receive up to \$400 if they are bumped from a domestic flight and re-scheduled to reach their destination within two hours of their original arrival time. The \$400 amount also applies to international flights if passengers do not arrive within four hours of their original schedule. Longer delays make passengers eligible for up to \$800. And all flights using aircraft with 30 or more seats are now covered. The rules used to apply only to planes with 60 seats or more. The exact amount of each payment is determined by the price of the ticket as well as the length of the delay. *US Department of Transportation, [www.dot.gov](http://www.dot.gov).*

# President's Message

I cannot believe that summer is almost over as I prepare this message for the September Chronicle. It is my best wish that each of you had a great summer. When you realize the difficulties in the economy and challenges that many Americans are facing, hopefully you and yours are continuing to move forward in a positive direction. With that said, we were very pleased with the terrific presentations and information shared with those in attendance at our Health and Benefits Meeting on May 29<sup>th</sup>. We learned a great deal regarding the Health Insurance System, and had good representation from the City, Retirement Office, and our Health Insurance Carriers.

This sharing of information will continue at our COPRA meeting on September 25<sup>th</sup>, when our City Manager, Frank Fairbanks, will provide the latest information on the City of Phoenix, and what challenges may lay ahead for City services, employees, retirees, and most importantly, the citizens of Phoenix. This should be a very exciting meeting so I encourage as many of you as possible to attend this important program. Frank will also be entertaining questions and hopefully subjects that are of direct

interest to the attendees can be addressed.

In addition to the City Manager, we will be having a brief presentation on the Deferred Compensation System by City staff and Nationwide, along with a question and answer period. This briefing was the result of some of you sharing concerns regarding the Deferred Compensation System and wanting more information.

Please mark your calendars for this third important meeting of the year which will be held at

September 25<sup>th</sup> 1 – 4 P.M.  
State of the City with the  
City Manager and Deferred  
Compensation Presentation.

In closing, many of you have asked how you can help COPRA in the future. The one most important area is in growing our membership to make sure every retiree voice is heard through COPRA. Please invite others to one of our meetings and perhaps they may see the benefits as you have in being part of this organization. Considering the minimal annual cost to each retiree and/or spouse (which barely covers the printing and mailing costs for this Chronicle alone)

measured against the dedicated volunteer efforts of

individuals to keep everyone updated on important issues and representing retiree interests everyday with the City of Phoenix, should be justification enough to join this organization. Please pass this along to anyone you know who may not be a member at this point. We currently have over 50% of all retirees within our membership roles but obviously we can do better. Thank you in advance for any additional help you can provide with growing our membership.

See you on the 25<sup>th</sup>.....

Jack Thomas  
President

## New Property Tax Deduction

New property tax deduction for home owners is available in 2008. \$1,000 for marrieds filing jointly or \$500 for singles is available, even for those who do not itemize. The new write-off is an addition to the standard deduction. This is a boon to retirees who own their homes outright, don't pay mortgage interest and don't have enough deductions to itemize.

*Sidney Kess, attorney and CPA, NY*

### ***COPRA Member Email Addresses Wanted***

If you have an email address, please email it to Marvin Roelse, COPRA Membership Chairman, at [marvinr567@msn.com](mailto:marvinr567@msn.com) to update our membership records.

# City of Phoenix 457 / 401(a) Plan Participant “Your Financial Future Starts Now” Education Expo Monday, September 29, 2008

Just as we supported you as you planned for your retirement throughout your employment with the city, we want to help you take care of the financial details while you are in retirement, too .... so you can spend time enjoying it!

Do you have questions about your distributions or want to learn more about managing your assets and the services available to you through Nationwide Retirement Solutions?

No pre-registration is required to attend and spouses are encouraged to come along as well. Here's how to make the most of your Expo experience:

- Visit the **Retirees' Booth** added to the event for you to get information about the Plan(s), meet your local plan representative, review your account or ask questions about your account.
- Meet with fund managers from the different fund houses.
- Stop by informational booths to learn more about designating a beneficiary (*is yours current?*), changing your asset allocation, and making exchanges.
- Attend the “*Asset Allocation*” workshop that focuses on the value of diversification of your account(s) even after you've started retirement.

To learn more, call Nationwide at 602.266.2733 or toll-free 1.800.891.4749. Or visit [phoenixdcp.com](http://phoenixdcp.com). See you there!

## What's Your Favorite Home Remedy?

### ***Best Way to Remove a Splinter:***

Use an Onion! Put away that sewing needle! Next time you get a stubborn splinter, you can pull it out easily by doing the following:

Cut a small, postage-stamp size piece of fresh onion and place it on the padded part of an adhesive bandage. Then wrap it around the splintered skin. By morning, the onion will have drawn the splinter to the surface, making it easy to remove with a pair of tweezers.

### ***Instant Relief from Bee Stings:***

If you, or someone you know, get stung by a bee, do this:

First, remove the stinger by gently scraping it away with a credit card or dull knife. Next, grab a tablet of Alka-Seltzer and moisten it slightly so that it starts fizzing when you apply it to the sting. Alka-Seltzer contains baking soda, which reduces inflammation... And aspirin, which relieves pain. And the fizzing allows both substances to travel beneath your skin, providing immediate relief!

*Articles taken from Bottom Line/Health*

## Catalogs

### ***Thanks but No Thanks***

The 19 billion catalogs mailed to Americans every year consume 3.7 million tons of paper and 53 million trees. If you want to stop the deluge at your house, check out Catalog Choice, a new on-line service that will tell merchants “thanks but no thanks” on your behalf. The service is free, and it's simple. Just register at [www.catalogchoice.org](http://www.catalogchoice.org) to search and decline. You can also add an entry. The site, endorsed by the Ecology Center in Berkeley, Calif., the National Wildlife Federation and the Natural Resources Defense Council, launched Oct. 9. As of April 1, 694,478 people had opted out of 9,181, 316 catalogs.

*Written by Cathie Gandel, AARP*



# Summary of the Ballot Initiatives for the General Election

This November you will vote for nine ballot propositions in the General Election. Norris Nordvold, City of Phoenix Retiree and Public Policy Lobbyist, has prepared a summary of the initiatives for COPRA members.

## **PROPOSITION 100 - PROTECT OUR HOMES**

This is a Constitutional amendment which states that the county, state, city, or town or other political subdivision shall not impose a real estate transfer tax on the sale of a home. A YES vote would keep the legislature or other government body from ever enacting such a tax.

## **PROPOSITION 101 - MEDICAL CHOICE FOR ARIZONA**

This Constitutional amendment states that Arizona will always have a choice for what medical coverage they choose. This was introduced by a group worried about government universal health care being mandated on the public. A YES vote places language in the constitution that the public has the right to choose from various health plans and would affirm that the government cannot mandate only one health system on the public.

## **PROPOSITION 102 - MARRIAGE**

This amendment was placed on the ballot by the legislature to amend the Arizona Constitution to state that marriage is an union only between a man and a woman. A YES vote on this item will place in the Constitution that the union of one man and one woman shall only be recognized as marriage in Arizona.

## **PROPOSITION 103 - CONSERVING ARIZONA'S WATER AND LAND**

This amends the Constitution to set aside 570,000 acres of state trust land for conservation. This would allow the state to sell the land at appraised value to a city, town, county without public notice or auction. The county, city or town must use the land for conservation purposes. A YES vote would set aside 570,000 acres of pristine state trust land for conservation purposes. The proponents believe that by conserving these lands, the neighboring state trust land will become more valuable and provide greater funds to the state land trust. *(At the time of this writing this is NOT on the ballot but the Nature Conservancy is challenging the court).*

## **PROPOSITION 104 - ARIZONA CIVIL RIGHTS**

This amends the Constitution to ban "affirmative action" programs in Arizona. The initiative states that no state, county, city or political subdivision including school districts, public universities and community colleges shall provide preferential treatment to any individual based on race, sex, color, ethnicity or national origin in public employment, public education or public contracting. A YES vote would do away with all public affirmative action programs for women and minorities. *(At the time of this writing, the Secretary of State has taken this off the ballot).*

## **PROPOSITION 105 - MAJORITY RULES - Let the People Decide**

This Constitutional amendment will change the standard for passing any ballot initiative which raises taxes or fees from a majority of those voting to a majority of those who are registered to vote. Therefore any initiative which increases taxes, fees must pass the 50% plus one registered voters threshold for any future initiative or referendum to pass. A YES vote would raise the bar to make it almost impossible for future initiatives which raise taxes or fees to pass unless there was a huge turnout of voters with at least 80% or more voting yes.

### **PROPOSITION 200 - PAYDAY LOAN REFORM ACT**

This proposal is from the Payday Loan Industry and removes the July 1, 2010 date for terminating Payday loans to allowing these companies to operate in Arizona indefinitely. Makes several changes in caps on interest and other changes. A YES vote would permanently allow Payday Loan operations to continue.

### **PROPOSITION 201 - HOMEOWNERS BILL OF RIGHTS**

This proposal would change the present Homeowners Bill of Rights by adding a requirement that a seller of new homes must provide a 10 year warranty on materials and workmanship to the buyer. This warranty passes on to subsequent buyers for the 10 year period. It allows buyers to sue the home sellers in court and even if the buyer loses, the seller pays court fees. A YES vote would give future new home buyers a 10 year construction warranty.

### **PROPOSITION 202 - STOP ILLEGAL HIRING ACT**

This is a business supported proposal which amends the Arizona Employers Sanctions Act which was passed by the legislature last year. It changes the definition of “knowingly” to “the employer must have actual knowledge of employing an illegal alien.” Also, it would require a person to file a written and signed complaint that the employer is hiring illegal aliens. A YES vote makes the present employer sanctions act less stringent on employers.

### **PROPOSITION 203 - T.I.M.E. INITIATIVE**

This proposal supported by the Governor and the construction industry would increase the state sales tax by 1 cent from 5.6% to 6.6%. The sales tax increase would NOT start until January of 2010 and would last for 30 years. This proposal raises \$42 billion over the 30 years, and the money will be used statewide for transportation projects. A YES vote would increase the present sales tax you pay by 1 cent on the dollar. *(At the time of this writing, the Secretary of State has removed this ballot. Court ruling waiting).*

### **PROPOSITION 300 - STATE LEGISLATOR'S SALARIES**

The State Commission on Elected Officials Salaries put this on the ballot. A YES vote would increase legislator's salaries from the present \$24,000 a year to \$30,000 a year.

### **PROPOSITION 400 - SCHOOL CONSOLIDATION ELECTION**

Only voters in the affected districts will be voting on this proposal. This proposal was developed by the School Redistricting Commission over the past 2 years of meetings. A YES vote to consolidate must be passed in every district which is proposed to be merged into a larger district. This proposal usually tries to consolidate elementary districts with high school districts.

*At the time of this writing, these are the propositions scheduled to be on the November 4, 2008 ballot. However, some may be removed before election.*

## **HAZARDOUS WASTE COLLECTIONS**

City's Household Hazardous Waste collections return next month following a two-month summer break.. Phoenix residents can dispose of common hazardous wastes and other items at collections 7 a.m. to noon September 18, 19 and 20 at Cesar Chavez Park, 7858 S. 35 Avenue, and 8 a.m. to 2 p.m. October 16, 17 and 18 at Paradise Valley Community Center, 17648 N. 40 Street.

The events accept batteries, oil, paint, antifreeze, pesticides, pool chemicals, computers, five road tires per household, and household appliances that use refrigerants, including refrigerators, freezers, air conditioners and heat pumps. Commercial loads will not be accepted.

The city also will pick up household appliances at your home for a fee. Call for a collection appointment. For information, send e-mail to [pwserve@phoenix.gov](mailto:pwserve@phoenix.gov), visit [phoenix.gov/publicworks](http://phoenix.gov/publicworks) or call 602-262-7251.

## *In Remembrance*

Ronald D. Friend	04/14/2008
George A. Dillon	04/17/2008
Salvatore J. Barone	04/29/2008
Ioleen Miesel	04/30/2008
Edward L. Gilliam	05/01/2008
George W. Regan	05/02/2008
Arthur E Watson (Gene)	05/03/2008
William H. Shields	05/10/2008
Emil Wagner	05/17/2008
Sally Aros	05/18/2008
Ralph M. Pfeifer	05/19/2008
Luis Gonzalez	05/27/2008
Thomas E Gonzales	05/30/2008
Miriam Lawless	05/31/2008
Frances Achenbach	06/01/2008
Reo D. Conley	06/05/2008
Margaret L. Mancillas	06/06/2008
Robert D. Hamilton	06/06/2008
Estela P. Padilla	06/08/2008
Mary Jane Hoffman	06/10/2008
William C. Corris Jr.	06/10/2008
Richard Warren	06/14/2008
Winston R. Henderson	06/19/2008
Dorothy Kirkland	06/19/2008
Tony Benitez	06/21/2008
Richard Earl Bosley	06/21/2008
James L. Laramore	06/24/2008
Vincent Smith	06/25/2008
Cecil J. Musgrove	07/02/2008
John Micena	07/03/2008
Sylvia Daughert	07/07/2008
Travis Williams	07/10/2008
Soledad Arias	07/11/2008
Carlos Roybal	07/11/2008
Peter Fiore	07/14/2008
Ruth Elise Chadwick	07/15/2008
Robert B. Scroggins	07/20/2008
James J. Mrzlok	07/21/2008
Billee Cheryl Williams	07/29/2008
Charles Haley	08/01/2008

## **COPRA OFFICERS**

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COPMEA .....	(602) 262-6857

## **Chronicle Article Deadline**

Please be advised that the deadline for submitting articles for the Chronicle is the **first day of the month** in which you want the article to appear. Any member may submit material for publication, but the Editor will determine what will appear in the final copy based upon suitability and available space. For more information call the Editor at (623) 879-9632.

This is your Chronicle! Help us by submitting articles and/or pictures of general interest. Tell us about yourself, your family, an interesting trip or hobby. Suggestions are always welcomed.

E-mail to: **rekathleen@qwest.net**

Or mail to: Kathleen Erickson  
20248 N. 17th Place  
Phoenix, AZ 85024

## **Disclaimer**

Acceptance of advertisements or articles in the COPRA Chronicle does not constitute an endorsement by COPRA of goods or services.



## SEPTEMBER COPRA CHRONICLE

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## PERIODICALS

**Membership Meeting Announcements  
Washington Community Center  
2240 W. Citrus Way**

**September 25, 2008 - 1:00 pm**  
Future Direction of Phoenix

**December 4, 2008 - 11:00 am**  
Holiday Luncheon and Annual Meeting